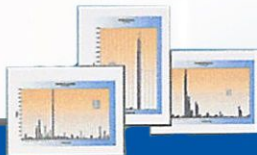




IndonesiaRe

Selaku Administrator Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN)

BUMN
Hadir untuk negeri



STATISTIK ASURANSI KEBAKARAN INDONESIA



Edisi Juni 2018

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Statistik Asuransi Kebakaran Indonesia JUNI 2018

(BPPDAN)

Badan Pengelola Pusat Data Asuransi Nasional

Dikelola Oleh

PT REASURANSI INDONESIA UTAMA (PERSERO)



IndonesiaRe

KATA PENGANTAR

Bapak dan Ibu Direksi Perusahaan asuransi yang saya hormati,

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

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

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

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

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

Hormat Kami,

PT. REASURANSI INDONESIA UTAMA (PERSERO)

Selaku Administrator Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN) *ee*


Arie Surya Nugraha
Kepala BPPDAN

Statistik Asuransi Kebakaran Indonesia JUNI 2018

DAFTAR ISI – CONTENTS

BAGIAN 1 – SECTION 1 : RISK AND LOSS PROFILE 2014

1.1 ALL CLASS OF BUSINESS

1.2 GROUP BY OF BUSINESS

- 1.2.1 CLASS OF BUSINESS EARTH QUAKE
- 1.2.2 CLASS OF BUSINESS FIRE
- 1.2.3 CLASS OF BUSINESS IAR
- 1.2.4 CLASS OF BUSINESS LOP

1.3 GROUP BY OCCUPATION CODE – 2 DIGIT

- 1.3.1 OCCUPATION CODE 20
- 1.3.2 OCCUPATION CODE 21
- 1.3.3 OCCUPATION CODE 22
- 1.3.4 OCCUPATION CODE 23
- 1.3.5 OCCUPATION CODE 24
- 1.3.6 OCCUPATION CODE 25
- 1.3.7 OCCUPATION CODE 26
- 1.3.8 OCCUPATION CODE 27
- 1.3.9 OCCUPATION CODE 28
- 1.3.10 OCCUPATION CODE 29
- 1.3.11 OCCUPATION CODE 30
- 1.3.12 OCCUPATION CODE 31
- 1.3.13 OCCUPATION CODE 32
- 1.3.14 OCCUPATION CODE 40

1.4 ALL OCCUPATION

- 1.4.1 OCCUPATION CODE 20
- 1.4.2 OCCUPATION CODE 21
- 1.4.3 OCCUPATION CODE 22
- 1.4.4 OCCUPATION CODE 23
- 1.4.5 OCCUPATION CODE 24
- 1.4.6 OCCUPATION CODE 25
- 1.4.7 OCCUPATION CODE 26
- 1.4.8 OCCUPATION CODE 27
- 1.4.9 OCCUPATION CODE 28
- 1.4.10 OCCUPATION CODE 29
- 1.4.11 OCCUPATION CODE 30
- 1.4.12 OCCUPATION CODE 31
- 1.4.13 OCCUPATION CODE 32
- 1.4.14 OCCUPATION CODE 40

1.5 GROUP BY PROVINCE CODE

- 1.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
- 1.5.2 PROVINCE SUMATERA UTARA
- 1.5.3 PROVINCE SUMATERA BARAT
- 1.5.4 PROVINCE RIAU
- 1.5.5 PROVINCE JAMBI
- 1.5.6 PROVINCE SUMATERA SELATAN
- 1.5.7 PROVINCE BENGKULU
- 1.5.8 PROVINCE LAMPUNG
- 1.5.9 PROVINCE DAERAH KHUSUS IBUKOTA JAKARTA
- 1.5.10 PROVINCE JAWA BARAT
- 1.5.11 PROVINCE JAWA TENGAH
- 1.5.12 PROVINCE DAERAH ISTIMEWA YOGYAKARTA
- 1.5.13 PROVINCE JAWA TIMUR
- 1.5.14 PROVINCE KALIMANTAN BARAT
- 1.5.15 PROVINCE KALIMANTAN TENGAH
- 1.5.16 PROVINCE KALIMANTAN SELATAN
- 1.5.17 PROVINCE KALIMANTAN TIMUR
- 1.5.18 PROVINCE SULAWESI UTARA
- 1.5.19 PROVINCE SULAWESI TENGAH
- 1.5.20 PROVINCE SULAWESI SELATAN
- 1.5.21 PROVINCE SULAWESI TENGGARA
- 1.5.22 PROVINCE BALI
- 1.5.23 PROVINCE NUSA TENGGARA BARAT
- 1.5.24 PROVINCE NUSA TENGGARA TIMUR
- 1.5.25 PROVINCE MALUKU
- 1.5.26 PROVINCE IRIAN JAYA
- 1.5.27 PROVINCE MALUKU UTARA
- 1.5.28 PROVINCE IRIAN JAYA BARAT
- 1.5.29 PROVINCE BANTEN
- 1.5.30 PROVINCE BANGKA BELITUNG
- 1.5.31 PROVINCE GORONTALO
- 1.5.32 PROVINCE KEPULAUAN RIAU

BAGIAN 2 – SECTION 2 : RISK AND LOSS PROFILE 2015

2.1 ALL CLASS OF BUSINESS

2.2 GROUP BY OF BUSINESS

- 2.2.1 CLASS OF BUSINESS EARTH QUAKE
- 2.2.2 CLASS OF BUSINESS FIRE
- 2.2.3 CLASS OF BUSINESS IAR
- 2.2.4 CLASS OF BUSINESS LOP

2.3 GROUP BY OCCUPATION CODE – 2 DIGIT

- 2.3.1 OCCUPATION CODE 20
- 2.3.2 OCCUPATION CODE 21
- 2.3.3 OCCUPATION CODE 22
- 2.3.4 OCCUPATION CODE 23
- 2.3.5 OCCUPATION CODE 24
- 2.3.6 OCCUPATION CODE 25
- 2.3.7 OCCUPATION CODE 26
- 2.3.8 OCCUPATION CODE 27
- 2.3.9 OCCUPATION CODE 28
- 2.3.10 OCCUPATION CODE 29
- 2.3.11 OCCUPATION CODE 30
- 2.3.12 OCCUPATION CODE 31
- 2.3.13 OCCUPATION CODE 32
- 2.3.14 OCCUPATION CODE 40

2.4 ALL OCCUPATION

- 2.4.1 OCCUPATION CODE 20
- 2.4.2 OCCUPATION CODE 21
- 2.4.3 OCCUPATION CODE 22
- 2.4.4 OCCUPATION CODE 23
- 2.4.5 OCCUPATION CODE 24
- 2.4.6 OCCUPATION CODE 25
- 2.4.7 OCCUPATION CODE 26
- 2.4.8 OCCUPATION CODE 27
- 2.4.9 OCCUPATION CODE 28
- 2.4.10 OCCUPATION CODE 29
- 2.4.11 OCCUPATION CODE 30
- 2.4.12 OCCUPATION CODE 31
- 2.4.13 OCCUPATION CODE 32
- 2.4.14 OCCUPATION CODE 40

2.5 GROUP BY PROVINCE CODE

- 2.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
- 2.5.2 PROVINCE SUMATERA UTARA
- 2.5.3 PROVINCE SUMATERA BARAT
- 2.5.4 PROVINCE RIAU
- 2.5.5 PROVINCE JAMBI
- 2.5.6 PROVINCE SUMATERA SELATAN
- 2.5.7 PROVINCE BENGKULU
- 2.5.8 PROVINCE LAMPUNG
- 2.5.9 PROVINCE DAERAH KHUSUS IBUKOTA JAKARTA
- 2.5.10 PROVINCE JAWA BARAT
- 2.5.11 PROVINCE JAWA TENGAH
- 2.5.12 PROVINCE DAERAH ISTIMEWA YOGYAKARTA
- 2.5.13 PROVINCE JAWA TIMUR
- 2.5.14 PROVINCE KALIMANTAN BARAT
- 2.5.15 PROVINCE KALIMANTAN TENGAH
- 2.5.16 PROVINCE KALIMANTAN SELATAN
- 2.5.17 PROVINCE KALIMANTAN TIMUR
- 2.5.18 PROVINCE SULAWESI UTARA
- 2.5.19 PROVINCE SULAWESI TENGAH
- 2.5.20 PROVINCE SULAWESI SELATAN
- 2.5.21 PROVINCE SULAWESI TENGGARA
- 2.5.22 PROVINCE BALI
- 2.5.23 PROVINCE NUSA TENGGARA BARAT
- 2.5.24 PROVINCE NUSA TENGGARA TIMUR
- 2.5.25 PROVINCE MALUKU
- 2.5.26 PROVINCE IRIAN JAYA
- 2.5.27 PROVINCE MALUKU UTARA
- 2.5.28 PROVINCE IRIAN JAYA BARAT
- 2.5.29 PROVINCE BANTEN
- 2.5.30 PROVINCE BANGKA BELITUNG
- 2.5.31 PROVINCE GORONTALO
- 2.5.32 PROVINCE KEPULAUAN RIAU
- 2.5.33 PROVINCE KALIMANTAN UTARA

BAGIAN 3 – SECTION 3 : RISK AND LOSS PROFILE 2016

3.1 ALL CLASS OF BUSINESS

3.2 GROUP BY OF BUSINESS

- 3.2.1 CLASS OF BUSINESS EARTH QUAKE
- 3.2.2 CLASS OF BUSINESS FIRE
- 3.2.3 CLASS OF BUSINESS IAR
- 3.2.4 CLASS OF BUSINESS LOP

3.3 GROUP BY OCCUPATION CODE – 2 DIGIT

- 3.3.1 OCCUPATION CODE 20
- 3.3.2 OCCUPATION CODE 21
- 3.3.3 OCCUPATION CODE 22
- 3.3.4 OCCUPATION CODE 23
- 3.3.5 OCCUPATION CODE 24
- 3.3.6 OCCUPATION CODE 25
- 3.3.7 OCCUPATION CODE 26
- 3.3.8 OCCUPATION CODE 27
- 3.3.9 OCCUPATION CODE 28
- 3.3.10 OCCUPATION CODE 29
- 3.3.11 OCCUPATION CODE 30
- 3.3.12 OCCUPATION CODE 31
- 3.3.13 OCCUPATION CODE 32
- 3.3.14 OCCUPATION CODE 40

3.4 ALL OCCUPATION

- 3.4.1 OCCUPATION CODE 20
- 3.4.2 OCCUPATION CODE 21
- 3.4.3 OCCUPATION CODE 22
- 3.4.4 OCCUPATION CODE 23
- 3.4.5 OCCUPATION CODE 24
- 3.4.6 OCCUPATION CODE 25
- 3.4.7 OCCUPATION CODE 26
- 3.4.8 OCCUPATION CODE 27
- 3.4.9 OCCUPATION CODE 28
- 3.4.10 OCCUPATION CODE 29
- 3.4.11 OCCUPATION CODE 30
- 3.4.12 OCCUPATION CODE 31
- 3.4.13 OCCUPATION CODE 32
- 3.4.14 OCCUPATION CODE 40

3.5 GROUP BY PROVINCE CODE

- 3.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
- 3.5.2 PROVINCE SUMATERA UTARA
- 3.5.3 PROVINCE SUMATERA BARAT
- 3.5.4 PROVINCE RIAU
- 3.5.5 PROVINCE JAMBI
- 3.5.6 PROVINCE SUMATERA SELATAN
- 3.5.7 PROVINCE BENGKULU
- 3.5.8 PROVINCE LAMPUNG
- 3.5.9 PROVINCE DAERAH KHUSUS IBUKOTA JAKARTA
- 3.5.10 PROVINCE JAWA BARAT
- 3.5.11 PROVINCE JAWA TENGAH
- 3.5.12 PROVINCE DAERAH ISTIMEWA YOGYAKARTA
- 3.5.13 PROVINCE JAWA TIMUR
- 3.5.14 PROVINCE KALIMANTAN BARAT
- 3.5.15 PROVINCE KALIMANTAN TENGAH
- 3.5.16 PROVINCE KALIMANTAN SELATAN
- 3.5.17 PROVINCE KALIMANTAN TIMUR
- 3.5.18 PROVINCE SULAWESI UTARA
- 3.5.19 PROVINCE SULAWESI TENGAH
- 3.5.20 PROVINCE SULAWESI SELATAN
- 3.5.21 PROVINCE SULAWESI TENGGARA
- 3.5.22 PROVINCE BALI
- 3.5.23 PROVINCE NUSA TENGGARA BARAT
- 3.5.24 PROVINCE NUSA TENGGARA TIMUR
- 3.5.25 PROVINCE MALUKU
- 3.5.26 PROVINCE IRIAN JAYA
- 3.5.27 PROVINCE MALUKU UTARA
- 3.5.28 PROVINCE IRIAN JAYA BARAT
- 3.5.29 PROVINCE BANTEN
- 3.5.30 PROVINCE BANGKA BELITUNG
- 3.5.31 PROVINCE GORONTALO
- 3.5.32 PROVINCE KEPULAUAN RIAU
- 3.5.33 PROVINCE KALIMANTAN UTARA

BAGIAN 4 – SECTION 4 : RISK AND LOSS PROFILE 2017

4.1 ALL CLASS OF BUSINESS

4.2 GROUP BY OF BUSINESS

- 4.2.1 CLASS OF BUSINESS EARTH QUAKE
- 4.2.2 CLASS OF BUSINESS FIRE
- 4.2.3 CLASS OF BUSINESS IAR
- 4.2.4 CLASS OF BUSINESS LOP

4.3 GROUP BY OCCUPATION CODE – 2 DIGIT

- 4.3.1 OCCUPATION CODE 20
- 4.3.2 OCCUPATION CODE 21
- 4.3.3 OCCUPATION CODE 22
- 4.3.4 OCCUPATION CODE 23
- 4.3.5 OCCUPATION CODE 24
- 4.3.6 OCCUPATION CODE 25
- 4.3.7 OCCUPATION CODE 26
- 4.3.8 OCCUPATION CODE 27
- 4.3.9 OCCUPATION CODE 28
- 4.3.10 OCCUPATION CODE 29
- 4.3.11 OCCUPATION CODE 30
- 4.3.12 OCCUPATION CODE 31
- 4.3.13 OCCUPATION CODE 32
- 4.3.14 OCCUPATION CODE 40

4.4 ALL OCCUPATION

- 4.4.1 OCCUPATION CODE 20
- 4.4.2 OCCUPATION CODE 21
- 4.4.3 OCCUPATION CODE 22
- 4.4.4 OCCUPATION CODE 23
- 4.4.5 OCCUPATION CODE 24
- 4.4.6 OCCUPATION CODE 25
- 4.4.7 OCCUPATION CODE 26
- 4.4.8 OCCUPATION CODE 27
- 4.4.9 OCCUPATION CODE 28
- 4.4.10 OCCUPATION CODE 29
- 4.4.11 OCCUPATION CODE 30
- 4.4.12 OCCUPATION CODE 31
- 4.4.13 OCCUPATION CODE 32
- 4.4.14 OCCUPATION CODE 40

4.5 GROUP BY PROVINCE CODE

- 4.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
- 4.5.2 PROVINCE SUMATERA UTARA
- 4.5.3 PROVINCE SUMATERA BARAT
- 4.5.4 PROVINCE RIAU
- 4.5.5 PROVINCE JAMBI
- 4.5.6 PROVINCE SUMATERA SELATAN
- 4.5.7 PROVINCE BENGKULU
- 4.5.8 PROVINCE LAMPUNG
- 4.5.9 PROVINCE DAERAH KHUSUS IBUKOTA JAKARTA
- 4.5.10 PROVINCE JAWA BARAT
- 4.5.11 PROVINCE JAWA TENGAH
- 4.5.12 PROVINCE DAERAH ISTIMEWA YOGYAKARTA
- 4.5.13 PROVINCE JAWA TIMUR
- 4.5.14 PROVINCE KALIMANTAN BARAT
- 4.5.15 PROVINCE KALIMANTAN TENGAH
- 4.5.16 PROVINCE KALIMANTAN SELATAN
- 4.5.17 PROVINCE KALIMANTAN TIMUR
- 4.5.18 PROVINCE SULAWESI UTARA
- 4.5.19 PROVINCE SULAWESI TENGAH
- 4.5.20 PROVINCE SULAWESI SELATAN
- 4.5.21 PROVINCE SULAWESI TENGGARA
- 4.5.22 PROVINCE BALI
- 4.5.23 PROVINCE NUSA TENGGARA BARAT
- 4.5.24 PROVINCE NUSA TENGGARA TIMUR
- 4.5.25 PROVINCE MALUKU
- 4.5.26 PROVINCE IRIAN JAYA
- 4.5.27 PROVINCE MALUKU UTARA
- 4.5.28 PROVINCE IRIAN JAYA BARAT
- 4.5.29 PROVINCE BANTEN
- 4.5.30 PROVINCE BANGKA BELITUNG
- 4.5.31 PROVINCE GORONTALO
- 4.5.32 PROVINCE KEPULAUAN RIAU
- 4.5.33 PROVINCE KALIMANTAN UTARA

BAGIAN 5 – SECTION 5 : RISK AND LOSS PROFILE 2018

5.1 ALL CLASS OF BUSINESS

5.2 GROUP BY OF BUSINESS

- 5.2.1 CLASS OF BUSINESS EARTH QUAKE
- 5.2.2 CLASS OF BUSINESS FIRE
- 5.2.3 CLASS OF BUSINESS IAR
- 5.2.4 CLASS OF BUSINESS LOP

5.3 GROUP BY OCCUPATION CODE – 2 DIGIT

- 5.3.1 OCCUPATION CODE 20
- 5.3.2 OCCUPATION CODE 21
- 5.3.3 OCCUPATION CODE 22
- 5.3.4 OCCUPATION CODE 23
- 5.3.5 OCCUPATION CODE 24
- 5.3.6 OCCUPATION CODE 25
- 5.3.7 OCCUPATION CODE 26
- 5.3.8 OCCUPATION CODE 27
- 5.3.9 OCCUPATION CODE 28
- 5.3.10 OCCUPATION CODE 29
- 5.3.11 OCCUPATION CODE 30
- 5.3.12 OCCUPATION CODE 31
- 5.3.13 OCCUPATION CODE 32
- 5.3.14 OCCUPATION CODE 40

5.4 ALL OCCUPATION

- 5.4.1 OCCUPATION CODE 20
- 5.4.2 OCCUPATION CODE 21
- 5.4.3 OCCUPATION CODE 22
- 5.4.4 OCCUPATION CODE 23
- 5.4.5 OCCUPATION CODE 24
- 5.4.6 OCCUPATION CODE 25
- 5.4.7 OCCUPATION CODE 26
- 5.4.8 OCCUPATION CODE 27
- 5.4.9 OCCUPATION CODE 28
- 5.4.10 OCCUPATION CODE 29
- 5.4.11 OCCUPATION CODE 30
- 5.4.12 OCCUPATION CODE 31
- 5.4.13 OCCUPATION CODE 32
- 5.4.14 OCCUPATION CODE 40

5.5 GROUP BY PROVINCE CODE

- 5.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
- 5.5.2 PROVINCE SUMATERA UTARA
- 5.5.3 PROVINCE SUMATERA BARAT
- 5.5.4 PROVINCE RIAU
- 5.5.5 PROVINCE JAMBI
- 5.5.6 PROVINCE SUMATERA SELATAN
- 5.5.7 PROVINCE BENGKULU
- 5.5.8 PROVINCE LAMPUNG
- 5.5.9 PROVINCE DAERAH KHUSUS IBUKOTA JAKARTA
- 5.5.10 PROVINCE JAWA BARAT
- 5.5.11 PROVINCE JAWA TENGAH
- 5.5.12 PROVINCE DAERAH ISTIMEWA YOGYAKARTA
- 5.5.13 PROVINCE JAWA TIMUR
- 5.5.14 PROVINCE KALIMANTAN BARAT
- 5.5.15 PROVINCE KALIMANTAN TENGAH
- 5.5.16 PROVINCE KALIMANTAN SELATAN
- 5.5.17 PROVINCE KALIMANTAN TIMUR
- 5.5.18 PROVINCE SULAWESI UTARA
- 5.5.19 PROVINCE SULAWESI TENGAH
- 5.5.20 PROVINCE SULAWESI SELATAN
- 5.5.21 PROVINCE SULAWESI TENGGARA
- 5.5.22 PROVINCE BALI
- 5.5.23 PROVINCE NUSA TENGGARA BARAT
- 5.5.24 PROVINCE NUSA TENGGARA TIMUR
- 5.5.25 PROVINCE MALUKU
- 5.5.26 PROVINCE IRIAN JAYA
- 5.5.27 PROVINCE MALUKU UTARA
- 5.5.28 PROVINCE IRIAN JAYA BARAT
- 5.5.29 PROVINCE BANTEN
- 5.5.30 PROVINCE BANGKA BELITUNG
- 5.5.31 PROVINCE GORONTALO
- 5.5.32 PROVINCE KEPULAUAN RIAU
- 5.5.33 PROVINCE KALIMANTAN UTARA

BAGIAN 6 – SECTION 6 : TABEL GABUNGAN – COMBINED TABLE

- 6.1 By Class of Business
- 6.2 By Occupation
- 6.3 By Province

BAGIAN 7 – SECTION 7 : GRAFIK – GRAPH

- 7.1 Comparison Graph of Policies Number by Occupation Code
- 7.2 Comparison Graph of Premium by Occupation Code
- 7.3 Comparison Graph of Claim Number by Occupation Code
- 7.4 Comparison Graph of Claim by Occupation Code
- 7.5 Comparison Graph of Loss Ratio by Occupation Code
- 7.6 Comparison Graph of Policies Number by Province Code
- 7.7 Comparison Graph of Premium by Province Code
- 7.8 Comparison Graph of Claim Number by Province Code
- 7.9 Comparison Graph of Claim by Province Code
- 7.10 Comparison Graph of Loss Ratio by Province Code

RISK AND LOSS PROFILE 2014

1.1 ALL CLASS OF BUSINESS



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RISK AND LOSS PROFILE
JUNI 2018

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

UNDERWRITING YEAR : 2014

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	348,242	348,242	17.34	17.34	76,842.03	76,842.03	2.22	2.22	1355	1,355	9.23	9.23	13,916.17	13,916.17	0.33	0.33	18.11	18.11	
2	50	100	75	191,534	539,776	9.54	26.88	69,899.91	146,741.94	2.02	4.24	600	1,955	4.09	13.32	15,740.48	29,656.65	0.37	0.70	22.52	20.21	
3	100	200	150	268,219	807,995	13.36	40.23	108,586.49	255,328.43	3.14	7.38	647	2,602	4.41	17.73	42,065.25	71,721.90	0.99	1.69	38.74	28.09	
4	200	300	250	179,996	987,991	8.96	49.19	94,471.69	349,800.12	2.73	10.11	466	3,068	3.18	20.91	37,702.39	109,424.29	0.89	2.58	39.91	31.28	
5	300	500	400	246,293	1,234,284	12.26	61.46	155,869.61	505,669.73	4.50	14.61	995	4,063	6.78	27.69	73,218.84	182,643.13	1.73	4.31	46.97	36.12	
6	500	750	625	164,235	1,398,519	8.18	69.63	134,480.56	640,150.30	3.88	18.49	554	4,617	3.78	31.46	51,180.29	233,823.41	1.21	5.52	38.06	36.53	
7	750	1,000	875	133,075	1,531,594	6.63	76.26	148,234.86	788,385.16	4.28	22.77	793	5,410	5.40	36.87	71,085.66	304,909.08	1.68	7.20	47.95	38.68	
8	1,000	1,500	1,250	108,250	1,639,844	5.39	81.65	166,376.36	954,761.51	4.81	27.58	715	6,125	4.87	41.74	79,133.50	384,042.57	1.87	9.06	47.56	40.22	
9	1,500	2,000	1,750	66,630	1,706,474	3.32	84.97	137,035.19	1,091,796.70	3.96	31.54	490	6,615	3.34	45.08	62,207.01	446,249.59	1.47	10.53	45.39	40.87	
10	2,000	2,500	2,250	37,065	1,743,539	1.85	86.81	96,661.19	1,188,457.89	2.79	34.33	331	6,946	2.26	47.33	57,667.14	503,916.73	1.36	11.89	59.66	42.40	
11	2,500	3,000	2,750	28,828	1,772,367	1.44	88.25	92,787.21	1,281,245.11	2.68	37.01	230	7,176	1.57	48.90	78,599.25	582,515.98	1.86	13.75	84.71	45.46	
12	3,000	4,000	3,500	33,753	1,806,120	1.68	89.93	132,224.47	1,413,469.57	3.82	40.83	334	7,510	2.28	51.18	64,243.08	646,759.06	1.52	15.27	48.59	45.76	
13	4,000	5,000	4,500	24,815	1,830,935	1.24	91.16	117,509.30	1,530,978.88	3.39	44.23	238	7,748	1.62	52.80	58,678.33	705,437.39	1.38	16.65	49.94	46.08	
14	5,000	7,500	6,250	34,372	1,865,307	1.71	92.88	190,777.00	1,721,755.88	5.51	49.74	493	8,241	3.36	56.16	143,699.15	849,136.55	3.39	20.04	75.32	49.32	
15	7,500	10,000	8,750	20,850	1,886,157	1.04	93.91	145,861.44	1,867,617.31	4.21	53.95	318	8,559	2.17	58.32	131,619.28	980,755.83	3.11	23.15	90.24	52.51	
16	10,000	20,000	15,000	36,170	1,922,327	1.80	95.72	329,195.23	2,196,812.54	9.51	63.46	775	9,334	5.28	63.60	297,665.42	1,278,421.24	7.03	30.17	90.42	58.19	
17	20,000	50,000	35,000	34,597	1,956,924	1.72	97.44	341,201.49	2,538,014.03	9.86	73.32	1112	10,446	7.58	71.18	447,112.28	1,725,533.53	10.55	40.73	131.04	67.99	
18	50,000	100,000	75,000	18,444	1,975,368	0.92	98.36	132,886.51	2,670,900.53	3.84	77.16	783	11,229	5.34	76.52	453,672.63	2,179,206.15	10.71	51.43	341.40	81.59	
19	100,000	500,000	300,000	23,210	1,998,578	1.16	99.51	299,610.26	2,970,510.80	8.66	85.81	1522	12,751	10.37	86.89	815,423.28	2,994,629.44	19.25	70.68	272.16	100.81	
20	500,000	UP		9,799	2,008,377	0.49	100.00	491,128.30	3,461,639.09	14.19	100.00	1924	14,675	13.11	100.00	1,242,203.01	4,236,832.45	29.32	100.00	252.93	122.39	
TOTAL				2,008,377				3,461,639.10					14,675				4,236,832.44					122.39

1.2 GROUP BY OF BUSINESS



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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2014

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45,901	45,901	17.43	17.43	7,763.52	7,763.52	0.92	0.92	3	3	3.03	3.03	19.72	19.72	0.75	0.75	0.25	0.25			
2	50	100	75	12,800	58,701	4.86	22.30	8,238.69	16,002.21	0.98	1.90	3	6	3.03	6.06	154.27	174.00	5.85	6.60	1.87	1.09			
3	100	200	150	23,054	81,755	8.76	31.05	13,064.05	29,066.26	1.55	3.46	4	10	4.04	10.10	342.84	516.84	13.00	19.60	2.62	1.78			
4	200	300	250	15,897	97,652	6.04	37.09	13,467.99	42,534.25	1.60	5.06	6	16	6.06	16.16	662.92	1,179.76	25.14	44.74	4.92	2.77			
5	300	500	400	27,880	125,532	10.59	47.68	15,526.07	58,060.32	1.85	6.91	1	17	1.01	17.17	500.00	1,679.76	18.96	63.70	3.22	2.89			
6	500	750	625	21,342	146,874	8.11	55.78	13,666.02	71,726.34	1.63	8.53	1	18	1.01	18.18	227.74	1,907.50	8.64	72.34	1.67	2.66			
7	750	1,000	875	22,016	168,890	8.36	64.15	17,390.16	89,116.50	2.07	10.60	3	21	3.03	21.21	28.52	1,936.02	1.08	73.42	0.16	2.17			
8	1,000	1,500	1,250	17,105	185,995	6.50	70.64	20,446.78	109,563.27	2.43	13.03	3	24	3.03	24.24	176.54	2,112.56	6.69	80.11	0.86	1.93			
9	1,500	2,000	1,750	12,145	198,140	4.61	75.25	17,434.13	126,997.40	2.07	15.11	0	24	0.00	24.24	0.00	2,112.56	0.00	80.11	0.00	1.66			
10	2,000	2,500	2,250	6,769	204,909	2.57	77.83	13,873.94	140,871.33	1.65	16.76	1	25	1.01	25.25	13.01	2,125.57	0.49	80.61	0.09	1.51			
11	2,500	3,000	2,750	4,993	209,902	1.90	79.72	13,151.12	154,022.46	1.56	18.32	1	26	1.01	26.26	154.03	2,279.60	5.84	86.45	1.17	1.48			
12	3,000	4,000	3,500	6,254	216,156	2.38	82.10	19,607.74	173,630.20	2.33	20.65	3	29	3.03	29.29	101.22	2,380.82	3.84	90.29	0.52	1.37			
13	4,000	5,000	4,500	4,968	221,124	1.89	83.98	19,016.19	192,646.40	2.26	22.92	0	29	0.00	29.29	0.00	2,380.82	0.00	90.29	0.00	1.24			
14	5,000	7,500	6,250	7,270	228,394	2.76	86.75	33,427.43	226,073.83	3.98	26.89	1	30	1.01	30.30	7.45	2,388.27	0.28	90.57	0.02	1.06			
15	7,500	10,000	8,750	4,428	232,822	1.68	88.43	26,210.00	252,283.83	3.12	30.01	1	31	1.01	31.31	6.84	2,395.11	0.26	90.83	0.03	0.95			
16	10,000	20,000	15,000	8,068	240,890	3.06	91.49	63,797.85	316,081.67	7.59	37.60	4	35	4.04	35.35	6.60	2,401.70	0.25	91.08	0.01	0.76			
17	20,000	50,000	35,000	8,393	249,283	3.19	94.68	73,263.99	389,345.66	8.72	46.31	10	45	10.10	45.45	20.82	2,422.52	0.79	91.87	0.03	0.62			
18	50,000	100,000	75,000	4,804	254,087	1.82	96.50	33,203.54	422,549.20	3.95	50.26	10	55	10.10	55.56	27.03	2,449.55	1.03	92.89	0.08	0.58			
19	100,000	500,000	300,000	6,195	260,282	2.35	98.86	74,318.07	496,867.27	8.84	59.10	44	99	44.44	100.00	187.36	2,636.91	7.11	100.00	0.25	0.53			
20	500,000	UP		3,010	263,292	1.14	100.00	343,793.85	840,661.12	40.90	100.00	0	99	0.00	100.00	0.00	2,636.91	0.00	100.00	0.00	0.31			
				263,292					840,661.12					99					2,636.91					0.31



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	241,501	241,501	18.28	18.28	42,799.31	42,799.31	3.55	3.55	211	211	6.75	6.75	3,001.33	3,001.33	0.37	0.37	7.01	7.01			
2	50	100	75	158,079	399,580	11.96	30.24	39,934.66	82,733.97	3.31	6.86	184	395	5.88	12.63	7,812.36	10,813.69	0.96	1.32	19.56	13.07			
3	100	200	150	216,137	615,717	16.36	46.60	64,868.34	147,602.31	5.38	12.23	256	651	8.18	20.81	25,111.43	35,925.12	3.07	4.40	38.71	24.34			
4	200	300	250	142,430	758,147	10.78	57.38	58,430.96	206,033.27	4.84	17.07	194	845	6.20	27.01	19,339.93	55,265.05	2.37	6.76	33.10	26.82			
5	300	500	400	176,091	934,238	13.33	70.70	104,190.02	310,223.30	8.63	25.71	268	1,113	8.57	35.58	36,586.65	91,851.71	4.48	11.24	35.12	29.61			
6	500	750	625	104,633	1,038,871	7.92	78.62	87,241.96	397,465.26	7.23	32.94	171	1,284	5.47	41.05	23,948.16	115,799.86	2.93	14.17	27.45	29.13			
7	750	1,000	875	77,043	1,115,914	5.83	84.45	90,212.27	487,677.52	7.48	40.41	142	1,426	4.54	45.59	34,270.24	150,070.10	4.19	18.37	37.99	30.77			
8	1,000	1,500	1,250	61,864	1,177,778	4.68	89.14	98,379.31	586,056.83	8.15	48.57	171	1,597	5.47	51.05	38,361.51	188,431.61	4.70	23.06	38.99	32.15			
9	1,500	2,000	1,750	34,254	1,212,032	2.59	91.73	75,687.61	661,744.44	6.27	54.84	95	1,692	3.04	54.09	29,512.98	217,944.59	3.61	26.68	38.99	32.93			
10	2,000	2,500	2,250	17,925	1,229,957	1.36	93.09	49,414.18	711,158.62	4.09	58.93	97	1,789	3.10	57.19	37,643.61	255,588.20	4.61	31.28	76.18	35.94			
11	2,500	3,000	2,750	14,108	1,244,065	1.07	94.15	46,307.54	757,466.16	3.84	62.77	60	1,849	1.92	59.11	39,008.92	294,597.12	4.77	36.06	84.24	38.89			
12	3,000	4,000	3,500	15,353	1,259,418	1.16	95.32	62,399.75	819,865.91	5.17	67.94	81	1,930	2.59	61.70	33,340.30	327,937.42	4.08	40.14	53.43	40.00			
13	4,000	5,000	4,500	10,326	1,269,744	0.78	96.10	52,179.82	872,045.73	4.32	72.27	55	1,985	1.76	63.46	21,142.62	349,080.05	2.59	42.73	40.52	40.03			
14	5,000	7,500	6,250	12,628	1,282,372	0.96	97.05	72,697.01	944,742.74	6.02	78.29	102	2,087	3.26	66.72	59,041.67	408,121.72	7.23	49.95	81.22	43.20			
15	7,500	10,000	8,750	7,329	1,289,701	0.55	97.61	52,106.87	996,849.61	4.32	82.61	71	2,158	2.27	68.99	40,061.23	448,182.95	4.90	54.86	76.88	44.96			
16	10,000	20,000	15,000	11,173	1,300,874	0.85	98.45	99,564.77	1,096,414.38	8.25	90.86	170	2,328	5.43	74.42	118,564.60	566,747.54	14.51	69.37	119.08	51.69			
17	20,000	50,000	35,000	9,197	1,310,071	0.70	99.15	78,314.20	1,174,728.59	6.49	97.35	149	2,477	4.76	79.19	49,851.75	616,599.30	6.10	75.47	63.66	52.49			
18	50,000	100,000	75,000	4,528	1,314,599	0.34	99.49	26,265.45	1,200,994.04	2.18	99.52	143	2,620	4.57	83.76	19,073.56	635,672.85	2.33	77.81	72.62	52.93			
19	100,000	500,000	300,000	4,962	1,319,561	0.38	99.87	14,700.34	1,215,694.38	1.22	100.74	146	2,766	4.67	88.43	29,418.60	665,091.45	3.60	81.41	200.12	54.71			
20	500,000	UP		1,759	1,321,320	0.13	100.00	8,968.03	1,206,726.35	0.74	100.00	362	3,128	11.57	100.00	151,909.22	817,000.67	18.59	100.00	1693.90	67.70			
				1,321,320					1,206,726.35					3,128					817,000.67					67.70



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60,816	60,816	14.36	14.36	26,303.71	26,303.71	1.86	1.86	1,141	1,141	9.97	9.97	10,895.12	10,895.12	0.32	0.32	41.42	41.42			
2	50	100	75	20,655	81,471	4.88	19.24	21,726.56	48,030.26	1.54	3.40	413	1,554	3.61	13.57	7,773.84	18,668.96	0.23	0.55	35.78	38.87			
3	100	200	150	29,002	110,473	6.85	26.09	30,651.96	78,682.22	2.17	5.56	387	1,941	3.38	16.95	16,610.97	35,279.94	0.49	1.03	54.19	44.84			
4	200	300	250	21,657	132,130	5.11	31.21	22,571.30	101,253.53	1.60	7.16	266	2,207	2.32	19.28	17,699.54	52,979.48	0.52	1.55	78.42	52.32			
5	300	500	400	42,303	174,433	9.99	41.20	36,148.00	137,401.53	2.56	9.72	726	2,933	6.34	25.62	36,132.18	89,111.66	1.06	2.61	99.96	64.85			
6	500	750	625	38,230	212,663	9.03	50.23	33,564.34	170,965.87	2.37	12.09	382	3,315	3.34	28.96	27,004.39	116,116.05	0.79	3.40	80.46	67.92			
7	750	1,000	875	34,000	246,663	8.03	58.26	40,622.28	211,588.15	2.87	14.96	648	3,963	5.66	34.62	36,786.91	152,902.96	1.08	4.47	90.56	72.26			
8	1,000	1,500	1,250	29,252	275,915	6.91	65.17	47,542.39	259,130.54	3.36	18.33	541	4,504	4.73	39.34	40,595.45	193,498.41	1.19	5.66	85.39	74.67			
9	1,500	2,000	1,750	20,213	296,128	4.77	69.94	43,906.84	303,037.37	3.11	21.43	395	4,899	3.45	42.79	32,694.04	226,192.44	0.96	6.62	74.46	74.64			
10	2,000	2,500	2,250	12,361	308,489	2.92	72.86	33,367.26	336,404.63	2.36	23.79	233	5,132	2.04	44.83	20,010.52	246,202.96	0.59	7.20	59.97	73.19			
11	2,500	3,000	2,750	9,712	318,201	2.29	75.15	33,321.72	369,726.35	2.36	26.15	169	5,301	1.48	46.31	39,436.30	285,639.26	1.15	8.36	118.35	77.26			
12	3,000	4,000	3,500	12,136	330,337	2.87	78.02	50,209.49	419,935.83	3.55	29.70	250	5,551	2.18	48.49	30,801.56	316,440.82	0.90	9.26	61.35	75.35			
13	4,000	5,000	4,500	9,507	339,844	2.25	80.27	46,292.08	466,227.92	3.27	32.97	183	5,734	1.60	50.09	37,535.71	353,976.53	1.10	10.36	81.08	75.92			
14	5,000	7,500	6,250	14,417	354,261	3.41	83.67	84,594.30	550,822.22	5.98	38.96	390	6,124	3.41	53.49	84,650.03	438,626.56	2.48	12.84	100.07	79.63			
15	7,500	10,000	8,750	9,075	363,336	2.14	85.81	67,522.69	618,344.91	4.78	43.73	246	6,370	2.15	55.64	91,551.21	530,177.77	2.68	15.51	135.59	85.74			
16	10,000	20,000	15,000	16,896	380,232	3.99	89.80	165,751.54	784,096.45	11.72	55.45	601	6,971	5.25	60.89	179,094.22	709,271.99	5.24	20.76	108.05	90.46			
17	20,000	50,000	35,000	16,986	397,218	4.01	93.82	189,606.83	973,703.28	13.41	68.86	953	7,924	8.32	69.22	397,239.71	1,106,511.71	11.62	32.38	209.51	113.64			
18	50,000	100,000	75,000	9,106	406,324	2.15	95.97	73,384.70	1,047,087.98	5.19	74.05	630	8,554	5.50	74.72	434,572.04	1,541,083.75	12.72	45.10	592.18	147.18			
19	100,000	500,000	300,000	12,048	418,372	2.85	98.81	210,581.46	1,257,669.44	14.89	88.95	1,332	9,886	11.64	86.36	785,817.32	2,326,901.07	23.00	68.09	373.17	185.02			
20	500,000	UP		5,030	423,402	1.19	100.00	156,302.48	1,413,971.92	11.05	100.00	1,562	11,448	13.64	100.00	1,090,293.79	3,417,194.87	31.91	100.00	697.55	241.67			
				423,402					1,413,971.92					11,448					3,417,194.87					241.67



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	6.61	6.61	24.50	24.50	8.76	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	25	0.28	6.89	0.00	24.50	0.00	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	50	6.89	13.77	2.14	22.36	0.76	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	62	3.31	17.08	1.44	20.93	0.51	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	81	5.23	22.31	5.52	15.41	1.97	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	111	8.26	30.58	8.24	7.17	2.95	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	127	4.41	34.99	10.16	2.99	3.63	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	156	7.99	42.98	7.88	10.87	2.82	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	174	4.96	47.93	6.62	17.49	2.37	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	184	2.75	50.69	5.81	23.30	2.08	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	199	4.13	54.82	6.84	30.14	2.44	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	209	2.75	57.58	7.48	37.62	2.68	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	223	3.86	61.43	21.21	58.83	7.58	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	57	280	15.70	77.13	58.26	117.09	20.83	41.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	298	4.96	82.09	21.88	138.97	7.82	49.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	331	9.09	91.18	81.07	220.03	28.98	78.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	352	5.79	96.97	16.47	236.50	5.89	84.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	358	1.65	98.62	32.81	269.31	11.73	96.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	363	1.38	100.00	10.40	279.71	3.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	363	1.38	100.00	0.00	279.71	3.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				363					279.71					0					0.00					0.00
GRANT TOTAL				2,008,377					3,461,639.13					14,675					4,236,832.43					

1.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EX'

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,622	1,622	27.90	27.90	212.53	212.53	1.10	1.10	11	11	6.01	6.01	65.39	65.39	0.01	0.01	30.76	30.76			
2	50	100	75	308	1,930	5.30	33.20	251.48	464.02	1.30	2.40	6	17	3.28	9.29	186.37	251.75	0.04	0.05	74.11	54.26			
3	100	200	150	204	2,134	3.51	36.71	305.01	769.03	1.58	3.97	3	20	1.64	10.93	374.08	625.83	0.08	0.13	122.64	81.38			
4	200	300	250	122	2,256	2.10	38.81	300.97	1,070.00	1.56	5.53	1	21	0.55	11.48	31.46	657.29	0.01	0.14	10.45	61.43			
5	300	500	400	165	2,421	2.84	41.65	353.83	1,423.83	1.83	7.36	2	23	1.09	12.57	380.27	1,037.57	0.08	0.22	107.47	72.87			
6	500	750	625	123	2,544	2.12	43.76	249.93	1,673.76	1.29	8.65	3	26	1.64	14.21	1,975.18	3,012.75	0.42	0.65	790.28	180.00			
7	750	1,000	875	98	2,642	1.69	45.45	143.88	1,817.64	0.74	9.39	0	26	0.00	14.21	0.00	3,012.75	0.00	0.65	0.00	165.75			
8	1,000	1,500	1,250	155	2,797	2.67	48.12	331.53	2,149.17	1.71	11.11	0	26	0.00	14.21	0.00	3,012.75	0.00	0.65	0.00	140.18			
9	1,500	2,000	1,750	80	2,877	1.38	49.49	166.23	2,315.40	0.86	11.97	0	26	0.00	14.21	0.00	3,012.75	0.00	0.65	0.00	130.12			
10	2,000	2,500	2,250	125	3,002	2.15	51.64	545.48	2,860.89	2.82	14.79	0	26	0.00	14.21	0.00	3,012.75	0.00	0.65	0.00	105.31			
11	2,500	3,000	2,750	72	3,074	1.24	52.88	169.74	3,030.63	0.88	15.66	4	30	2.19	16.39	3,583.55	6,596.30	0.77	1.42	2111.21	217.65			
12	3,000	4,000	3,500	120	3,194	2.06	54.95	283.73	3,314.36	1.47	17.13	1	31	0.55	16.94	6.18	6,602.48	0.00	1.42	2.18	199.21			
13	4,000	5,000	4,500	106	3,300	1.82	56.77	339.42	3,653.78	1.75	18.88	0	31	0.00	16.94	0.00	6,602.48	0.00	1.42	0.00	180.70			
14	5,000	7,500	6,250	219	3,519	3.77	60.54	957.11	4,610.89	4.95	23.83	9	40	4.92	21.86	377.98	6,980.47	0.08	1.50	39.49	151.39			
15	7,500	10,000	8,750	156	3,675	2.68	63.22	913.20	5,524.09	4.72	28.55	7	47	3.83	25.68	821.99	7,802.45	0.18	1.68	90.01	141.24			
16	10,000	20,000	15,000	302	3,977	5.20	68.42	2,106.05	7,630.14	10.88	39.43	12	59	6.56	32.24	13,419.87	21,222.32	2.89	4.56	637.20	278.14			
17	20,000	50,000	35,000	423	4,400	7.28	75.69	3,801.37	11,431.51	19.65	59.08	14	73	7.65	39.89	1,151.46	22,373.78	0.25	4.81	30.29	195.72			
18	50,000	100,000	75,000	320	4,720	5.50	81.20	2,860.44	14,291.95	14.78	73.86	16	89	8.74	48.63	1,843.65	24,217.43	0.40	5.21	64.45	169.45			
19	100,000	500,000	300,000	617	5,337	10.61	91.81	3,325.80	17,617.76	17.19	91.05	37	126	20.22	68.85	301,559.07	325,776.50	64.85	70.06	9067.25	1849.14			
20	500,000	UP		476	5,813	8.19	100.00	1,731.72	19,349.47	8.95	100.00	57	183	31.15	100.00	139,251.39	465,027.89	29.94	100.00	8041.24	2403.31			
				5,813					19,349.47					183					465,027.89					2403.31



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	654	654	13.41	13.41	267.94	267.94	1.23	1.23	2	2	1.98	1.98	9.60	9.60	0.01	0.01	3.58	3.58	
2	50	100	75	162	816	3.32	16.73	281.51	549.44	1.29	2.52	1	3	0.99	2.97	72.76	82.36	0.09	0.10	25.85	14.99	
3	100	200	150	239	1,055	4.90	21.63	507.09	42.35	2.33	0.19	4	7	3.96	6.93	401.17	483.54	0.49	0.58	79.11	1141.71	
4	200	300	250	159	1,214	3.26	24.89	535.63	577.98	2.46	2.65	0	7	0.00	6.93	0.00	483.54	0.00	0.58	0.00	83.66	
5	300	500	400	218	1,432	4.47	29.36	387.33	965.31	1.78	4.43	2	9	1.98	8.91	42.77	526.31	0.05	0.64	11.04	54.52	
6	500	750	625	145	1,577	2.97	32.34	281.23	1,246.54	1.29	5.72	1	10	0.99	9.90	746.18	1,272.49	0.90	1.54	265.33	102.08	
7	750	1,000	875	186	1,763	3.81	36.15	248.25	1,494.79	1.14	6.86	2	12	1.98	11.88	51.90	1,324.39	0.06	1.60	20.91	88.60	
8	1,000	1,500	1,250	234	1,997	4.80	40.95	104.20	1,598.99	0.48	7.34	2	14	1.98	13.86	9.73	1,334.11	0.01	1.61	9.33	83.43	
9	1,500	2,000	1,750	151	2,148	3.10	44.04	305.17	1,904.17	1.40	8.74	0	14	0.00	13.86	0.00	1,334.11	0.00	1.61	0.00	70.06	
10	2,000	2,500	2,250	119	2,267	2.44	46.48	307.80	2,211.97	1.41	10.15	1	15	0.99	14.85	379.01	1,713.12	0.46	2.07	123.13	77.45	
11	2,500	3,000	2,750	76	2,343	1.56	48.04	311.65	2,523.62	1.43	11.58	0	15	0.00	14.85	0.00	1,713.12	0.00	2.07	0.00	67.88	
12	3,000	4,000	3,500	157	2,500	3.22	51.26	618.20	3,141.82	2.84	14.42	1	16	0.99	15.84	40.50	1,753.62	0.05	2.12	6.55	55.82	
13	4,000	5,000	4,500	105	2,605	2.15	53.41	536.09	3,677.91	2.46	16.88	1	17	0.99	16.83	34.43	1,788.05	0.04	2.16	6.42	48.62	
14	5,000	7,500	6,250	206	2,811	4.22	57.64	1,294.22	4,972.13	5.94	22.82	0	17	0.00	16.83	0.00	1,788.05	0.00	2.16	0.00	35.96	
15	7,500	10,000	8,750	148	2,959	3.03	60.67	894.65	5,866.78	4.11	26.92	4	21	3.96	20.79	88.96	1,877.01	0.11	2.27	9.94	31.99	
16	10,000	20,000	15,000	313	3,272	6.42	67.09	4,017.89	9,884.67	18.44	45.36	2	23	1.98	22.77	37.27	1,914.27	0.05	2.32	0.93	19.37	
17	20,000	50,000	35,000	384	3,656	7.87	74.96	3,680.24	13,564.91	16.89	62.25	12	35	11.88	34.65	9,027.87	10,942.14	10.92	13.23	245.31	80.67	
18	50,000	100,000	75,000	393	4,049	8.06	83.02	2,883.91	16,448.82	13.23	75.49	7	42	6.93	41.58	1,743.01	12,685.15	2.11	15.34	60.44	77.12	
19	100,000	500,000	300,000	585	4,634	12.00	95.02	3,853.25	20,302.07	17.68	93.17	20	62	19.80	61.39	15,441.55	28,126.70	18.68	34.02	400.74	138.54	
20	500,000	UP		243	4,877	4.98	100.00	1,488.09	21,790.16	6.83	100.00	39	101	38.61	100.00	54,555.79	82,682.48	65.98	100.00	3666.17	379.45	
				4,877					21,790.16					101					82,682.48			379.45



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,113	3,113	14.85	14.85	858.05	858.05	0.94	0.94	9	2.17	2.17	24.44	24.44	0.01	0.01	2.85	2.85				
2	50	100	75	541	3,654	2.58	17.44	1,032.87	1,890.92	1.13	2.07	6	15	1.45	3.62	218.82	243.27	0.06	0.07	21.19	12.86			
3	100	200	150	757	4,411	3.61	21.05	1,531.52	3,422.44	1.67	3.74	5	20	1.21	4.83	321.47	564.74	0.09	0.16	20.99	16.50			
4	200	300	250	575	4,986	2.74	23.79	1,376.59	4,799.03	1.51	5.25	5	25	1.21	6.04	773.71	1,338.45	0.22	0.37	56.20	27.89			
5	300	500	400	877	5,863	4.18	27.98	1,248.15	6,047.18	1.36	6.61	6	31	1.45	7.49	830.73	2,169.17	0.23	0.60	66.56	35.87			
6	500	750	625	886	6,749	4.23	32.21	1,069.46	7,116.64	1.17	7.78	9	40	2.17	9.66	1,074.44	3,243.61	0.30	0.90	100.47	45.58			
7	750	1,000	875	831	7,580	3.97	36.17	1,136.35	8,252.98	1.24	9.02	7	47	1.69	11.35	1,503.04	4,746.65	0.42	1.32	132.27	57.51			
8	1,000	1,500	1,250	1,008	8,588	4.81	40.98	1,805.82	10,058.81	1.97	11.00	10	57	2.42	13.77	1,667.97	6,414.62	0.46	1.79	92.37	63.77			
9	1,500	2,000	1,750	835	9,423	3.98	44.97	1,685.75	11,744.56	1.84	12.84	8	65	1.93	15.70	1,942.98	8,357.61	0.54	2.33	115.26	71.16			
10	2,000	2,500	2,250	574	9,997	2.74	47.70	1,454.47	13,199.03	1.59	14.43	8	73	1.93	17.63	4,172.20	12,529.81	1.16	3.49	286.85	94.93			
11	2,500	3,000	2,750	516	10,513	2.46	50.17	1,628.78	14,827.81	1.78	16.21	3	76	0.72	18.36	2,065.95	14,595.75	0.58	4.07	126.84	98.43			
12	3,000	4,000	3,500	733	11,246	3.50	53.66	2,733.91	17,561.72	2.99	19.20	3	79	0.72	19.08	22.81	14,618.56	0.01	4.07	0.83	83.24			
13	4,000	5,000	4,500	692	11,938	3.30	56.97	2,722.33	20,284.05	2.98	22.18	8	87	1.93	21.01	802.01	15,420.57	0.22	4.30	29.46	76.02			
14	5,000	7,500	6,250	1,013	12,951	4.83	61.80	5,491.60	25,775.65	6.00	28.18	14	101	3.38	24.40	1,255.44	16,676.01	0.35	4.65	22.86	64.70			
15	7,500	10,000	8,750	796	13,747	3.80	65.60	4,971.05	30,746.69	5.43	33.62	7	108	1.69	26.09	10,227.17	26,903.18	2.85	7.49	205.73	87.50			
16	10,000	20,000	15,000	1,589	15,336	7.58	73.18	14,383.99	45,130.68	15.73	49.34	20	128	4.83	30.92	17,481.46	44,384.63	4.87	12.36	121.53	98.35			
17	20,000	50,000	35,000	1,699	17,035	8.11	81.29	16,709.83	61,840.51	18.27	67.61	44	172	10.63	41.55	58,947.23	103,331.86	16.42	28.78	352.77	167.09			
18	50,000	100,000	75,000	1,149	18,184	5.48	86.77	9,687.46	71,527.98	10.59	78.20	61	233	14.73	56.28	8,912.55	112,244.40	2.48	31.27	92.00	156.92			
19	100,000	500,000	300,000	1,842	20,026	8.79	95.56	13,319.58	84,847.55	14.56	92.77	95	328	22.95	79.23	23,966.87	136,211.27	6.68	37.94	179.94	160.54			
20	500,000	UP		930	20,956	4.44	100.00	6,617.01	91,464.57	7.23	100.00	86	414	20.77	100.00	222,791.03	359,002.30	62.06	100.00	3366.94	392.50			
				20,956					91,464.57					414					359,002.30					392.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8,876	8,876	18.85	18.85	3,519.41	3,519.41	1.58	1.58	14	14	2.49	2.49	66.32	66.32	0.01	0.01	1.88	1.88	
2	50	100	75	2,819	11,695	5.99	24.84	3,725.13	7,244.55	1.67	3.26	13	27	2.31	4.80	251.98	318.30	0.03	0.04	6.76	4.39	
3	100	200	150	2,568	14,263	5.45	30.29	5,974.99	13,219.53	2.69	5.94	23	50	4.09	8.90	2,068.75	2,387.05	0.27	0.31	34.62	18.06	
4	200	300	250	1,724	15,987	3.66	33.95	3,987.97	17,207.50	1.79	7.74	11	61	1.96	10.85	791.93	3,178.98	0.10	0.42	19.86	18.47	
5	300	500	400	2,460	18,447	5.22	39.18	5,287.02	22,494.52	2.38	10.11	20	81	3.56	14.41	2,350.38	5,529.37	0.31	0.72	44.46	24.58	
6	500	750	625	2,004	20,451	4.26	43.43	5,484.10	27,978.63	2.47	12.58	11	92	1.96	16.37	1,898.33	7,427.69	0.25	0.97	34.62	26.55	
7	750	1,000	875	1,863	22,314	3.96	47.39	4,315.81	32,294.44	1.94	14.52	21	113	3.74	20.11	5,025.49	12,453.18	0.66	1.63	116.44	38.56	
8	1,000	1,500	1,250	2,272	24,586	4.83	52.21	6,091.20	38,385.64	2.74	17.26	27	140	4.80	24.91	6,407.37	18,860.55	0.84	2.47	105.19	49.13	
9	1,500	2,000	1,750	1,623	26,209	3.45	55.66	4,910.80	43,296.44	2.21	19.46	16	156	2.85	27.76	9,527.46	28,388.01	1.25	3.72	194.01	65.57	
10	2,000	2,500	2,250	1,224	27,433	2.60	58.26	4,412.02	47,708.46	1.98	21.45	8	164	1.42	29.18	5,141.36	33,529.37	0.67	4.39	116.53	70.28	
11	2,500	3,000	2,750	1,190	28,623	2.53	60.79	4,756.70	52,465.16	2.14	23.59	17	181	3.02	32.21	10,743.99	44,273.36	1.41	5.80	225.87	84.39	
12	3,000	4,000	3,500	1,658	30,281	3.52	64.31	8,352.12	60,817.28	3.75	27.34	10	191	1.78	33.99	7,539.61	51,812.97	0.99	6.79	90.27	85.19	
13	4,000	5,000	4,500	1,210	31,491	2.57	66.88	7,455.02	68,272.30	3.35	30.69	12	203	2.14	36.12	6,928.74	58,741.70	0.91	7.70	92.94	86.04	
14	5,000	7,500	6,250	2,290	33,781	4.86	71.74	14,873.89	83,146.19	6.69	37.38	19	222	3.38	39.50	18,708.15	77,449.85	2.45	10.15	125.78	93.15	
15	7,500	10,000	8,750	1,435	35,216	3.05	74.79	13,380.16	96,526.35	6.02	43.39	18	240	3.20	42.70	12,150.89	89,600.74	1.59	11.74	90.81	92.83	
16	10,000	20,000	15,000	3,155	38,371	6.70	81.49	34,322.59	130,848.94	15.43	58.82	57	297	10.14	52.85	43,069.13	132,669.87	5.64	17.38	125.48	101.39	
17	20,000	50,000	35,000	3,463	41,834	7.35	88.84	41,684.57	172,533.50	18.74	77.56	70	367	12.46	65.30	96,314.54	228,984.40	12.62	30.00	231.06	132.72	
18	50,000	100,000	75,000	1,848	43,682	3.92	92.77	17,759.57	190,293.07	7.98	85.55	46	413	8.19	73.49	132,365.18	361,349.59	17.34	47.35	745.32	189.89	
19	100,000	500,000	300,000	2,339	46,021	4.97	97.73	25,547.47	215,840.54	11.49	97.03	99	512	17.62	91.10	195,853.57	557,203.15	25.66	73.01	766.63	258.15	
20	500,000	UP		1,067	47,088	2.27	100.00	6,601.37	222,441.91	2.97	100.00	50	562	8.90	100.00	206,011.47	763,214.63	26.99	100.00	3120.74	343.11	
				47,088					222,441.91					562					763,214.63			343.11



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,190	3,190	11.09	11.09	1,901.84	1,901.84	1.47	1.47	24	24	4.86	4.86	151.00	151.00	0.05	0.05	7.94	7.94			
2	50	100	75	1,112	4,302	3.87	14.96	2,092.03	3,993.88	1.62	3.09	10	34	2.02	6.88	233.97	384.97	0.07	0.12	11.18	9.64			
3	100	200	150	1,850	6,152	6.43	21.40	3,018.87	7,012.75	2.33	5.42	12	46	2.43	9.31	655.94	1,040.91	0.20	0.31	21.73	14.84			
4	200	300	250	1,534	7,686	5.33	26.73	2,842.98	9,855.73	2.20	7.61	6	52	1.21	10.53	656.12	1,697.03	0.20	0.51	23.08	17.22			
5	300	500	400	1,934	9,620	6.73	33.46	3,595.24	13,450.97	2.78	10.39	6	58	1.21	11.74	1,138.00	2,835.03	0.34	0.85	31.65	21.08			
6	500	750	625	1,626	11,246	5.65	39.11	3,175.41	16,626.38	2.45	12.85	3	61	0.61	12.35	1,244.77	4,079.80	0.37	1.23	39.20	24.54			
7	750	1,000	875	1,419	12,665	4.93	44.05	3,437.06	20,063.44	2.66	15.50	13	74	2.63	14.98	4,641.78	8,721.58	1.40	2.62	135.05	43.47			
8	1,000	1,500	1,250	1,690	14,355	5.88	49.92	4,284.24	24,347.68	3.31	18.81	6	80	1.21	16.19	1,378.14	10,099.72	0.41	3.04	32.17	41.48			
9	1,500	2,000	1,750	1,165	15,520	4.05	53.98	3,750.89	28,098.58	2.90	21.71	15	95	3.04	19.23	2,730.73	12,830.45	0.82	3.86	72.80	45.66			
10	2,000	2,500	2,250	801	16,321	2.79	56.76	3,027.50	31,126.08	2.34	24.05	1	96	0.20	19.43	3.20	12,833.65	0.00	3.86	0.11	41.23			
11	2,500	3,000	2,750	684	17,005	2.38	59.14	2,898.44	34,024.52	2.24	26.29	6	102	1.21	20.65	2,549.52	15,383.17	0.77	4.62	87.96	45.21			
12	3,000	4,000	3,500	949	17,954	3.30	62.44	4,901.07	38,925.59	3.79	30.07	8	110	1.62	22.27	470.76	15,853.93	0.14	4.77	9.61	40.73			
13	4,000	5,000	4,500	740	18,694	2.57	65.01	4,069.35	42,994.94	3.14	33.22	8	118	1.62	23.89	1,116.11	16,970.05	0.34	5.10	27.43	39.47			
14	5,000	7,500	6,250	1,233	19,927	4.29	69.30	8,473.81	51,468.75	6.55	39.76	18	136	3.64	27.53	14,330.12	31,300.17	4.31	9.41	169.11	60.81			
15	7,500	10,000	8,750	737	20,664	2.56	71.86	6,095.79	57,564.54	4.71	44.47	14	150	2.83	30.36	11,559.39	42,859.56	3.47	12.88	189.63	74.45			
16	10,000	20,000	15,000	1,911	22,575	6.65	78.51	16,365.83	73,930.37	12.64	57.12	47	197	9.51	39.88	18,031.01	60,890.57	5.42	18.30	110.17	82.36			
17	20,000	50,000	35,000	2,225	24,800	7.74	86.25	25,685.57	99,615.94	19.84	76.96	60	257	12.15	52.02	16,138.89	77,029.47	4.85	23.15	62.83	77.33			
18	50,000	100,000	75,000	1,242	26,042	4.32	90.57	12,413.53	112,029.47	9.59	86.55	67	324	13.56	65.59	102,189.98	179,219.45	30.71	53.87	823.21	159.98			
19	100,000	500,000	300,000	1,830	27,872	6.36	96.93	14,823.20	126,852.67	11.45	98.01	99	423	20.04	85.63	58,778.67	237,998.11	17.67	71.53	396.53	187.62			
20	500,000	UP		882	28,754	3.07	100.00	2,581.59	129,434.25	1.99	100.00	71	494	14.37	100.00	94,706.10	332,704.22	28.47	100.00	3668.52	257.04			
				28,754					129,434.25					494					332,704.22					257.04



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,708	1,708	8.11	8.11	1,008.33	1,008.33	0.15	0.15	24	24	4.79	4.79	668.28	668.28	0.19	0.19	66.28	66.28	
2	50	100	75	708	2,416	3.36	11.47	1,654.25	2,662.59	0.24	0.39	15	39	2.99	7.78	596.50	1,264.78	0.17	0.36	36.06	47.50	
3	100	200	150	903	3,319	4.29	15.76	2,874.22	5,536.80	0.42	0.81	13	52	2.59	10.38	1,294.88	2,559.66	0.37	0.74	45.05	46.23	
4	200	300	250	820	4,139	3.89	19.65	1,928.88	7,465.69	0.28	1.09	10	62	2.00	12.38	1,733.32	4,292.98	0.50	1.24	89.86	57.50	
5	300	500	400	1,305	5,444	6.20	25.85	2,982.84	10,448.52	0.43	1.52	16	78	3.19	15.57	2,536.49	6,829.47	0.73	1.97	85.04	65.36	
6	500	750	625	1,112	6,556	5.28	31.13	2,852.13	13,300.65	0.42	1.94	15	93	2.99	18.56	2,529.99	9,359.46	0.73	2.70	88.71	70.37	
7	750	1,000	875	1,015	7,571	4.82	35.95	2,590.69	15,891.34	0.38	2.31	6	99	1.20	19.76	7,766.24	17,125.70	2.24	4.93	299.78	107.77	
8	1,000	1,500	1,250	1,310	8,881	6.22	42.17	3,840.27	19,731.61	0.56	2.87	15	114	2.99	22.75	7,371.25	24,496.95	2.12	7.06	191.95	124.15	
9	1,500	2,000	1,750	997	9,878	4.73	46.90	3,784.24	23,515.85	0.55	3.42	8	122	1.60	24.35	4,098.27	28,595.22	1.18	8.24	108.30	121.60	
10	2,000	2,500	2,250	714	10,592	3.39	50.29	3,020.07	26,535.92	0.44	3.86	5	127	1.00	25.35	377.85	28,973.08	0.11	8.35	12.51	109.18	
11	2,500	3,000	2,750	622	11,214	2.95	53.25	2,179.39	28,715.31	0.32	4.18	5	132	1.00	26.35	4,210.71	33,183.79	1.21	9.56	193.21	115.56	
12	3,000	4,000	3,500	838	12,052	3.98	57.23	4,709.97	33,425.28	0.69	4.87	10	142	2.00	28.34	5,362.54	38,546.33	1.54	11.10	113.86	115.32	
13	4,000	5,000	4,500	643	12,695	3.05	60.28	4,272.36	37,697.64	0.62	5.49	9	151	1.80	30.14	6,811.82	45,358.15	1.96	13.07	159.44	120.32	
14	5,000	7,500	6,250	1,175	13,870	5.58	65.86	8,186.04	45,883.68	1.19	6.68	19	170	3.79	33.93	21,559.66	66,917.81	6.21	19.28	263.37	145.84	
15	7,500	10,000	8,750	783	14,653	3.72	69.58	5,744.30	51,627.97	0.84	7.52	13	183	2.59	36.53	7,383.96	74,301.76	2.13	21.40	128.54	143.92	
16	10,000	20,000	15,000	1,548	16,201	7.35	76.93	16,082.41	67,710.39	2.34	9.86	54	237	10.78	47.31	10,343.07	84,644.84	2.98	24.38	64.31	125.01	
17	20,000	50,000	35,000	1,776	17,977	8.43	85.36	20,464.13	88,174.52	2.98	12.84	81	318	16.17	63.47	85,175.09	169,819.92	24.54	48.92	416.22	192.60	
18	50,000	100,000	75,000	1,079	19,056	5.12	90.48	997.07	87,177.45	0.15	12.69	50	368	9.98	73.45	18,554.57	188,374.49	5.35	54.27	1860.91	216.08	
19	100,000	500,000	300,000	1,352	20,408	6.42	96.90	150,952.92	238,130.37	21.98	34.67	93	461	18.56	92.02	149,828.19	338,202.68	43.16	97.43	99.25	142.02	
20	500,000	UP		652	21,060	3.10	100.00	448,708.62	686,838.99	65.33	100.00	40	501	7.98	100.00	8,923.72	347,126.40	2.57	100.00	1.99	50.54	
				21,060					686,838.99					501					347,126.40			50.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,336	1,336	11.38	11.38	546.90	546.90	0.62	0.62	13	13	5.26	5.26	203.78	203.78	0.08	0.08	37.26	37.26			
2	50	100	75	485	1,821	4.13	15.51	1,064.44	1,611.34	1.20	1.82	5	18	2.02	7.29	105.15	308.93	0.04	0.13	9.88	19.17			
3	100	200	150	675	2,496	5.75	21.26	2,054.84	3,666.18	2.32	4.13	4	22	1.62	8.91	283.07	592.00	0.12	0.24	13.78	16.15			
4	200	300	250	509	3,005	4.34	25.60	1,825.98	5,492.16	2.06	6.19	4	26	1.62	10.53	260.42	852.42	0.11	0.35	14.26	15.52			
5	300	500	400	646	3,651	5.50	31.10	2,796.03	8,288.19	3.15	9.35	4	30	1.62	12.15	853.65	1,706.07	0.35	0.69	30.53	20.58			
6	500	750	625	515	4,166	4.39	35.49	2,239.66	10,527.85	2.53	11.87	5	35	2.02	14.17	743.65	2,449.72	0.30	1.00	33.20	23.27			
7	750	1,000	875	533	4,699	4.54	40.03	2,765.35	13,293.20	3.12	14.99	8	43	3.24	17.41	1,063.25	3,512.98	0.43	1.43	38.45	26.43			
8	1,000	1,500	1,250	673	5,372	5.73	45.76	3,430.45	16,723.65	3.87	18.86	6	49	2.43	19.84	251.62	3,764.59	0.10	1.53	7.33	22.51			
9	1,500	2,000	1,750	512	5,884	4.36	50.12	2,879.39	19,603.04	3.25	22.11	5	54	2.02	21.86	2,256.32	6,020.91	0.92	2.45	78.36	30.71			
10	2,000	2,500	2,250	357	6,241	3.04	53.16	2,583.76	22,186.80	2.91	25.02	3	57	1.21	23.08	416.91	6,437.82	0.17	2.62	16.14	29.02			
11	2,500	3,000	2,750	305	6,546	2.60	55.76	2,392.70	24,579.50	2.70	27.72	4	61	1.62	24.70	1,007.30	7,445.13	0.41	3.03	42.10	30.29			
12	3,000	4,000	3,500	424	6,970	3.61	59.37	3,516.38	28,095.88	3.97	31.69	6	67	2.43	27.13	882.84	8,327.97	0.36	3.39	25.11	29.64			
13	4,000	5,000	4,500	434	7,404	3.70	63.07	4,437.77	32,533.65	5.01	36.69	5	72	2.02	29.15	539.15	8,867.12	0.22	3.61	12.15	27.26			
14	5,000	7,500	6,250	584	7,988	4.97	68.05	6,117.19	38,650.84	6.90	43.59	11	83	4.45	33.60	3,643.88	12,511.00	1.48	5.09	59.57	32.37			
15	7,500	10,000	8,750	484	8,472	4.12	72.17	5,152.84	43,803.68	5.81	49.40	9	92	3.64	37.25	10,859.28	23,370.28	4.42	9.51	210.74	53.35			
16	10,000	20,000	15,000	1,049	9,521	8.94	81.11	15,372.71	59,176.39	17.34	66.74	31	123	12.55	49.80	21,896.05	45,266.33	8.91	18.41	142.43	76.49			
17	20,000	50,000	35,000	1,064	10,585	9.06	90.17	16,205.71	75,382.11	18.28	85.02	40	163	16.19	65.99	4,590.71	49,857.04	1.87	20.28	28.33	66.14			
18	50,000	100,000	75,000	512	11,097	4.36	94.53	6,529.87	81,911.98	7.36	92.39	21	184	8.50	74.49	664.47	50,521.51	0.27	20.55	10.18	61.68			
19	100,000	500,000	300,000	540	11,637	4.60	99.13	5,872.67	87,784.65	6.62	99.01	49	233	19.84	94.33	6,514.83	57,036.33	2.65	23.20	110.93	64.97			
20	500,000	UP		102	11,739	0.87	100.00	878.02	88,662.67	0.99	100.00	14	247	5.67	100.00	188,831.43	245,867.76	76.80	100.00	21506.47	277.31			
				11,739					88,662.67					247					245,867.76					277.31



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10,844	10,844	17.62	17.62	3,158.54	3,158.54	2.37	2.37	78	78	5.89	5.89	775.63	775.63	0.23	0.23	24.56	24.56	
2	50	100	75	3,586	14,430	5.83	23.44	2,737.35	5,895.88	2.05	4.42	19	97	1.43	7.32	601.98	1,377.62	0.18	0.40	21.99	23.37	
3	100	200	150	3,783	18,213	6.15	29.59	3,254.91	9,150.79	2.44	6.86	19	116	1.43	8.75	646.63	2,024.24	0.19	0.59	19.87	22.12	
4	200	300	250	2,729	20,942	4.43	34.02	3,240.22	12,391.01	2.43	9.29	29	145	2.19	10.94	1,700.36	3,724.61	0.50	1.08	52.48	30.06	
5	300	500	400	3,549	24,491	5.77	39.79	3,643.75	16,034.76	2.73	12.02	26	171	1.96	12.91	4,083.38	7,807.98	1.19	2.27	112.07	48.69	
6	500	750	625	3,122	27,613	5.07	44.86	5,468.65	21,503.41	4.10	16.12	13	184	0.98	13.89	1,550.32	9,358.30	0.45	2.73	28.35	43.52	
7	750	1,000	875	2,371	29,984	3.85	48.71	4,130.09	25,633.50	3.10	19.22	24	208	1.81	15.70	4,721.36	14,079.66	1.38	4.10	114.32	54.93	
8	1,000	1,500	1,250	2,777	32,761	4.51	53.23	3,770.02	29,403.52	2.83	22.05	26	234	1.96	17.66	880.17	14,959.83	0.26	4.36	23.35	50.88	
9	1,500	2,000	1,750	1,960	34,721	3.18	56.41	3,586.44	32,989.96	2.69	24.74	27	261	2.04	19.70	1,022.49	15,982.33	0.30	4.65	28.51	48.45	
10	2,000	2,500	2,250	1,800	36,521	2.92	59.34	2,969.64	35,959.61	2.23	26.97	16	277	1.21	20.91	461.54	16,443.87	0.13	4.79	15.54	45.73	
11	2,500	3,000	2,750	1,196	37,717	1.94	61.28	2,800.36	38,759.97	2.10	29.07	17	294	1.28	22.19	7,531.56	23,975.42	2.19	6.98	268.95	61.86	
12	3,000	4,000	3,500	1,576	39,293	2.56	63.84	4,357.98	43,117.95	3.27	32.33	25	319	1.89	24.08	2,019.99	25,995.41	0.59	7.57	46.35	60.29	
13	4,000	5,000	4,500	1,430	40,723	2.32	66.16	4,244.52	47,362.47	3.18	35.52	21	340	1.58	25.66	1,678.60	27,674.01	0.49	8.06	39.55	58.43	
14	5,000	7,500	6,250	2,476	43,199	4.02	70.19	7,774.89	55,137.36	5.83	41.35	44	384	3.32	28.98	7,434.37	35,108.38	2.17	10.22	95.62	63.67	
15	7,500	10,000	8,750	1,694	44,893	2.75	72.94	6,957.14	62,094.50	5.22	46.56	68	452	5.13	34.11	11,105.18	46,213.56	3.23	13.46	159.62	74.42	
16	10,000	20,000	15,000	3,585	48,478	5.82	78.76	18,099.09	80,193.59	13.57	60.14	166	618	12.53	46.64	36,081.04	82,294.60	10.51	23.97	199.35	102.62	
17	20,000	50,000	35,000	4,815	53,293	7.82	86.58	22,406.84	102,600.43	16.80	76.94	172	790	12.98	59.62	15,111.97	97,406.58	4.40	28.37	67.44	94.94	
18	50,000	100,000	75,000	2,581	55,874	4.19	90.78	13,633.97	116,234.40	10.22	87.16	130	920	9.81	69.43	112,861.51	210,268.09	32.87	61.24	827.80	180.90	
19	100,000	500,000	300,000	3,927	59,801	6.38	97.16	13,383.67	129,618.07	10.04	97.20	250	1,170	18.87	88.30	14,856.30	225,124.39	4.33	65.56	111.00	173.68	
20	500,000	UP		1,749	61,550	2.84	100.00	3,737.66	133,355.73	2.80	100.00	155	1,325	11.70	100.00	118,238.93	343,363.31	34.44	100.00	3163.45	257.48	
				61,550					133,355.73					1,325					343,363.31			257.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	980	980	20.51	20.51	161.73	161.73	0.61	0.61	1	1	1.47	1.47	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	243	1,223	5.09	25.60	450.15	611.88	1.69	2.29	0	1	0.00	1.47	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	240	1,463	5.02	30.63	491.69	1,103.57	1.84	4.14	3	4	4.41	5.88	203.55	203.55	0.17	0.17	41.40	18.44	
4	200	300	250	108	1,571	2.26	32.89	393.63	1,497.20	1.48	5.61	4	8	5.88	11.76	491.91	695.46	0.42	0.60	124.97	46.45	
5	300	500	400	191	1,762	4.00	36.89	1,403.28	2,900.48	5.26	10.87	2	10	2.94	14.71	914.39	1,609.85	0.78	1.38	65.16	55.50	
6	500	750	625	117	1,879	2.45	39.33	297.20	3,197.68	1.11	11.99	0	10	0.00	14.71	0.00	1,609.85	0.00	1.38	0.00	50.34	
7	750	1,000	875	83	1,962	1.74	41.07	123.53	3,321.21	0.46	12.45	0	10	0.00	14.71	0.00	1,609.85	0.00	1.38	0.00	48.47	
8	1,000	1,500	1,250	117	2,079	2.45	43.52	345.06	3,666.27	1.29	13.74	0	10	0.00	14.71	0.00	1,609.85	0.00	1.38	0.00	43.91	
9	1,500	2,000	1,750	82	2,161	1.72	45.24	183.81	3,850.08	0.69	14.43	3	13	4.41	19.12	1,598.31	3,208.15	1.37	2.75	869.53	83.33	
10	2,000	2,500	2,250	62	2,223	1.30	46.54	137.05	3,987.12	0.51	14.95	0	13	0.00	19.12	0.00	3,208.15	0.00	2.75	0.00	80.46	
11	2,500	3,000	2,750	43	2,266	0.90	47.44	107.66	4,094.79	0.40	15.35	0	13	0.00	19.12	0.00	3,208.15	0.00	2.75	0.00	78.35	
12	3,000	4,000	3,500	95	2,361	1.99	49.42	399.25	4,494.03	1.50	16.85	2	15	2.94	22.06	51.65	3,259.80	0.04	2.79	12.94	72.54	
13	4,000	5,000	4,500	73	2,434	1.53	50.95	381.04	4,875.07	1.43	18.27	0	15	0.00	22.06	0.00	3,259.80	0.00	2.79	0.00	66.87	
14	5,000	7,500	6,250	126	2,560	2.64	53.59	771.99	5,647.07	2.89	21.17	3	18	4.41	26.47	6,181.42	9,441.22	5.29	8.08	800.71	167.19	
15	7,500	10,000	8,750	119	2,679	2.49	56.08	926.95	6,574.02	3.47	24.64	3	21	4.41	30.88	674.35	10,115.58	0.58	8.66	72.75	153.87	
16	10,000	20,000	15,000	257	2,936	5.38	61.46	2,796.05	9,370.06	10.48	35.12	4	25	5.88	36.76	619.57	10,735.15	0.53	9.19	22.16	114.57	
17	20,000	50,000	35,000	441	3,377	9.23	70.69	7,142.39	16,512.45	26.77	61.90	6	31	8.82	45.59	28,328.72	39,063.87	24.25	33.44	396.63	236.57	
18	50,000	100,000	75,000	279	3,656	5.84	76.53	3,274.06	19,786.51	12.27	74.17	5	36	7.35	52.94	159.31	39,223.19	0.14	33.58	4.87	198.23	
19	100,000	500,000	300,000	628	4,284	13.15	89.68	3,864.42	23,650.93	14.49	88.65	12	48	17.65	70.59	1,498.50	40,721.68	1.28	34.86	38.78	172.18	
20	500,000	UP		493	4,777	10.32	100.00	3,026.89	26,677.82	11.35	100.00	20	68	29.41	100.00	76,096.82	116,818.50	65.14	100.00	2514.03	437.89	
				4,777					26,677.82					68					116,818.50			437.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	311,097	311,097	17.37	17.37	64,685.34	64,685.34	3.21	3.21	1,176	1,176	11.14	11.14	11,902.68	11,902.68	1.02	1.02	18.40	18.40	
2	50	100	75	180,444	491,541	10.08	27.45	56,028.25	120,713.59	2.78	5.98	520	1,696	4.92	16.06	13,456.99	25,359.67	1.16	2.18	24.02	21.01	
3	100	200	150	256,527	748,068	14.32	41.77	89,178.16	209,891.75	4.42	10.40	560	2,256	5.30	21.37	35,797.34	61,157.01	3.08	5.26	40.14	29.14	
4	200	300	250	171,525	919,593	9.58	51.35	77,827.45	287,719.20	3.86	14.26	394	2,650	3.73	25.10	30,959.86	92,116.87	2.66	7.93	39.78	32.02	
5	300	500	400	234,754	1,154,347	13.11	64.45	133,718.30	421,437.50	6.63	20.89	908	3,558	8.60	33.70	60,061.73	152,178.60	5.17	13.10	44.92	36.11	
6	500	750	625	154,412	1,308,759	8.62	73.08	113,021.52	534,459.03	5.60	26.49	491	4,049	4.65	38.35	39,359.82	191,538.42	3.39	16.49	34.83	35.84	
7	750	1,000	875	124,524	1,433,283	6.95	80.03	129,089.61	663,548.64	6.40	32.88	711	4,760	6.73	45.08	45,560.41	237,098.83	3.92	20.41	35.29	35.73	
8	1,000	1,500	1,250	97,752	1,531,035	5.46	85.49	141,868.33	805,416.96	7.03	39.92	623	5,383	5.90	50.98	61,167.25	298,266.08	5.26	25.67	43.12	37.03	
9	1,500	2,000	1,750	59,027	1,590,062	3.30	88.78	115,444.30	920,861.26	5.72	45.64	405	5,788	3.84	54.82	38,873.59	337,139.67	3.35	29.02	33.67	36.61	
10	2,000	2,500	2,250	31,119	1,621,181	1.74	90.52	77,817.18	998,678.44	3.86	49.49	289	6,077	2.74	57.55	46,715.07	383,854.74	4.02	33.04	60.03	38.44	
11	2,500	3,000	2,750	24,009	1,645,190	1.34	91.86	75,241.33	1,073,919.78	3.73	53.22	173	6,250	1.64	59.19	46,906.43	430,761.17	4.04	37.08	62.34	40.11	
12	3,000	4,000	3,500	26,958	1,672,148	1.51	93.37	101,592.45	1,175,512.22	5.03	58.26	267	6,517	2.53	61.72	47,846.20	478,607.37	4.12	41.19	47.10	40.71	
13	4,000	5,000	4,500	19,177	1,691,325	1.07	94.44	88,449.89	1,263,962.11	4.38	62.64	170	6,687	1.61	63.33	40,671.39	519,278.75	3.50	44.70	45.98	41.08	
14	5,000	7,500	6,250	24,740	1,716,065	1.38	95.82	135,803.22	1,399,765.33	6.73	69.37	348	7,035	3.30	66.63	68,674.68	587,953.44	5.91	50.61	50.57	42.00	
15	7,500	10,000	8,750	14,288	1,730,353	0.80	96.62	99,797.74	1,499,563.07	4.95	74.32	167	7,202	1.58	68.21	66,675.61	654,629.05	5.74	56.35	66.81	43.65	
16	10,000	20,000	15,000	22,056	1,752,409	1.23	97.85	202,995.48	1,702,558.55	10.06	84.38	376	7,578	3.56	71.77	136,510.06	791,139.10	11.75	68.09	67.25	46.47	
17	20,000	50,000	35,000	17,742	1,770,151	0.99	98.84	178,908.21	1,881,466.77	8.87	93.24	593	8,171	5.62	77.38	129,727.74	920,866.85	11.17	79.26	72.51	48.94	
18	50,000	100,000	75,000	8,581	1,778,732	0.48	99.32	60,307.41	1,941,774.17	2.99	96.23	314	8,485	2.97	80.36	67,136.87	988,003.72	5.78	85.04	111.32	50.88	
19	100,000	500,000	300,000	9,090	1,787,822	0.51	99.82	60,531.95	2,002,306.13	3.00	99.23	732	9,217	6.93	87.29	41,787.78	1,029,791.50	3.60	88.64	69.03	51.43	
20	500,000	UP		3,141	1,790,963	0.18	100.00	15,485.17	2,017,791.30	0.77	100.00	1,342	10,559	12.71	100.00	132,026.43	1,161,817.93	11.36	100.00	852.60	57.58	
				1,790,963					2,017,791.30					10,559					1,161,817.93			57.58



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 30 Kina

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	150	150	10.83	10.83	42.56	42.56	1.09	1.09	3	3	9.09	9.09	49.06	49.06	8.31	8.31	115.26	115.26			
2	50	100	75	60	210	4.33	15.16	21.78	64.34	0.56	1.65	2	5	6.06	15.15	5.13	54.19	0.87	9.18	23.56	84.22			
3	100	200	150	50	260	3.61	18.77	55.95	120.29	1.43	3.08	0	5	0.00	15.15	0.00	54.19	0.00	9.18	0.00	45.05			
4	200	300	250	57	317	4.12	22.89	22.04	142.33	0.56	3.65	1	6	3.03	18.18	300.00	354.19	50.81	59.98	1361.20	248.85			
5	300	500	400	73	390	5.27	28.16	47.43	189.76	1.22	4.86	3	9	9.09	27.27	27.05	381.24	4.58	64.57	57.03	200.90			
6	500	750	625	69	459	4.98	33.14	80.03	269.79	2.05	6.92	0	9	0.00	27.27	0.00	381.24	0.00	64.57	0.00	141.31			
7	750	1,000	875	55	514	3.97	37.11	93.78	363.57	2.40	9.32	0	9	0.00	27.27	0.00	381.24	0.00	64.57	0.00	104.86			
8	1,000	1,500	1,250	106	620	7.65	44.77	88.98	452.55	2.28	11.60	0	9	0.00	27.27	0.00	381.24	0.00	64.57	0.00	84.24			
9	1,500	2,000	1,750	49	669	3.54	48.30	78.41	530.96	2.01	13.61	0	9	0.00	27.27	0.00	381.24	0.00	64.57	0.00	71.80			
10	2,000	2,500	2,250	54	723	3.90	52.20	109.94	640.90	2.82	16.43	0	9	0.00	27.27	0.00	381.24	0.00	64.57	0.00	59.49			
11	2,500	3,000	2,750	29	752	2.09	54.30	71.60	712.51	1.84	18.26	1	10	3.03	30.30	0.24	381.48	0.04	64.61	0.34	53.54			
12	3,000	4,000	3,500	54	806	3.90	58.19	219.59	932.10	5.63	23.89	0	10	0.00	30.30	0.00	381.48	0.00	64.61	0.00	40.93			
13	4,000	5,000	4,500	49	855	3.54	61.73	123.41	1,055.50	3.16	27.06	2	12	6.06	36.36	35.03	416.52	5.93	70.54	28.39	39.46			
14	5,000	7,500	6,250	78	933	5.63	67.36	387.28	1,442.78	9.93	36.98	0	12	0.00	36.36	0.00	416.52	0.00	70.54	0.00	28.87			
15	7,500	10,000	8,750	65	998	4.69	72.06	477.14	1,919.92	12.23	49.21	7	19	21.21	57.58	71.18	487.70	12.06	82.60	14.92	25.40			
16	10,000	20,000	15,000	183	1,181	13.21	85.27	893.04	2,812.96	22.89	72.10	2	21	6.06	63.64	52.14	539.84	8.83	91.43	5.84	19.19			
17	20,000	50,000	35,000	137	1,318	9.89	95.16	553.01	3,365.97	14.18	86.28	12	33	36.36	100.00	50.63	590.47	8.57	100.00	9.16	17.54			
18	50,000	100,000	75,000	51	1,369	3.68	98.84	437.61	3,803.58	11.22	97.50	0	33	0.00	100.00	0.00	590.47	0.00	100.00	0.00	15.52			
19	100,000	500,000	300,000	15	1,384	1.08	99.93	97.38	3,900.96	2.50	99.99	0	33	0.00	100.00	0.00	590.47	0.00	100.00	0.00	15.14			
20	500,000	UP		1	1,385	0.07	100.00	0.33	3,901.30	0.01	100.00	0	33	0.00	100.00	0.00	590.47	0.00	100.00	0.00	15.14			
				1,385					3,901.30					33					590.47					15.14



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 31 Perkebunan serat

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	129	129	5.01	5.01	11.84	11.84	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	49	178	1.90	6.92	96.47	108.31	0.78	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	74	252	2.88	9.79	225.64	333.95	1.82	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	49	301	1.90	11.70	85.78	419.73	0.69	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	52	353	2.02	13.72	268.35	688.07	2.17	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	68	421	2.64	16.36	99.31	787.39	0.80	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	69	490	2.68	19.04	104.87	892.26	0.85	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	124	614	4.82	23.86	288.31	1,180.56	2.33	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	116	730	4.51	28.37	192.10	1,372.67	1.55	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	90	820	3.50	31.87	228.48	1,601.15	1.85	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	65	885	2.53	34.40	71.08	1,672.23	0.57	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	160	1,045	6.22	40.61	454.41	2,126.65	3.67	17.18	1	1	1.12	1.12	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	139	1,184	5.40	46.02	317.75	2,444.40	2.57	19.74	1	2	1.12	2.25	45.00	45.00	0.33	0.33	14.16	1.84			
14	5,000	7,500	6,250	196	1,380	7.62	53.63	477.15	2,921.55	3.85	23.60	6	8	6.74	8.99	1,466.97	1,511.97	10.72	11.05	307.44	51.75			
15	7,500	10,000	8,750	111	1,491	4.31	57.95	401.15	3,322.70	3.24	26.84	0	8	0.00	8.99	0.00	1,511.97	0.00	11.05	0.00	45.50			
16	10,000	20,000	15,000	145	1,636	5.64	63.58	713.58	4,036.28	5.76	32.60	2	10	2.25	11.24	78.85	1,590.82	0.58	11.63	11.05	39.41			
17	20,000	50,000	35,000	294	1,930	11.43	75.01	2,097.85	6,134.13	16.94	49.54	1	11	1.12	12.36	2,248.34	3,839.15	16.43	28.06	107.17	62.59			
18	50,000	100,000	75,000	319	2,249	12.40	87.41	3,117.43	9,251.55	25.18	74.72	60	71	67.42	79.78	6,263.62	10,102.78	45.78	73.83	200.92	109.20			
19	100,000	500,000	300,000	303	2,552	11.78	99.18	3,110.76	12,362.32	25.13	99.85	14	85	15.73	95.51	3,439.20	13,541.97	25.13	98.97	110.56	109.54			
20	500,000	UP		21	2,573	0.82	100.00	18.67	12,380.99	0.15	100.00	4	89	4.49	100.00	140.96	13,682.94	1.03	100.00	754.85	110.52			
				2,573					12,380.99					89					13,682.94					110.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 32 Rekreasi dan tempat berlibur

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate !

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,512	4,512	67.94	67.94	432.16	432.16	6.48	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,003	5,515	15.10	83.04	366.57	798.73	5.50	11.98	3	3	3.33	3.33	10.81	10.81	0.30	0.30	2.95	1.35			
3	100	200	150	323	5,838	4.86	87.91	125.11	923.84	1.88	13.86	1	4	1.11	4.44	18.36	29.17	0.50	0.80	14.67	3.16			
4	200	300	250	73	5,911	1.10	89.01	103.12	1,026.96	1.55	15.41	1	5	1.11	5.56	3.29	32.46	0.09	0.89	3.19	3.16			
5	300	500	400	58	5,969	0.87	89.88	135.57	1,162.53	2.03	17.44	0	5	0.00	5.56	0.00	32.46	0.00	0.89	0.00	2.79			
6	500	750	625	24	5,993	0.36	90.24	160.88	1,323.41	2.41	19.86	3	8	3.33	8.89	57.62	90.08	1.58	2.48	35.81	6.81			
7	750	1,000	875	18	6,011	0.27	90.51	54.02	1,377.43	0.81	20.67	1	9	1.11	10.00	752.20	842.28	20.69	23.17	1392.45	61.15			
8	1,000	1,500	1,250	25	6,036	0.38	90.89	126.62	1,504.05	1.90	22.57	0	9	0.00	10.00	0.00	842.28	0.00	23.17	0.00	56.00			
9	1,500	2,000	1,750	28	6,064	0.42	91.31	66.33	1,570.37	1.00	23.56	3	12	3.33	13.33	156.85	999.13	4.31	27.48	236.49	63.62			
10	2,000	2,500	2,250	18	6,082	0.27	91.58	45.24	1,615.62	0.68	24.24	0	12	0.00	13.33	0.00	999.13	0.00	27.48	0.00	61.84			
11	2,500	3,000	2,750	15	6,097	0.23	91.81	151.49	1,767.11	2.27	26.51	0	12	0.00	13.33	0.00	999.13	0.00	27.48	0.00	56.54			
12	3,000	4,000	3,500	25	6,122	0.38	92.18	82.71	1,849.82	1.24	27.75	0	12	0.00	13.33	0.00	999.13	0.00	27.48	0.00	54.01			
13	4,000	5,000	4,500	15	6,137	0.23	92.41	159.07	2,008.88	2.39	30.14	1	13	1.11	14.44	16.06	1,015.19	0.44	27.92	10.10	50.54			
14	5,000	7,500	6,250	33	6,170	0.50	92.91	165.86	2,174.74	2.49	32.63	2	15	2.22	16.67	66.48	1,081.67	1.83	29.75	40.08	49.74			
15	7,500	10,000	8,750	29	6,199	0.44	93.34	142.88	2,317.62	2.14	34.77	1	16	1.11	17.78	1.31	1,082.99	0.04	29.79	0.92	46.73			
16	10,000	20,000	15,000	73	6,272	1.10	94.44	1,007.59	3,325.21	15.12	49.89	2	18	2.22	20.00	45.90	1,128.89	1.26	31.05	4.56	33.95			
17	20,000	50,000	35,000	124	6,396	1.87	96.31	1,749.85	5,075.05	26.25	76.14	7	25	7.78	27.78	299.10	1,428.00	8.23	39.27	17.09	28.14			
18	50,000	100,000	75,000	83	6,479	1.25	97.56	804.02	5,879.07	12.06	88.20	5	30	5.56	33.33	938.70	2,366.70	25.82	65.09	116.75	40.26			
19	100,000	500,000	300,000	122	6,601	1.84	99.40	577.81	6,456.88	8.67	96.87	15	45	16.67	50.00	647.74	3,014.44	17.81	82.91	112.10	46.69			
20	500,000	UP		40	6,641	0.60	100.00	208.42	6,665.31	3.13	100.00	45	90	50.00	100.00	621.48	3,635.92	17.09	100.00	298.18	54.55			
				6,641					6,665.31					90					3,635.92					54.55
GRANT TOTAL				2,008,377.0					3,461,639.0					14,675.0					4,236,832.46					

1.4 ALL OCCUPATION



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EXTRACTION

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 200 Refining installations (gold silver platinum etc.)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 201 Alumunium works (foundries)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45	45	8.46	8.46	42.88	42.88	1.76	1.76	5	5	12.50	12.50	42.12	42.12	0.07	0.07	98.23	98.23			
2	50	100	75	14	59	2.63	11.09	41.85	84.73	1.72	3.48	3	8	7.50	20.00	145.37	187.49	0.25	0.32	347.32	221.27			
3	100	200	150	21	80	3.95	15.04	103.48	188.22	4.25	7.73	2	10	5.00	25.00	275.87	463.36	0.48	0.80	266.59	246.19			
4	200	300	250	24	104	4.51	19.55	190.51	378.73	7.82	15.55	0	10	0.00	25.00	0.00	463.36	0.00	0.80	0.00	122.35			
5	300	500	400	22	126	4.14	23.68	31.80	410.52	1.31	16.85	2	12	5.00	30.00	380.27	843.64	0.66	1.45	1195.93	205.50			
6	500	750	625	15	141	2.82	26.50	27.36	437.89	1.12	17.98	0	12	0.00	30.00	0.00	843.64	0.00	1.45	0.00	192.66			
7	750	1,000	875	16	157	3.01	29.51	14.05	451.94	0.58	18.55	0	12	0.00	30.00	0.00	843.64	0.00	1.45	0.00	186.67			
8	1,000	1,500	1,250	15	172	2.82	32.33	22.22	474.16	0.91	19.47	0	12	0.00	30.00	0.00	843.64	0.00	1.45	0.00	177.92			
9	1,500	2,000	1,750	7	179	1.32	33.65	10.89	485.05	0.45	19.91	0	12	0.00	30.00	0.00	843.64	0.00	1.45	0.00	173.93			
10	2,000	2,500	2,250	17	196	3.20	36.84	85.39	570.44	3.51	23.42	0	12	0.00	30.00	0.00	843.64	0.00	1.45	0.00	147.89			
11	2,500	3,000	2,750	20	216	3.76	40.60	38.85	609.29	1.59	25.01	1	13	2.50	32.50	2,751.79	3,595.42	4.74	6.20	7083.58	590.10			
12	3,000	4,000	3,500	16	232	3.01	43.61	64.26	673.55	2.64	27.65	0	13	0.00	32.50	0.00	3,595.42	0.00	6.20	0.00	533.80			
13	4,000	5,000	4,500	10	242	1.88	45.49	55.54	729.09	2.28	29.93	0	13	0.00	32.50	0.00	3,595.42	0.00	6.20	0.00	493.14			
14	5,000	7,500	6,250	38	280	7.14	52.63	183.79	912.88	7.54	37.48	2	15	5.00	37.50	4.69	3,600.11	0.01	6.21	2.55	394.37			
15	7,500	10,000	8,750	35	315	6.58	59.21	287.50	1,200.38	11.80	49.28	7	22	17.50	55.00	821.99	4,422.10	1.42	7.62	285.91	368.39			
16	10,000	20,000	15,000	39	354	7.33	66.54	394.27	1,594.65	16.19	65.46	2	24	5.00	60.00	12,842.51	17,264.62	22.14	29.77	3257.31	1082.66			
17	20,000	50,000	35,000	37	391	6.95	73.50	318.88	1,913.53	13.09	78.56	2	26	5.00	65.00	662.70	17,927.32	1.14	30.91	207.82	936.87			
18	50,000	100,000	75,000	32	423	6.02	79.51	215.40	2,128.92	8.84	87.40	2	28	5.00	70.00	589.29	18,516.61	1.02	31.93	273.58	869.76			
19	100,000	500,000	300,000	45	468	8.46	87.97	268.24	2,397.17	11.01	98.41	9	37	22.50	92.50	9,166.27	27,682.87	15.80	47.73	3417.16	1154.82			
20	500,000	UP		64	532	12.03	100.00	38.73	2,435.90	1.59	100.00	3	40	7.50	100.00	30,313.17	57,996.04	52.27	100.00	78259.10	2380.89			
				532					2,435.90					40					57,996.04					2380.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 202 Iron mines blast furnaces iron foundries iron works

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.94	5.94	19.24	19.24	1.28	1.28	1	1	7.69	7.69	0.10	0.10	0.00	0.00	0.50	0.50			
2	50	100	75	4	16	1.98	7.92	32.72	13.48	2.18	0.90	0	1	0.00	7.69	0.00	0.10	0.00	0.00	0.00	0.71	0.71		
3	100	200	150	9	25	4.46	12.38	37.35	50.83	2.49	3.39	1	2	7.69	15.38	98.20	98.30	2.88	2.89	262.96	193.40			
4	200	300	250	4	29	1.98	14.36	0.77	51.59	0.05	3.44	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	190.53	190.53		
5	300	500	400	5	34	2.48	16.83	2.25	53.85	0.15	3.59	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	182.55	182.55		
6	500	750	625	12	46	5.94	22.77	4.89	58.73	0.33	3.92	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	167.36	167.36		
7	750	1,000	875	5	51	2.48	25.25	33.69	92.43	2.25	6.17	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	106.35	106.35		
8	1,000	1,500	1,250	6	57	2.97	28.22	4.17	96.60	0.28	6.44	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	101.76	101.76		
9	1,500	2,000	1,750	11	68	5.45	33.66	47.03	143.63	3.14	9.58	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	68.44	68.44		
10	2,000	2,500	2,250	3	71	1.49	35.15	5.82	149.45	0.39	9.97	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	65.78	65.78		
11	2,500	3,000	2,750	1	72	0.50	35.64	2.06	151.51	0.14	10.11	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	64.88	64.88		
12	3,000	4,000	3,500	1	73	0.50	36.14	2.86	154.37	0.19	10.30	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	63.68	63.68		
13	4,000	5,000	4,500	8	81	3.96	40.10	12.68	167.05	0.85	11.15	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	58.85	58.85		
14	5,000	7,500	6,250	7	88	3.47	43.56	17.26	184.31	1.15	12.30	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	53.33	53.33		
15	7,500	10,000	8,750	10	98	4.95	48.51	80.45	264.76	5.37	17.66	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	37.13	37.13		
16	10,000	20,000	15,000	20	118	9.90	58.42	247.03	511.79	16.48	34.15	0	2	0.00	15.38	0.00	98.30	0.00	2.89	0.00	19.21	19.21		
17	20,000	50,000	35,000	20	138	9.90	68.32	149.99	661.77	10.01	44.15	1	3	7.69	23.08	2.44	100.74	0.07	2.96	1.63	15.22	15.22		
18	50,000	100,000	75,000	28	166	13.86	82.18	584.23	1,246.00	38.98	83.13	4	7	30.77	53.85	129.15	229.89	3.79	6.75	22.11	18.45			
19	100,000	500,000	300,000	32	198	15.84	98.02	219.78	1,465.78	14.66	97.79	4	11	30.77	84.62	219.52	449.41	6.44	13.19	99.88	30.66			
20	500,000	UP		4	202	1.98	100.00	33.05	1,498.84	2.21	100.00	2	13	15.38	100.00	2,957.28	3,406.70	86.81	100.00	8947.04	227.29			
				202					1,498.84					13					3,406.70					227.29



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2021 Blast furnaces

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2022 Iron foundries

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2028 Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 203 Steelworks and rolling mills

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	4.90	4.90	23.42	23.42	0.98	0.98	1	1	5.26	5.26	12.90	12.90	0.11	0.11	55.07	55.07			
2	50	100	75	3	31	0.52	5.42	9.95	33.37	0.41	1.39	0	1	0.00	5.26	0.00	12.90	0.00	0.11	0.00	38.65			
3	100	200	150	16	47	2.80	8.22	45.49	78.86	1.90	3.29	0	1	0.00	5.26	0.00	12.90	0.00	0.11	0.00	16.35			
4	200	300	250	8	55	1.40	9.62	3.04	81.90	0.13	3.42	0	1	0.00	5.26	0.00	12.90	0.00	0.11	0.00	15.75			
5	300	500	400	19	74	3.32	12.94	45.15	127.05	1.88	5.30	0	1	0.00	5.26	0.00	12.90	0.00	0.11	0.00	10.15			
6	500	750	625	24	98	4.20	17.13	68.63	195.69	2.86	8.16	1	2	5.26	10.53	567.17	580.07	4.94	5.05	826.38	296.43			
7	750	1,000	875	27	125	4.72	21.85	28.98	224.66	1.21	9.37	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	258.20			
8	1,000	1,500	1,250	20	145	3.50	25.35	32.90	257.56	1.37	10.74	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	225.22			
9	1,500	2,000	1,750	17	162	2.97	28.32	28.57	286.13	1.19	11.93	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	202.73			
10	2,000	2,500	2,250	8	170	1.40	29.72	17.51	303.63	0.73	12.66	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	191.04			
11	2,500	3,000	2,750	7	177	1.22	30.94	27.84	331.47	1.16	13.82	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	175.00			
12	3,000	4,000	3,500	20	197	3.50	34.44	121.94	453.41	5.09	18.91	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	127.94			
13	4,000	5,000	4,500	9	206	1.57	36.01	25.88	479.29	1.08	19.99	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	121.03			
14	5,000	7,500	6,250	25	231	4.37	40.38	161.57	640.86	6.74	26.73	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	90.52			
15	7,500	10,000	8,750	15	246	2.62	43.01	72.35	713.21	3.02	29.74	0	2	0.00	10.53	0.00	580.07	0.00	5.05	0.00	81.33			
16	10,000	20,000	15,000	33	279	5.77	48.78	237.24	950.45	9.89	39.64	1	3	5.26	15.79	0.00	580.07	0.00	5.05	0.00	61.03			
17	20,000	50,000	35,000	65	344	11.36	60.14	514.91	1,465.36	21.47	61.11	1	4	5.26	21.05	0.00	580.07	0.00	5.05	0.00	39.59			
18	50,000	100,000	75,000	69	413	12.06	72.20	508.75	1,974.11	21.22	82.33	2	6	10.53	31.58	48.77	628.84	0.42	5.48	9.59	31.85			
19	100,000	500,000	300,000	74	487	12.94	85.14	357.99	2,332.10	14.93	97.26	3	9	15.79	47.37	29.82	658.67	0.26	5.74	8.33	28.24			
20	500,000	UP		85	572	14.86	100.00	65.82	2,397.92	2.74	100.00	10	19	52.63	100.00	10,820.98	11,479.65	94.26	100.00	16441.30	478.73			
				572					2,397.92					19					11,479.65					478.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 204

Exploration and production of petroleum and natural gas term

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2041 Drilling installation(explor. and production) for petroleum

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2042 Transport installations for petroleum (including pipelines)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2043

Drilling installations (exploration and production) for natur

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2044 Transport installastions for natural gas(including pipeline)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2045 Terminals for crude oil

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2046 Terminals for liquefied gases

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2047 Terminals for other products

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.37	1.37	0.15	0.15	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.37	2.74	0.30	0.45	0.14	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.37	4.11	0.11	0.56	0.05	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	11	10.96	15.07	0.48	1.04	0.22	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	28	23.29	38.36	12.48	13.52	5.75	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	33	6.85	45.21	1.15	14.67	0.53	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	41	10.96	56.16	10.98	25.65	5.06	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	43	2.74	58.90	5.75	31.41	2.65	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	44	1.37	60.27	0.06	31.46	0.03	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	45	1.37	61.64	3.92	35.38	1.81	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	46	1.37	63.01	2.19	37.58	1.01	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	47	1.37	64.38	0.10	37.68	0.05	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	51	5.48	69.86	6.54	44.22	3.01	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	52	1.37	71.23	18.75	62.97	8.64	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	53	1.37	72.60	11.70	74.67	5.39	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	61	10.96	83.56	65.52	140.19	30.21	64.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	67	8.22	91.78	36.28	176.48	16.73	81.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	68	1.37	93.15	4.15	180.63	1.91	83.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	71	4.11	97.26	26.60	207.23	12.26	95.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	73	2.74	100.00	9.70	216.92	4.47	100.00	1	1	100.00	100.00	5,155.74	5,155.74	100.00	100.00	53164.43	2376.75			
				73					216.92					1					5,155.74					2376.75



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2048 Degasification stations

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 205 Mines not otherwise classified

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2051 Extration and processing above ground

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2058 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 206 Foundries reduction plant for metals(excl.iron aluminium)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 207 Hard coal and lignite extraction asphalt mines

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2071 Extration and processing of hard coal above ground

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2072 Extration and processing of coal below ground

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2073 Hard coal coking plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2074 Manufacture of hard coal briquettes

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2075 Lignite open mining

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2076 Lignite underground mining

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2078 Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 208 Salt mines

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2081 Open cast salt minesunderground slat minessalt mines&brine

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 209 Peat extraction peat processing

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2098 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2099 Other industries in main category 20

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 210 Stone gravel and sand extraction instalations

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 211 Cement chalk lime and gypsum works

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	9.14	9.14	15.23	15.23	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	41	1.27	10.41	16.36	31.59	0.66	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	50	2.28	12.69	43.32	74.91	1.76	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	60	2.54	15.23	3.81	78.72	0.15	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	73	3.30	18.53	11.58	90.30	0.47	3.66	1	1	5.56	5.56	24.86	24.86	0.65	0.65	214.58	27.52			
6	500	750	625	8	81	2.03	20.56	2.62	92.93	0.11	3.77	0	1	0.00	5.56	0.00	24.86	0.00	0.65	0.00	26.75			
7	750	1,000	875	7	88	1.78	22.34	2.36	95.29	0.10	3.86	0	1	0.00	5.56	0.00	24.86	0.00	0.65	0.00	26.08			
8	1,000	1,500	1,250	17	105	4.31	26.65	19.37	114.66	0.79	4.65	0	1	0.00	5.56	0.00	24.86	0.00	0.65	0.00	21.68			
9	1,500	2,000	1,750	16	121	4.06	30.71	31.20	145.86	1.27	5.92	0	1	0.00	5.56	0.00	24.86	0.00	0.65	0.00	17.04			
10	2,000	2,500	2,250	5	126	1.27	31.98	12.21	158.06	0.50	6.41	0	1	0.00	5.56	0.00	24.86	0.00	0.65	0.00	15.72			
11	2,500	3,000	2,750	4	130	1.02	32.99	18.99	177.05	0.77	7.18	0	1	0.00	5.56	0.00	24.86	0.00	0.65	0.00	14.04			
12	3,000	4,000	3,500	10	140	2.54	35.53	8.37	185.42	0.34	7.52	0	1	0.00	5.56	0.00	24.86	0.00	0.65	0.00	13.40			
13	4,000	5,000	4,500	6	146	1.52	37.06	43.95	229.38	1.78	9.30	1	2	5.56	11.11	34.43	59.28	0.90	1.54	78.32	25.84			
14	5,000	7,500	6,250	21	167	5.33	42.39	114.44	343.81	4.64	13.94	0	2	0.00	11.11	0.00	59.28	0.00	1.54	0.00	17.24			
15	7,500	10,000	8,750	8	175	2.03	44.42	13.04	356.86	0.53	14.47	0	2	0.00	11.11	0.00	59.28	0.00	1.54	0.00	16.61			
16	10,000	20,000	15,000	41	216	10.41	54.82	157.67	514.53	6.39	20.87	0	2	0.00	11.11	0.00	59.28	0.00	1.54	0.00	11.52			
17	20,000	50,000	35,000	30	246	7.61	62.44	349.02	863.55	14.16	35.02	0	2	0.00	11.11	0.00	59.28	0.00	1.54	0.00	6.86			
18	50,000	100,000	75,000	57	303	14.47	76.90	497.05	1,360.59	20.16	55.18	0	2	0.00	11.11	0.00	59.28	0.00	1.54	0.00	4.36			
19	100,000	500,000	300,000	61	364	15.48	92.39	1,071.81	2,432.41	43.47	98.66	2	4	11.11	22.22	345.46	404.74	8.98	10.52	32.23	16.64			
20	500,000	UP		30	394	7.61	100.00	33.12	2,465.53	1.34	100.00	14	18	77.78	100.00	3,440.89	3,845.63	89.48	100.00	10388.99	155.98			
				394					2,465.53					18					3,845.63					155.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2111 Chalk lime and plaster work kieselguhr kilns

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	7.04	7.04	1.04	1.04	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	4	5.63	12.68	35.70	36.74	9.42	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	1.41	14.08	12.00	48.74	3.16	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	2.82	16.90	0.53	49.27	0.14	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	3	4.23	21.13	1.77	51.04	0.47	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	1.41	22.54	2.66	53.70	0.70	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	1.41	23.94	1.79	55.49	0.47	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	3	2.0	28.17	2.55	58.04	0.67	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	2	2.82	30.99	6.41	64.45	1.69	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	3	2.5	35.21	9.17	73.62	2.42	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	3	2.8	39.44	9.99	83.61	2.63	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	4	3.2	45.07	19.70	103.31	5.20	27.25	1	1	50.00	50.00	40.50	40.50	4.06	4.06	205.56	205.56	39.20	39.20		
13	4,000	5,000	4,500	4	3.6	50.70	21.11	124.42	5.57	32.81	0	1	0.00	50.00	0.00	40.50	40.50	0.00	4.06	0.00	4.06	32.55	32.55	
14	5,000	7,500	6,250	5	4.1	57.75	7.34	131.76	1.93	34.75	0	1	0.00	50.00	0.00	40.50	40.50	0.00	4.06	0.00	4.06	30.74	30.74	
15	7,500	10,000	8,750	2	2.82	60.56	23.45	155.20	6.18	40.93	0	1	0.00	50.00	0.00	40.50	40.50	0.00	4.06	0.00	4.06	26.09	26.09	
16	10,000	20,000	15,000	9	5.2	73.24	45.37	200.58	11.97	52.90	0	1	0.00	50.00	0.00	40.50	40.50	0.00	4.06	0.00	4.06	20.19	20.19	
17	20,000	50,000	35,000	2	2.82	76.06	24.08	224.65	6.35	59.25	0	1	0.00	50.00	0.00	40.50	40.50	0.00	4.06	0.00	4.06	18.03	18.03	
18	50,000	100,000	75,000	3	5.7	80.28	23.38	248.03	6.16	65.41	0	1	0.00	50.00	0.00	40.50	40.50	0.00	4.06	0.00	4.06	16.33	16.33	
19	100,000	500,000	300,000	11	6.8	95.77	75.37	323.39	19.88	85.29	0	1	0.00	50.00	0.00	40.50	40.50	0.00	4.06	0.00	4.06	12.52	12.52	
20	500,000	UP		3	4.23	100.00	55.78	379.17	14.71	100.00	1	2	50.00	100.00	957.90	998.40	95.94	100.00	1717.38	1717.38	263.31	263.31		
				71					379.17					2					998.40					263.31



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2112 Cement factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2113 Cement and plaster goods unfired stoneware

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2114 False teeth production

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2118 Others

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	182	182	43.13	43.13	27.01	27.01	2.19	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	208	6.16	49.29	32.67	59.68	2.65	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	234	6.16	55.45	1,058.82	999.15	85.75	80.91	1	1	14.29	14.29	42.86	42.86	0.08	0.08	4.05	4.29			
4	200	300	250	18	252	4.27	59.72	26.62	972.53	2.16	78.76	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	4.41			
5	300	500	400	34	286	8.06	67.77	14.81	957.71	1.20	77.56	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	4.48			
6	500	750	625	7	293	1.66	69.43	6.10	951.61	0.49	77.06	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	4.50			
7	750	1,000	875	17	310	4.03	73.46	16.61	935.00	1.35	75.72	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	4.58			
8	1,000	1,500	1,250	18	328	4.27	77.73	323.02	1,258.02	26.16	101.88	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.41			
9	1,500	2,000	1,750	6	334	1.42	79.15	17.21	1,240.81	1.39	100.48	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.45			
10	2,000	2,500	2,250	10	344	2.37	81.52	28.02	1,212.79	2.27	98.22	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.53			
11	2,500	3,000	2,750	4	348	0.95	82.46	13.44	1,199.35	1.09	97.13	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.57			
12	3,000	4,000	3,500	6	354	1.42	83.89	25.32	1,174.04	2.05	95.08	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.65			
13	4,000	5,000	4,500	2	356	0.47	84.36	9.22	1,164.82	0.75	94.33	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.68			
14	5,000	7,500	6,250	5	361	1.18	85.55	39.99	1,124.83	3.24	91.09	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.81			
15	7,500	10,000	8,750	3	364	0.71	86.26	33.08	1,091.74	2.68	88.41	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	3.93			
16	10,000	20,000	15,000	14	378	3.32	89.57	1,612.67	520.92	130.60	42.19	0	1	0.00	14.29	0.00	42.86	0.00	0.08	0.00	8.23			
17	20,000	50,000	35,000	7	385	1.66	91.23	150.95	671.87	12.22	54.41	1	2	14.29	28.57	6,547.93	6,590.79	12.70	12.78	4337.93	980.97			
18	50,000	100,000	75,000	7	392	1.66	92.89	103.53	775.40	8.38	62.79	0	2	0.00	28.57	0.00	6,590.79	0.00	12.78	0.00	849.99			
19	100,000	500,000	300,000	14	406	3.32	96.21	231.19	1,006.59	18.72	81.52	0	2	0.00	28.57	0.00	6,590.79	0.00	12.78	0.00	654.76			
20	500,000	UP		16	422	3.79	100.00	228.24	1,234.83	18.48	100.00	5	7	71.43	100.00	44,984.65	51,575.44	87.22	100.00	19709.75	4176.74			
				422					1,234.83					7					51,575.44					4176.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 212 Asbestos board asbestos fibre Stone slab Concrete slab and C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	9.69	9.69	27.29	27.29	1.08	1.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	54	3.39	13.08	19.99	47.27	0.79	1.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	63	2.18	15.25	59.96	107.23	2.38	4.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	77	3.39	18.64	55.45	162.68	2.20	6.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	87	2.42	21.07	15.09	177.77	0.60	7.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	98	2.66	23.73	11.25	189.02	0.45	7.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	111	3.15	26.88	39.27	228.29	1.56	9.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	30	141	7.26	34.14	70.99	299.27	2.82	11.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	20	161	4.84	38.98	45.54	344.81	1.81	13.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	174	3.15	42.13	37.30	382.11	1.48	15.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	183	2.18	44.31	37.67	419.77	1.50	16.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	20	203	4.84	49.15	75.94	495.72	3.02	19.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	218	3.63	52.78	92.21	587.92	3.66	23.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	24	242	5.81	58.60	172.46	760.38	6.85	30.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	13	255	3.15	61.74	104.73	865.11	4.16	34.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	31	286	7.51	69.25	325.61	1,190.71	12.93	47.29	1	1	20.00	20.00	37.27	37.27	1.72	1.72	11.45	11.45	3.13	3.13	
17	20,000	50,000	35,000	62	348	15.01	84.26	706.37	1,897.09	28.06	75.35	3	4	60.00	80.00	990.31	1,027.58	45.61	47.33	140.20	140.20	54.17	54.17	
18	50,000	100,000	75,000	19	367	4.60	88.86	309.32	2,206.40	12.29	87.64	1	5	20.00	100.00	1,143.54	2,171.12	52.67	100.00	369.70	369.70	98.40	98.40	
19	100,000	500,000	300,000	44	411	10.65	99.52	308.47	2,514.87	12.25	99.89	0	5	0.00	100.00	0.00	2,171.12	0.00	100.00	0.00	0.00	86.33	86.33	
20	500,000	UP		2	413	0.48	100.00	2.80	2,517.68	0.11	100.00	0	5	0.00	100.00	0.00	2,171.12	0.00	100.00	0.00	0.00	86.24	86.24	
				413					2,517.68					5					2,171.12					86.24



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2121 Asbestos boardasbestos fibrestone slabconcrete slab

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2122 Products made of (animal) bones and or shells

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 21221 (Animal) bone meal mills

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 21222 Producers of goods made of bones using non combustible

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 21223 Producers of goods made of bones or shells using combustible

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 213 Brick and tile works

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	74	74	19.79	19.79	42.38	42.38	4.41	4.41	1	1	16.67	16.67	7.20	7.20	1.18	1.18	16.98	16.98			
2	50	100	75	18	92	4.81	24.60	8.39	50.77	0.87	5.28	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	14.17			
3	100	200	150	20	112	5.35	29.95	33.06	83.84	3.44	8.72	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	8.58			
4	200	300	250	15	127	4.01	33.96	10.45	94.29	1.09	9.80	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	7.63			
5	300	500	400	24	151	6.42	40.37	43.53	137.82	4.52	14.33	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	5.22			
6	500	750	625	8	159	2.14	42.51	5.15	142.97	0.54	14.86	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	5.03			
7	750	1,000	875	9	168	2.41	44.92	10.50	153.47	1.09	15.95	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	4.69			
8	1,000	1,500	1,250	9	177	2.41	47.33	11.97	165.44	1.24	17.20	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	4.35			
9	1,500	2,000	1,750	14	191	3.74	51.07	7.62	173.06	0.79	17.99	0	1	0.00	16.67	0.00	7.20	0.00	1.18	0.00	4.16			
10	2,000	2,500	2,250	6	197	1.60	52.67	12.61	185.66	1.31	19.30	1	2	16.67	33.33	379.01	386.21	62.04	63.22	3006.39	208.02			
11	2,500	3,000	2,750	3	200	0.80	53.48	4.34	190.00	0.45	19.75	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	203.26			
12	3,000	4,000	3,500	3	203	0.80	54.28	1.68	191.68	0.17	19.93	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	201.48			
13	4,000	5,000	4,500	2	205	0.53	54.81	7.91	199.60	0.82	20.75	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	193.49			
14	5,000	7,500	6,250	11	216	2.94	57.75	42.39	241.98	4.41	25.15	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	159.60			
15	7,500	10,000	8,750	12	228	3.21	60.96	32.61	274.60	3.39	28.54	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	140.64			
16	10,000	20,000	15,000	24	252	6.42	67.38	264.55	539.15	27.50	56.05	0	2	0.00	33.33	0.00	386.21	0.00	63.22	0.00	71.63			
17	20,000	50,000	35,000	16	268	4.28	71.66	227.82	766.97	23.68	79.73	1	3	16.67	50.00	133.00	519.21	21.77	84.99	58.38	67.70			
18	50,000	100,000	75,000	45	313	12.03	83.69	158.00	924.97	16.42	96.15	1	4	16.67	66.67	23.56	542.77	3.86	88.84	14.91	58.68			
19	100,000	500,000	300,000	33	346	8.82	92.51	3.21	928.17	0.33	96.49	1	5	16.67	83.33	0.00	542.77	0.00	88.84	0.00	58.48			
20	500,000	UP		28	374	7.49	100.00	33.81	961.98	3.51	100.00	1	6	16.67	100.00	68.17	610.94	11.16	100.00	201.64	63.51			
				374					961.98					6					610.94					63.51



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2131 Factories which only have tunnel klins

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2132 Factories with other types of kilns (loadings if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2133

Manufacture of transparent glass (frit) from silica and fels

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 21331 Manufacture of transparent glaas: using electricity

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 21332 Manufacture of transparent glaas: using natural gas

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2138 Mixed (loading if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 214 Porcelain earthenware stoneware pottery and clay refractorie

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2141 Factories which only have tunnel kilns

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2142 Factories with other types of kilns

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2148 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 215 Glass works glass blowing plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2151 Hollow glass bottles and glassfibres (loading if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2152 Sheet and plate glass (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2158 Mixed

(loadings if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 216 Glass processing and mirro factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 217 Precious stone workshops and processing plant

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	13	13	17.57	17.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	15	2.70	20.27	0.63	0.63	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	16	1.35	21.62	0.05	0.68	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	18	2.70	24.32	4.77	5.45	1.31	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	22	5.41	29.73	0.25	5.70	0.07	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	24	2.70	32.43	0.47	6.18	0.13	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	27	4.05	36.49	5.11	11.29	1.40	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	31	5.41	41.89	41.89	53.17	11.50	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	35	5.41	47.30	8.29	61.46	2.28	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	37	2.70	50.00	7.19	68.65	1.97	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	38	1.35	51.35	6.28	74.93	1.72	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	41	4.05	55.41	5.91	80.84	1.62	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	43	2.70	58.11	2.62	83.46	0.72	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	48	6.76	64.86	40.42	123.88	11.10	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	49	1.35	66.22	0.39	124.28	0.11	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	54	6.76	72.97	101.28	225.55	27.80	61.91	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	57	4.05	77.03	13.24	238.79	3.63	65.55	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	63	8.11	85.14	60.71	299.51	16.67	82.21	2	3	66.67	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	70	9.46	94.59	49.38	348.89	13.55	95.77	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	74	5.41	100.00	15.41	364.30	4.23	100.00	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
				74					364.30					3					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 218 Emery and abrasive materials factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 219 Tarcoated chippings manufacture asphalt and roofing felt

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2199 Other industries in main category 21

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 220 Sheet rolling mills and foil making plants forging works loc

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2201 Sheet rolling mills and foil making plants forging works

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2202 Metal powder factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2203 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2208 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2211 Mechanical engineering & apparatus construction (excl. elec

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	377	377	7.94	7.94	175.75	175.75	0.91	0.91	3	3	2.75	2.75	4.40	4.40	0.01	0.01	2.50	2.50			
2	50	100	75	123	500	2.59	10.53	287.87	463.62	1.48	2.39	2	5	1.83	4.59	87.45	91.85	0.18	0.19	30.38	19.81			
3	100	200	150	213	713	4.49	15.02	497.26	960.88	2.56	4.96	2	7	1.83	6.42	137.35	229.20	0.29	0.48	27.62	23.85			
4	200	300	250	146	859	3.08	18.10	403.75	1,364.63	2.08	7.04	1	8	0.92	7.34	7.66	236.87	0.02	0.50	1.90	17.36			
5	300	500	400	205	1,064	4.32	22.41	234.08	1,598.71	1.21	8.25	2	10	1.83	9.17	487.55	724.42	1.02	1.52	208.28	45.31			
6	500	750	625	254	1,318	5.35	27.76	305.20	1,903.91	1.57	9.82	4	14	3.67	12.84	355.85	1,080.27	0.75	2.27	116.60	56.74			
7	750	1,000	875	224	1,542	4.72	32.48	274.64	2,178.55	1.42	11.24	5	19	4.59	17.43	18.00	1,098.27	0.04	2.31	6.55	50.41			
8	1,000	1,500	1,250	275	1,817	5.79	38.28	375.85	2,554.40	1.94	13.18	2	21	1.83	19.27	93.84	1,192.11	0.20	2.50	24.97	46.67			
9	1,500	2,000	1,750	206	2,023	4.34	42.62	388.16	2,942.56	2.00	15.18	3	24	2.75	22.02	1,908.44	3,100.55	4.01	6.51	491.66	105.37			
10	2,000	2,500	2,250	143	2,166	3.01	45.63	278.99	3,221.55	1.44	16.62	1	25	0.92	22.94	7.85	3,108.40	0.02	6.53	2.81	96.49			
11	2,500	3,000	2,750	116	2,282	2.44	48.07	274.46	3,496.01	1.42	18.03	0	25	0.00	22.94	0.00	3,108.40	0.00	6.53	0.00	88.91			
12	3,000	4,000	3,500	171	2,453	3.60	51.67	512.29	4,008.30	2.64	20.68	0	25	0.00	22.94	0.00	3,108.40	0.00	6.53	0.00	77.55			
13	4,000	5,000	4,500	141	2,594	2.97	54.65	474.81	4,483.11	2.45	23.12	0	25	0.00	22.94	0.00	3,108.40	0.00	6.53	0.00	69.34			
14	5,000	7,500	6,250	233	2,827	4.91	59.55	1,138.45	5,621.56	5.87	29.00	3	28	2.75	25.69	268.20	3,376.60	0.56	7.09	23.56	60.07			
15	7,500	10,000	8,750	207	3,034	4.36	63.91	971.27	6,592.83	5.01	34.01	2	30	1.83	27.52	7,639.89	11,016.49	16.05	23.14	786.59	167.10			
16	10,000	20,000	15,000	368	3,402	7.75	71.67	2,759.54	9,352.37	14.23	48.24	6	36	5.50	33.03	2,211.34	13,227.83	4.64	27.78	80.13	141.44			
17	20,000	50,000	35,000	416	3,818	8.76	80.43	3,761.71	13,114.08	19.40	67.64	8	44	7.34	40.37	28,192.32	41,420.14	59.21	86.99	749.45	315.84			
18	50,000	100,000	75,000	268	4,086	5.65	86.08	2,007.59	15,121.67	10.36	78.00	14	58	12.84	53.21	2,251.83	43,671.97	4.73	91.72	112.17	288.80			
19	100,000	500,000	300,000	516	4,602	10.87	96.95	3,335.98	18,457.65	17.21	95.21	38	96	34.86	88.07	3,190.85	46,862.82	6.70	98.42	95.65	253.89			
20	500,000	UP		145	4,747	3.05	100.00	929.21	19,386.86	4.79	100.00	13	109	11.93	100.00	750.32	47,613.15	1.58	100.00	80.75	245.59			
				4,747					19,386.86					109					47,613.15					245.59



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 22111 Mechanical engineering withoutany melting of metals

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 22112 As per Kode 22111 but with melting of metal

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2212 Enamelling and zincing plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2213 Galvanisinganodising

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2214 Metal/Steel Furniture factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106	106	14.40	14.40	29.02	29.02	0.54	0.54	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	16	122	2.17	16.58	73.65	102.67	1.37	1.90	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	25	147	3.40	19.97	136.97	239.64	2.54	4.44	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	21	168	2.85	22.83	162.27	401.91	3.01	7.45	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	31	199	4.21	27.04	73.39	475.29	1.36	8.81	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	52	251	7.07	34.10	61.06	536.35	1.13	9.95	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	24	275	3.26	37.36	33.98	570.33	0.63	10.58	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	35	310	4.76	42.12	188.82	759.15	3.50	14.08	2	2	28.57	28.57	1,436.34	1,436.34	94.05	94.05	760.69	189.20			
9	1,500	2,000	1,750	36	346	4.89	47.01	133.17	892.33	2.47	16.55	0	2	0.00	28.57	0.00	1,436.34	0.00	94.05	0.00	160.97	160.97		
10	2,000	2,500	2,250	19	365	2.58	49.59	103.11	995.44	1.91	18.46	1	3	14.29	42.86	59.69	1,496.03	3.91	97.96	57.89	150.29	150.29		
11	2,500	3,000	2,750	27	392	3.67	53.26	109.73	1,105.16	2.03	20.49	1	4	14.29	57.14	19.27	1,515.30	1.26	99.22	17.56	137.11	137.11		
12	3,000	4,000	3,500	45	437	6.11	59.38	400.56	1,505.73	7.43	27.92	2	6	28.57	85.71	8.55	1,523.85	0.56	99.78	2.13	101.20	101.20		
13	4,000	5,000	4,500	26	463	3.53	62.91	140.52	1,646.24	2.61	30.53	0	6	0.00	85.71	0.00	1,523.85	0.00	99.78	0.00	92.57	92.57		
14	5,000	7,500	6,250	44	507	5.98	68.89	467.66	2,113.91	8.67	39.20	0	6	0.00	85.71	0.00	1,523.85	0.00	99.78	0.00	72.09	72.09		
15	7,500	10,000	8,750	30	537	4.08	72.96	490.73	2,604.64	9.10	48.30	0	6	0.00	85.71	0.00	1,523.85	0.00	99.78	0.00	58.51	58.51		
16	10,000	20,000	15,000	75	612	10.19	83.15	805.39	3,410.03	14.94	63.24	0	6	0.00	85.71	0.00	1,523.85	0.00	99.78	0.00	44.69	44.69		
17	20,000	50,000	35,000	63	675	8.56	91.71	1,336.31	4,746.34	24.78	88.02	0	6	0.00	85.71	0.00	1,523.85	0.00	99.78	0.00	32.11	32.11		
18	50,000	100,000	75,000	29	704	3.94	95.65	390.07	5,136.41	7.23	95.25	0	6	0.00	85.71	0.00	1,523.85	0.00	99.78	0.00	29.67	29.67		
19	100,000	500,000	300,000	17	721	2.31	97.96	216.60	5,353.01	4.02	99.27	1	7	14.29	100.00	3.37	1,527.22	0.22	100.00	1.56	28.53	28.53		
20	500,000	UP		15	736	2.04	100.00	39.50	5,392.51	0.73	100.00	0	7	0.00	100.00	0.00	1,527.22	0.00	100.00	0.00	28.32	28.32		
				736					5,392.51					7					1,527.22					28.32



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2215 Metal/steel mattresses manufacturing

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2218 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 222 Manufacture of electrical apparatus accumulators and dry bat

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2221 Manufacture assembly and repair of electrical machines

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	689	689	28.34	28.34	115.74	115.74	1.24	1.24	5	5	9.43	9.43	18.95	18.95	0.05	0.05	16.37	16.37			
2	50	100	75	90	779	3.70	32.04	97.70	213.45	1.05	2.29	1	6	1.89	11.32	77.80	96.75	0.20	0.25	79.63	45.33			
3	100	200	150	120	899	4.94	36.98	53.63	267.08	0.57	2.86	0	6	0.00	11.32	0.00	96.75	0.00	0.25	0.00	36.23			
4	200	300	250	80	979	3.29	40.27	124.81	391.89	1.34	4.20	1	7	1.89	13.21	251.00	347.75	0.64	0.89	201.11	88.74			
5	300	500	400	116	1,095	4.77	45.04	156.27	548.16	1.67	5.87	0	7	0.00	13.21	0.00	347.75	0.00	0.89	0.00	63.44			
6	500	750	625	112	1,207	4.61	49.65	96.25	644.40	1.03	6.90	4	11	7.55	20.75	16.97	364.72	0.04	0.93	17.63	56.60			
7	750	1,000	875	96	1,303	3.95	53.60	246.50	890.90	2.64	9.54	1	12	1.89	22.64	843.03	1,207.75	2.16	3.09	342.00	135.56			
8	1,000	1,500	1,250	95	1,398	3.91	57.51	216.90	1,107.80	2.32	11.86	1	13	1.89	24.53	1.20	1,208.95	0.00	3.10	0.55	109.13			
9	1,500	2,000	1,750	71	1,469	2.92	60.43	164.57	1,272.37	1.76	13.63	0	13	0.00	24.53	0.00	1,208.95	0.00	3.10	0.00	95.02			
10	2,000	2,500	2,250	67	1,536	2.76	63.18	144.29	1,416.66	1.55	15.17	2	15	3.77	28.30	845.07	2,054.02	2.17	5.26	585.66	144.99			
11	2,500	3,000	2,750	74	1,610	3.04	66.23	262.25	1,678.91	2.81	17.98	0	15	0.00	28.30	0.00	2,054.02	0.00	5.26	0.00	122.34			
12	3,000	4,000	3,500	67	1,677	2.76	68.98	359.35	2,038.27	3.85	21.83	0	15	0.00	28.30	0.00	2,054.02	0.00	5.26	0.00	100.77			
13	4,000	5,000	4,500	90	1,767	3.70	72.69	338.93	2,377.20	3.63	25.46	0	15	0.00	28.30	0.00	2,054.02	0.00	5.26	0.00	86.40			
14	5,000	7,500	6,250	108	1,875	4.44	77.13	840.07	3,217.27	9.00	34.46	1	16	1.89	30.19	155.36	2,209.38	0.40	5.66	18.49	68.67			
15	7,500	10,000	8,750	57	1,932	2.34	79.47	574.00	3,791.27	6.15	40.61	0	16	0.00	30.19	0.00	2,209.38	0.00	5.66	0.00	58.28			
16	10,000	20,000	15,000	141	2,073	5.80	85.27	1,671.86	5,463.13	17.91	58.51	4	20	7.55	37.74	3,635.21	5,844.59	9.31	14.98	217.44	106.98			
17	20,000	50,000	35,000	118	2,191	4.85	90.13	1,308.60	6,771.73	14.02	72.53	4	24	7.55	45.28	22,062.81	27,907.41	56.53	71.50	1685.99	412.12			
18	50,000	100,000	75,000	87	2,278	3.58	93.71	871.47	7,643.20	9.33	81.86	7	31	13.21	58.49	439.86	28,347.27	1.13	72.63	50.47	370.88			
19	100,000	500,000	300,000	84	2,362	3.46	97.16	1,101.75	8,744.95	11.80	93.66	9	40	16.98	75.47	6,730.33	35,077.60	17.24	89.88	610.88	401.12			
20	500,000	UP		69	2,431	2.84	100.00	591.99	9,336.93	6.34	100.00	13	53	24.53	100.00	3,951.04	39,028.64	10.12	100.00	667.42	418.00			
				2,431					9,336.93					53					39,028.64					418.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2222 Accumulator and dry battery factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2223 Manufacture of measuring equipment photographic apparatus

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	626	626	74.52	74.52	60.65	60.65	4.61	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	632	0.71	75.24	13.13	73.78	1.00	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	638	0.71	75.95	36.69	110.47	2.79	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	644	0.71	76.67	10.13	120.60	0.77	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	649	0.60	77.26	2.29	122.90	0.17	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	656	0.83	78.10	2.75	125.65	0.21	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	662	0.71	78.81	3.48	129.13	0.26	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	688	3.10	81.90	13.42	142.55	1.02	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	699	1.31	83.21	12.60	155.14	0.96	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	706	0.83	84.05	12.34	167.49	0.94	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	707	0.12	84.17	0.34	167.83	0.03	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	721	1.67	85.83	45.78	213.61	3.48	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	729	0.95	86.79	33.19	246.80	2.52	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	748	2.26	89.05	75.43	322.23	5.73	24.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	755	0.83	89.88	63.17	385.39	4.80	29.28	1	1	100.00	100.00	219.33	219.33	100.00	100.00	347.22	56.91			
16	10,000	20,000	15,000	8	763	0.95	90.83	83.64	469.03	6.35	35.63	0	1	0.00	100.00	0.00	219.33	0.00	100.00	0.00	46.76			
17	20,000	50,000	35,000	34	797	4.05	94.88	249.38	718.42	18.95	54.58	0	1	0.00	100.00	18.95	219.33	0.00	100.00	0.00	30.53			
18	50,000	100,000	75,000	17	814	2.02	96.90	166.03	884.45	12.61	67.19	0	1	0.00	100.00	0.00	219.33	0.00	100.00	0.00	24.80			
19	100,000	500,000	300,000	21	835	2.50	99.40	396.13	1,280.58	30.09	97.28	0	1	0.00	100.00	0.00	219.33	0.00	100.00	0.00	17.13			
20	500,000	UP		5	840	0.60	100.00	35.76	1,316.34	2.72	100.00	0	1	0.00	100.00	0.00	219.33	0.00	100.00	0.00	16.66			
				840					1,316.34					1					219.33					16.66



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2228 Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 223 Cable and wire factories

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2231 Wire factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2232 Cable factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	8.10	8.10	23.61	23.61	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	38	1.52	9.62	31.87	55.48	1.57	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	50	3.04	12.66	50.22	105.70	2.47	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	54	1.01	13.67	54.01	159.71	2.65	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	72	4.56	18.23	2.78	162.49	0.14	7.98	1	1	3.85	3.85	7.18	7.18	0.77	0.77	258.10	4.42			
6	500	750	625	6	78	1.52	19.75	3.74	166.24	0.18	8.17	0	1	0.00	3.85	0.00	7.18	0.00	0.77	0.00	4.32			
7	750	1,000	875	6	84	1.52	21.27	19.00	185.23	0.93	9.10	0	1	0.00	3.85	0.00	7.18	0.00	0.77	0.00	3.88			
8	1,000	1,500	1,250	12	96	3.04	24.30	15.13	200.36	0.74	9.84	1	2	3.85	7.69	1.52	8.70	0.16	0.93	10.07	4.34			
9	1,500	2,000	1,750	9	105	2.28	26.58	26.33	226.69	1.29	11.14	1	3	3.85	11.54	1.51	10.21	0.16	1.09	5.74	4.51			
10	2,000	2,500	2,250	12	117	3.04	29.62	49.26	275.95	2.42	13.56	1	4	3.85	15.38	20.15	30.36	2.15	3.24	40.91	11.00			
11	2,500	3,000	2,750	5	122	1.27	30.89	25.90	301.84	1.27	14.83	0	4	0.00	15.38	0.00	30.36	0.00	3.24	0.00	10.06			
12	3,000	4,000	3,500	10	132	2.53	33.42	76.20	378.04	3.74	18.57	0	4	0.00	15.38	0.00	30.36	0.00	3.24	0.00	8.03			
13	4,000	5,000	4,500	11	143	2.78	36.20	24.22	402.26	1.19	19.76	2	6	7.69	23.08	0.00	30.36	0.00	3.24	0.00	7.55			
14	5,000	7,500	6,250	11	154	2.78	38.99	49.80	452.06	2.45	22.21	0	6	0.00	23.08	0.00	30.36	0.00	3.24	0.00	6.72			
15	7,500	10,000	8,750	24	178	6.08	45.06	195.65	647.71	9.61	31.82	0	6	0.00	23.08	0.00	30.36	0.00	3.24	0.00	4.69			
16	10,000	20,000	15,000	45	223	11.39	56.46	311.49	959.20	15.30	47.13	1	7	3.85	26.92	2.39	32.76	0.26	3.50	0.77	3.42			
17	20,000	50,000	35,000	33	256	8.35	64.81	322.28	1,281.48	15.83	62.96	2	9	7.69	34.62	205.50	238.26	21.95	25.45	63.77	18.59			
18	50,000	100,000	75,000	30	286	7.59	72.41	371.43	1,652.91	18.25	81.21	1	10	3.85	38.46	75.00	313.26	8.01	33.46	20.19	18.95			
19	100,000	500,000	300,000	88	374	22.28	94.68	312.00	1,964.90	15.33	96.53	8	18	30.77	69.23	21.03	334.29	2.25	35.71	6.74	17.01			
20	500,000	UP		21	395	5.32	100.00	70.53	2,035.43	3.47	100.00	8	26	30.77	100.00	601.91	936.20	64.29	100.00	853.42	46.00			
				395					2,035.43					26					936.20					46.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2233 Nailsscrewsbolts and nuts factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2238 Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 224 Vehicle railway carriages and locomotives aircraft ship cons

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2241 Vehicle construction plants including bicycle and becak

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2242 Construction of railway carriages and locomotives

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2243 Aircraft construction plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2244 Ship constructionnaval shipyards

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2245 Vehicle assembling plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2248 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 225 Manufacture and or assembly of telecommunication or computer

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2251 Manufacture and or assembly of telecommunication apparatus

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2252 Manufacture and or assembly of computer apparatus

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2253 Manufacture of Integrated (IC) from Chips

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 226 Radio and television receiver factories and or assembling pl

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2261 Radio and television receiver factoriesaudio video recorder

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2262

Factories of parts for radio &TV receiversaudio or players

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 227 Light bulb factories manufacture of electronic tubes

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 228 Watches and clocks and their component parts factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 229 Metal jewellery and precious metal goods factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2299 Other industries in main category 22

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	6.75	6.75	9.68	9.68	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	38	1.53	8.28	12.69	22.37	0.63	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	67	6.32	14.60	62.03	84.40	3.10	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	77	2.18	16.78	53.67	138.07	2.68	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	104	5.88	22.66	80.57	218.64	4.03	10.93	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	133	6.32	28.98	19.78	238.42	0.99	11.92	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	146	2.83	31.81	10.60	249.01	0.53	12.45	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	164	3.92	35.73	28.43	277.44	1.42	13.87	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	182	3.92	39.65	80.42	357.86	4.02	17.89	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	194	2.61	42.27	108.04	465.90	5.40	23.28	1	2	12.50	25.00	2,466.63	2,466.63	87.73	87.73	2283.03	529.43			
11	2,500	3,000	2,750	13	207	2.83	45.10	30.52	496.42	1.53	24.81	0	2	0.00	25.00	0.00	2,466.63	0.00	87.73	0.00	496.88			
12	3,000	4,000	3,500	24	231	5.23	50.33	70.91	567.34	3.54	28.35	1	3	12.50	37.50	14.26	2,480.89	0.51	88.23	20.11	437.29			
13	4,000	5,000	4,500	16	247	3.49	53.81	39.52	606.85	1.97	30.33	0	3	0.00	37.50	0.00	2,480.89	0.00	88.23	0.00	408.81			
14	5,000	7,500	6,250	35	282	7.63	61.44	154.32	761.17	7.71	38.04	0	3	0.00	37.50	0.00	2,480.89	0.00	88.23	0.00	325.93			
15	7,500	10,000	8,750	16	298	3.49	64.92	132.29	893.46	6.61	44.65	0	3	0.00	37.50	0.00	2,480.89	0.00	88.23	0.00	277.67			
16	10,000	20,000	15,000	44	342	9.59	74.51	346.10	1,239.56	17.30	61.95	0	3	0.00	37.50	0.00	2,480.89	0.00	88.23	0.00	200.14			
17	20,000	50,000	35,000	43	385	9.37	83.88	229.73	1,469.29	11.48	73.43	2	5	25.00	62.50	6.81	2,487.69	0.24	88.48	2.96	169.31			
18	50,000	100,000	75,000	16	401	3.49	87.36	163.19	1,632.48	8.16	81.59	0	5	0.00	62.50	0.00	2,487.69	0.00	88.48	0.00	152.39			
19	100,000	500,000	300,000	37	438	8.06	95.42	304.20	1,936.68	15.20	96.79	1	6	12.50	75.00	56.45	2,544.15	2.01	90.48	18.56	131.37			
20	500,000	UP		21	459	4.58	100.00	64.21	2,000.89	3.21	100.00	2	8	25.00	100.00	267.58	2,811.73	9.52	100.00	416.71	140.52			
				459					2,000.89					8					2,811.73					140.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	6.86	6.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.98	7.84	0.27	0.27	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	0.98	8.82	0.46	0.72	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.98	9.80	0.29	1.01	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	0.98	10.78	0.79	1.80	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	0.98	11.76	0.38	2.18	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	2.94	14.71	3.57	5.75	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	18	2.94	17.65	3.80	9.55	0.30	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	0.98	18.63	3.75	13.30	0.30	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	24	4.90	23.53	15.01	28.31	1.19	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	26	1.96	25.49	14.00	42.31	1.11	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	28	1.96	27.45	10.24	52.55	0.81	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	31	2.94	30.39	58.64	111.19	4.64	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	38	6.86	37.25	25.25	136.44	2.00	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	47	8.82	46.08	84.92	221.36	6.72	17.51	1	1	33.33	33.33	106.99	106.99	5.76	5.76	125.98	48.33			
16	10,000	20,000	15,000	9	56	8.82	54.90	75.85	297.21	6.00	23.51	0	1	0.00	33.33	0.00	106.99	0.00	5.76	0.00	36.00			
17	20,000	50,000	35,000	12	68	11.76	66.67	260.32	557.53	20.60	44.11	0	1	0.00	33.33	0.00	106.99	0.00	5.76	0.00	19.19			
18	50,000	100,000	75,000	11	79	10.78	77.45	420.06	977.59	33.23	77.34	0	1	0.00	33.33	0.00	106.99	0.00	5.76	0.00	10.94			
19	100,000	500,000	300,000	15	94	14.71	92.16	167.51	1,145.10	13.25	90.60	1	2	33.33	66.67	51.06	158.05	2.75	8.51	30.48	13.80			
20	500,000	UP		8	102	7.84	100.00	118.84	1,263.94	9.40	100.00	1	3	33.33	100.00	1,698.36	1,856.41	91.49	100.00	1429.07	146.88			
				102					1,263.94					3					1,856.41					146.88



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2300 Chemical product pharmaceutical products

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23001 General chemical product factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106	106	9.27	9.27	104.72	104.72	1.28	1.28	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	132	2.27	11.54	119.49	224.21	1.46	2.74	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	165	2.88	14.42	287.25	511.46	3.52	6.26	1	1	3	3.13	3.13	119.14	119.14	0.17	0.17	41.48			
4	200	300	250	34	199	2.97	17.40	214.33	725.79	2.62	8.88	3	4	4	9.38	12.50	265.94	385.08	0.37	0.54	124.08			
5	300	500	400	16	215	1.40	18.79	98.30	824.09	1.20	10.09	0	4	4	0.00	12.50	0.00	385.08	0.00	0.54	0.00			
6	500	750	625	18	233	1.57	20.37	57.66	881.75	0.71	10.79	0	4	4	0.00	12.50	0.00	385.08	0.00	0.54	0.00			
7	750	1,000	875	24	257	2.10	22.47	54.57	936.32	0.67	11.46	0	4	4	0.00	12.50	0.00	385.08	0.00	0.54	0.00			
8	1,000	1,500	1,250	24	281	2.10	24.56	144.12	1,080.44	1.76	13.22	1	5	5	3.13	15.63	40.36	425.44	0.06	0.59	28.01			
9	1,500	2,000	1,750	43	324	3.76	28.32	147.93	1,228.36	1.81	15.03	3	8	8	9.38	25.00	128.12	553.55	0.18	0.77	86.61			
10	2,000	2,500	2,250	20	344	1.75	30.07	131.96	1,360.32	1.62	16.65	0	8	8	0.00	25.00	0.00	553.55	0.00	0.77	0.00			
11	2,500	3,000	2,750	16	360	1.40	31.47	71.29	1,431.61	0.87	17.52	0	8	8	0.00	25.00	0.00	553.55	0.00	0.77	0.00			
12	3,000	4,000	3,500	35	395	3.06	34.53	177.78	1,609.39	2.18	19.70	0	8	8	0.00	25.00	0.00	553.55	0.00	0.77	0.00			
13	4,000	5,000	4,500	37	432	3.23	37.76	177.37	1,786.75	2.17	21.87	2	10	10	6.25	31.25	0.00	553.55	0.00	0.77	0.00			
14	5,000	7,500	6,250	35	467	3.06	40.82	223.80	2,010.55	2.74	24.61	1	11	11	3.13	34.38	6,982.20	7,535.75	9.75	10.53	3119.88			
15	7,500	10,000	8,750	21	488	1.84	42.66	140.92	2,151.47	1.72	26.33	0	11	11	0.00	34.38	0.00	7,535.75	0.00	10.53	0.00			
16	10,000	20,000	15,000	123	611	10.75	53.41	1,159.55	3,311.02	14.19	40.52	7	18	18	21.88	56.25	3,111.40	10,647.14	4.35	14.87	268.33			
17	20,000	50,000	35,000	184	795	16.08	69.49	1,746.14	5,057.17	21.37	61.89	2	20	20	6.25	62.50	46,556.81	57,203.95	65.03	79.90	2666.26			
18	50,000	100,000	75,000	99	894	8.65	78.15	1,003.35	6,060.52	12.28	74.17	0	20	20	0.00	62.50	0.00	57,203.95	0.00	79.90	0.00			
19	100,000	500,000	300,000	139	1,033	12.15	90.30	1,387.47	7,447.99	16.98	91.16	9	29	29	28.13	90.63	94.42	57,298.37	0.13	80.03	6.81			
20	500,000	UP		111	1,144	9.70	100.00	722.65	8,170.64	8.84	100.00	3	32	32	9.38	100.00	14,299.06	71,597.43	19.97	100.00	1978.69			
				1,144					8,170.64					32					71,597.43					876.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23002 Pharmaceutical products factories and medicated plaster

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23003 Natural (tradition) drugs (jamu)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23004 Insecticide and herbicide factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	5.82	5.82	18.09	18.09	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	58	3.83	9.65	42.45	60.53	3.19	4.56	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	75	2.83	12.48	58.43	118.96	4.40	8.95	0	1	0.00	3.23	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	95	3.33	15.81	44.00	162.96	3.31	12.27	0	1	0.00	3.23	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	110	2.50	18.30	81.64	244.59	6.14	18.41	5	6	16.13	19.35	758.97	758.97	1.50	1.50	929.69	310.30			
6	500	750	625	35	145	5.82	24.13	6.47	251.06	0.49	18.90	0	6	0.00	19.35	0.00	758.97	0.00	1.50	0.00	302.30			
7	750	1,000	875	15	160	2.50	26.62	0.77	251.83	0.06	18.96	3	9	9.68	29.03	1.50	760.47	0.00	1.50	194.67	301.97			
8	1,000	1,500	1,250	39	199	6.49	33.11	6.39	258.23	0.48	19.44	1	10	3.23	32.26	6.40	766.87	0.01	1.52	100.13	296.97			
9	1,500	2,000	1,750	17	216	2.83	35.94	3.90	262.13	0.29	19.73	2	12	6.45	38.71	1,847.24	2,614.11	3.65	5.17	47372.24	997.27			
10	2,000	2,500	2,250	29	245	4.83	40.77	16.73	278.86	1.26	20.99	1	13	3.23	41.94	9.60	2,623.71	0.02	5.19	57.41	940.88			
11	2,500	3,000	2,750	7	252	1.16	41.93	15.20	294.05	1.14	22.13	0	13	0.00	41.94	0.00	2,623.71	0.00	5.19	0.00	892.26			
12	3,000	4,000	3,500	18	270	3.00	44.93	30.23	324.28	2.28	24.41	0	13	0.00	41.94	0.00	2,623.71	0.00	5.19	0.00	809.08			
13	4,000	5,000	4,500	48	318	7.99	52.91	53.88	378.16	4.06	28.46	1	14	3.23	45.16	39.00	2,662.71	0.08	5.26	72.39	704.13			
14	5,000	7,500	6,250	64	382	10.65	63.56	95.06	473.22	7.16	35.62	1	15	3.23	48.39	1.50	2,664.21	0.00	5.27	1.58	562.99			
15	7,500	10,000	8,750	35	417	5.82	69.38	56.41	529.63	4.25	39.86	1	16	3.23	51.61	6.05	2,670.26	0.01	5.28	10.73	504.17			
16	10,000	20,000	15,000	46	463	7.65	77.04	185.04	714.67	13.93	53.79	2	18	6.45	58.06	218.44	2,888.70	0.43	5.71	118.05	404.20			
17	20,000	50,000	35,000	69	532	11.48	88.52	343.14	1,057.82	25.83	79.62	4	22	12.90	70.97	36,853.58	39,742.28	72.84	78.55	10739.97	3757.01			
18	50,000	100,000	75,000	27	559	4.49	93.01	134.85	1,192.67	10.15	89.77	0	22	0.00	70.97	0.00	39,742.28	0.00	78.55	0.00	3332.22			
19	100,000	500,000	300,000	40	599	6.66	99.67	106.30	1,298.96	8.00	97.77	9	31	29.03	100.00	10,854.75	50,597.03	21.45	100.00	10211.77	3895.19			
20	500,000	UP		2	601	0.33	100.00	29.60	1,328.57	2.23	100.00	0	31	0.00	100.00	0.00	50,597.03	0.00	100.00	0.00	3808.40			
				601					1,328.57					31					50,597.03					3808.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 23005 Paint and varnish factories

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	335	335	16.60	16.60	488.87	488.87	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	563	898	27.90	44.50	31.63	457.24	0.31	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	91	989	4.51	49.01	39.12	418.13	0.39	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	1,012	1.14	50.15	119.16	298.97	1.18	2.96	1	1	8.33	8.33	281.64	281.64	17.44	17.44	236.35	94.20
5	300	500	400	49	1,061	2.43	52.58	334.13	35.16	3.31	0.35	1	2	8.33	16.67	39.00	320.64	2.42	19.86	11.67	911.89
6	500	750	625	65	1,126	3.22	55.80	307.81	342.98	3.05	3.40	1	3	8.33	25.00	16.67	337.31	1.03	20.89	5.41	98.35
7	750	1,000	875	52	1,178	2.58	58.37	363.47	706.45	3.60	7.00	2	5	16.67	41.67	1,009.32	1,346.63	62.51	83.41	277.69	190.62
8	1,000	1,500	1,250	87	1,265	4.31	62.69	302.32	1,008.76	3.00	10.00	3	8	25.00	66.67	174.92	1,521.56	10.83	94.24	57.86	150.83
9	1,500	2,000	1,750	65	1,330	3.22	65.91	392.84	1,401.60	3.89	13.89	0	8	0.00	66.67	0.00	1,521.56	0.00	94.24	0.00	108.56
10	2,000	2,500	2,250	55	1,385	2.73	68.63	193.57	1,595.18	1.92	15.81	0	8	0.00	66.67	0.00	1,521.56	0.00	94.24	0.00	95.38
11	2,500	3,000	2,750	27	1,412	1.34	69.97	172.15	1,767.33	1.71	17.51	1	9	8.33	75.00	41.00	1,562.56	2.54	96.78	23.82	88.41
12	3,000	4,000	3,500	80	1,492	3.96	73.93	655.42	2,422.75	6.49	24.01	0	9	0.00	75.00	0.00	1,562.56	0.00	96.78	0.00	64.50
13	4,000	5,000	4,500	40	1,532	1.98	75.92	348.16	2,770.90	3.45	27.46	0	9	0.00	75.00	0.00	1,562.56	0.00	96.78	0.00	56.39
14	5,000	7,500	6,250	52	1,584	2.58	78.49	718.42	3,489.32	7.12	34.58	0	9	0.00	75.00	0.00	1,562.56	0.00	96.78	0.00	44.78
15	7,500	10,000	8,750	60	1,644	2.97	81.47	950.17	4,439.49	9.42	43.99	1	10	8.33	83.33	15.93	1,578.49	0.99	97.77	1.68	35.56
16	10,000	20,000	15,000	78	1,722	3.87	85.33	1,438.69	5,878.17	14.26	58.25	0	10	0.00	83.33	0.00	1,578.49	0.00	97.77	0.00	26.85
17	20,000	50,000	35,000	140	1,862	6.94	92.27	2,170.81	8,048.98	21.51	79.76	2	12	16.67	100.00	36.05	1,614.53	2.23	100.00	1.66	20.06
18	50,000	100,000	75,000	41	1,903	2.03	94.30	801.66	8,850.65	7.94	87.70	0	12	0.00	100.00	0.00	1,614.53	0.00	100.00	0.00	18.24
19	100,000	500,000	300,000	101	2,004	5.00	99.31	1,168.25	10,018.89	11.58	99.28	0	12	0.00	100.00	0.00	1,614.53	0.00	100.00	0.00	16.11
20	500,000	UP		14	2,018	0.69	100.00	72.67	10,091.57	0.72	100.00	0	12	0.00	100.00	0.00	1,614.53	0.00	100.00	0.00	16.00
				2,018				10,091.57				12				1,614.53					16.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23006 Acid alkaline factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23007 Chlorialkali electrolysis

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23008 Air separation gaseseg oxygennitrogenhydrogen

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23009 Peroxide manufacture application and storage

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23010 Others (eg inorganic salts)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23012 Ink Factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 23013 Stencil and printing ink factories using ignitable/materials

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 231 Oil processing

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23101 Distillation of hydrocarbonsatmospheric

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23103 Reforming plants cyclization (aromatization)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 231051 Dehydrogenation of paraffines at pressures below 50 atm/500C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23106 Alkylation :

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 231061 Alkylation at pressures below 50 atm / 500 C

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23110 Other chemical and physical treatments (e.g washing etc)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23111 Hydrogen generation from natural gas of liquid hydrocarbons

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23113 Sulphur extraction from hydro gen sulfide

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23114 Other plants

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 231141 Other plants:workshops and stores

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 231142 Other Plants:Water treatment plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 231143 Other plants:control rooms and switchboards

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 23115 Oil refinery plants (pabrik pengolahan/daur ulang oli bekas)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 232 Petrochemical works

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	24.14	24.14	2.53	2.53	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	3.45	27.59	8.11	10.64	10.07	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	3.45	31.03	0.25	10.89	0.31	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	3.45	34.48	0.41	11.30	0.51	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	3.45	37.93	0.25	11.55	0.31	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	3.45	41.38	0.41	11.96	0.51	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	3.45	44.83	0.41	12.37	0.51	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	3.45	48.28	0.25	12.62	0.31	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	3.45	51.72	7.67	20.28	9.52	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	3.45	55.17	4.55	24.83	5.66	30.86	2	2	50.00	50.00	14,165.04	14,165.04	69.97	69.97	311144.25	57036.89			
11	2,500	3,000	2,750	1	17	3.45	58.62	3.43	28.27	4.27	35.13	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	50108.72			
12	3,000	4,000	3,500	1	18	3.45	62.07	4.40	32.67	5.47	40.59	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	43359.79			
13	4,000	5,000	4,500	1	19	3.45	65.52	3.07	35.74	3.82	44.41	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	39632.90			
14	5,000	7,500	6,250	1	20	3.45	68.97	2.06	37.80	2.56	46.97	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	37470.57			
15	7,500	10,000	8,750	1	21	3.45	72.41	2.06	39.87	2.56	49.54	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	35531.98			
16	10,000	20,000	15,000	1	22	3.45	75.86	8.38	48.25	10.41	59.95	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	29360.51			
17	20,000	50,000	35,000	1	23	3.45	79.31	6.71	54.95	8.33	68.28	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	25777.01			
18	50,000	100,000	75,000	1	24	3.45	82.76	6.71	48.25	8.33	59.95	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	29360.51			
19	100,000	500,000	300,000	1	25	3.45	86.21	8.17	56.42	10.16	70.11	0	2	0.00	50.00	0.00	14,165.04	0.00	69.97	0.00	25106.47			
20	500,000	UP		4	29	13.79	100.00	24.06	80.48	29.89	100.00	2	4	50.00	100.00	6,079.88	20,244.92	30.03	100.00	25270.91	25155.63			
				29					80.48					4					20,244.92					25155.63



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2321 Petrochemical work with basic materials such as ethylene etc

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	25	25	11.52	11.52	33.48	33.48	3.62	3.62	1	1	25.00	25.00	2.65	2.65	0.01	0.01	7.91	7.91	
2	50	100	75	2	27	0.92	12.44	16.17	49.65	1.75	5.36	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	5.33	5.33
3	100	200	150	1	28	0.46	12.90	10.88	60.53	1.18	6.54	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.37	4.37
4	200	300	250	1	29	0.46	13.36	1.84	62.37	0.20	6.74	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.25	4.25
5	300	500	400	1	30	0.46	13.82	0.18	62.55	0.02	6.76	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.23	4.23
6	500	750	625	1	31	0.46	14.29	0.00	62.55	0.00	6.76	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.23	4.23
7	750	1,000	875	1	32	0.46	14.75	0.40	62.94	0.04	6.80	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.21	4.21
8	1,000	1,500	1,250	6	38	2.76	17.51	2.09	65.03	0.23	7.03	0	1	0.00	25.00	0.00	2.65	0.00	0.01	0.00	4.07	4.07
9	1,500	2,000	1,750	11	49	5.07	22.58	43.72	108.75	4.72	11.75	1	2	25.00	50.00	1,695.29	1,697.94	5.59	5.59	3877.37	1561.25	
10	2,000	2,500	2,250	1	50	0.46	23.04	2.07	110.83	0.22	11.97	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1532.08	1532.08
11	2,500	3,000	2,750	6	56	2.76	25.81	4.28	115.11	0.46	12.44	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1475.08	1475.08
12	3,000	4,000	3,500	11	67	5.07	30.88	9.24	124.35	1.00	13.43	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1365.42	1365.42
13	4,000	5,000	4,500	11	78	5.07	35.94	5.12	129.47	0.55	13.99	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1311.42	1311.42
14	5,000	7,500	6,250	1	79	0.46	36.41	0.61	130.09	0.07	14.05	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1305.25	1305.25
15	7,500	10,000	8,750	1	80	0.46	36.87	8.86	138.95	0.96	15.01	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1222.01	1222.01
16	10,000	20,000	15,000	7	87	3.23	40.09	23.93	162.88	2.59	17.60	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	1042.46	1042.46
17	20,000	50,000	35,000	17	104	7.83	47.93	170.59	333.47	18.43	36.03	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	509.18	509.18
18	50,000	100,000	75,000	13	117	5.99	53.92	83.82	417.29	9.06	45.08	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	406.90	406.90
19	100,000	500,000	300,000	29	146	13.36	67.28	160.41	577.70	17.33	62.41	0	2	0.00	50.00	0.00	1,697.94	0.00	5.59	0.00	293.91	293.91
20	500,000	UP		71	217	32.72	100.00	347.95	925.65	37.59	100.00	2	4	50.00	100.00	28,652.16	30,350.09	94.41	100.00	8234.55	3278.78	
				217				925.65				4				30,350.09				3278.78		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2322 Petrochemical intermediate product(Vinyl chloride & others)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2323 Polymerization on a large scale :manufacture of polyethylene

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23231 Polymerization on a large scale:manufacture of polyethylene

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 23232 Polymerization on a large scale:manufacture of PVC

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2324 Fertilizar factories on petrochemical basis

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23241 Ammonia production and or urea production

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23242 Production of melamine powder/melamine crystals using urea

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2325 Synthetic rubber

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2326 Liquefaction of natural gas

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2329 Liquefaction and gasification of coal

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,277	5,277	40.40	40.40	1,996.69	1,996.69	17.63	17.63	2	7.69	7.69	18.14	18.14	0.21	0.21	0.91	0.91				
2	50	100	75	1,513	6,790	11.58	51.98	1,170.13	3,166.82	10.33	27.97	0	0.00	7.69	0.00	18.14	0.00	0.21	0.00	0.57	0.57			
3	100	200	150	1,439	8,229	11.02	62.99	1,502.57	4,669.38	13.27	41.24	6	23.08	30.77	743.53	761.67	8.77	8.98	49.48	16.31				
4	200	300	250	887	9,116	6.79	69.78	826.92	5,496.31	7.30	48.54	2	7.69	38.46	220.03	981.70	2.59	11.57	26.61	17.86				
5	300	500	400	1,177	10,293	9.01	78.80	819.16	6,315.47	7.23	55.77	1	3.85	42.31	320.05	1,301.75	3.77	15.35	39.07	20.61				
6	500	750	625	753	11,046	5.76	84.56	586.30	6,901.77	5.18	60.95	1	3.85	46.15	450.00	1,751.75	5.31	20.65	76.75	25.38				
7	750	1,000	875	590	11,636	4.52	89.08	501.71	7,403.48	4.43	65.38	3	11.54	57.69	1,013.69	2,765.44	11.95	32.60	202.05	37.35				
8	1,000	1,500	1,250	450	12,086	3.44	92.52	602.43	8,005.92	5.32	70.70	2	7.69	65.38	1,320.90	4,086.34	15.57	48.17	219.26	51.04				
9	1,500	2,000	1,750	237	12,323	1.81	94.34	347.92	8,353.84	3.07	73.77	0	0.00	65.38	0.00	4,086.34	0.00	48.17	0.00	48.92	48.92			
10	2,000	2,500	2,250	147	12,470	1.13	95.46	284.54	8,638.38	2.51	76.29	0	0.00	65.38	0.00	4,086.34	0.00	48.17	0.00	47.30	47.30			
11	2,500	3,000	2,750	94	12,564	0.72	96.18	9.97	8,628.41	0.09	76.20	0	0.00	65.38	0.00	4,086.34	0.00	48.17	0.00	47.36	47.36			
12	3,000	4,000	3,500	120	12,684	0.92	97.10	327.63	8,956.04	2.89	79.09	2	7.69	73.08	3,617.81	7,704.16	42.65	90.83	1104.23	86.02				
13	4,000	5,000	4,500	68	12,752	0.52	97.62	158.60	9,114.64	1.40	80.49	1	3.85	76.92	2.73	7,706.89	0.03	90.86	1.72	84.56	84.56			
14	5,000	7,500	6,250	93	12,845	0.71	98.33	564.27	9,678.91	4.98	85.48	0	0.00	76.92	0.00	7,706.89	0.00	90.86	0.00	79.63	79.63			
15	7,500	10,000	8,750	58	12,903	0.44	98.78	542.61	10,221.53	4.79	90.27	0	0.00	76.92	0.00	7,706.89	0.00	90.86	0.00	75.40	75.40			
16	10,000	20,000	15,000	74	12,977	0.57	99.34	575.27	10,796.79	5.08	95.35	2	7.69	84.62	212.06	7,918.95	2.50	93.36	36.86	73.35	73.35			
17	20,000	50,000	35,000	46	13,023	0.35	99.69	273.25	11,070.04	2.41	97.76	1	3.85	88.46	450.00	8,368.95	5.31	98.66	164.69	75.60	75.60			
18	50,000	100,000	75,000	13	13,036	0.10	99.79	105.71	11,175.75	0.93	98.70	0	0.00	88.46	0.00	8,368.95	0.00	98.66	0.00	74.88	74.88			
19	100,000	500,000	300,000	21	13,057	0.16	99.95	103.43	11,279.18	0.91	99.61	3	11.54	100.00	113.47	8,482.41	1.34	100.00	109.71	75.20	75.20			
20	500,000	UP		6	13,063	0.05	100.00	44.27	11,323.45	0.39	100.00	0	0.00	100.00	0.00	8,482.41	0.00	100.00	0.00	74.91	74.91			
				13,063					11,323.45					26					8,482.41					74.91



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 233 Storage tanks

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2331 Crude oil

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2332 Oil products in tanks located in harbour area

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	125	125	18.94	18.94	127.77	127.77	6.50	6.50	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	136	1.67	20.61	68.44	196.22	3.48	9.98	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	153	2.58	23.18	105.23	301.45	5.35	15.33	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	161	1.21	24.39	32.21	333.65	1.64	16.96	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	171	1.52	25.91	6.55	340.20	0.33	17.30	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	184	1.97	27.88	5.34	345.54	0.27	17.57	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	193	1.36	29.24	3.79	349.33	0.19	17.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	207	2.12	31.36	9.96	359.29	0.51	18.27	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	228	3.18	34.55	10.82	370.11	0.55	18.82	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	242	2.12	36.67	6.89	377.00	0.35	19.17	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	246	0.61	37.27	7.10	384.10	0.36	19.53	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	256	1.52	38.79	15.57	399.67	0.79	20.32	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	262	0.91	39.70	25.21	424.88	1.28	21.60	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	298	5.45	45.15	42.38	467.26	2.15	23.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	311	1.97	47.12	62.01	529.27	3.15	26.91	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	62	373	9.39	56.52	183.65	712.92	9.34	36.25	1	1	20.00	20.00	2.36	2.36	2.05	2.05	1.28	0.33			
17	20,000	50,000	35,000	99	472	15.00	71.52	684.15	1,397.07	34.78	71.03	1	2	20.00	40.00	16.39	18.74	14.24	16.29	2.39	1.34			
18	50,000	100,000	75,000	81	553	12.27	83.79	249.34	1,646.41	12.68	83.70	1	3	20.00	60.00	6.77	25.52	5.89	22.18	2.72	1.55			
19	100,000	500,000	300,000	93	646	14.09	97.88	301.12	1,947.53	15.31	99.01	2	5	40.00	100.00	89.54	115.05	77.82	100.00	29.73	5.91			
20	500,000	UP		14	660	2.12	100.00	19.40	1,966.93	0.99	100.00	0	5	0.00	100.00	0.00	115.05	0.00	100.00	0.00	5.85			
				660					1,966.93					5					115.05					5.85



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2333 Liquefied gases

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2334 Pipeline for chemical products

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2335 Other liquid chemicals (e.g ammonia)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.17	5.17	17.81	17.81	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	17	2.16	7.33	32.82	50.63	1.69	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	25	3.45	10.78	58.75	109.38	3.03	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	26	0.43	11.21	0.00	109.38	0.00	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	27	0.43	11.64	0.01	109.38	0.00	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	33	2.59	14.22	0.29	109.67	0.01	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	37	1.72	15.95	2.96	112.63	0.15	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	47	4.31	20.26	14.37	127.00	0.74	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	53	2.59	22.84	3.43	130.42	0.18	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	57	1.72	24.57	16.12	146.54	0.83	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	61	1.72	26.29	42.18	188.72	2.17	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	71	4.31	30.60	96.09	284.81	4.95	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	77	2.59	33.19	35.52	320.33	1.83	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	91	6.03	39.22	90.64	410.97	4.67	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	95	1.72	40.95	54.38	465.35	2.80	23.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	118	9.91	50.86	215.39	680.74	11.10	35.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	142	10.34	61.21	255.59	936.33	13.17	48.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	168	11.21	72.41	305.48	1,241.81	15.75	64.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	53	221	22.84	95.26	630.03	1,871.84	32.47	96.48	1	1	100.00	100.00	165.37	165.37	100.00	100.00	26.25	8.83			
20	500,000	UP		11	232	4.74	100.00	68.23	1,940.07	3.52	100.00	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	8.52			
				232					1,940.07					1					165.37					8.52



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 234 Manufacture of plastic articles foam plastics synthetic resi

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2341 Manufacture of plastic articles

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,313	1,313	8.26	8.26	1,107.29	1,107.29	1.04	1.04	6	6	2.87	2.87	26.16	26.16	0.01	0.01	2.36	2.36	
2	50	100	75	349	1,662	2.20	10.46	1,552.82	2,660.11	1.45	2.49	5	11	2.39	5.26	180.05	206.22	0.07	0.08	11.60	7.75	
3	100	200	150	481	2,143	3.03	13.49	2,551.08	5,211.19	2.39	4.88	8	19	3.83	9.09	850.21	1,056.43	0.33	0.41	33.33	20.27	
4	200	300	250	384	2,527	2.42	15.90	1,744.03	6,955.22	1.63	6.51	1	20	0.48	9.57	4.14	1,060.57	0.00	0.42	0.24	15.25	
5	300	500	400	615	3,142	3.87	19.77	2,480.00	9,435.22	2.32	8.83	10	30	4.78	14.35	896.20	1,956.77	0.35	0.77	36.14	20.74	
6	500	750	625	613	3,755	3.86	23.63	2,574.25	12,009.47	2.41	11.24	3	33	1.44	15.79	53.92	2,010.69	0.02	0.79	2.09	16.74	
7	750	1,000	875	689	4,444	4.34	27.97	1,709.34	13,718.80	1.60	12.84	6	39	2.87	18.66	1,052.77	3,063.46	0.41	1.20	61.59	22.33	
8	1,000	1,500	1,250	951	5,395	5.99	33.95	2,709.04	16,427.84	2.54	15.38	9	48	4.31	22.97	3,521.19	6,584.65	1.38	2.58	129.98	40.08	
9	1,500	2,000	1,750	708	6,103	4.46	38.41	2,163.82	18,591.66	2.03	17.40	5	53	2.39	25.36	2,404.59	8,989.23	0.94	3.52	111.13	48.35	
10	2,000	2,500	2,250	611	6,714	3.85	42.26	2,264.88	20,856.54	2.12	19.52	5	58	2.39	27.75	763.60	9,752.83	0.30	3.82	33.71	46.76	
11	2,500	3,000	2,750	633	7,347	3.98	46.24	2,735.27	23,591.81	2.56	22.08	10	68	4.78	32.54	7,704.49	17,457.32	3.02	6.84	281.67	74.00	
12	3,000	4,000	3,500	868	8,215	5.46	51.70	4,320.96	27,912.76	4.04	26.12	4	72	1.91	34.45	3,772.73	21,230.05	1.48	8.32	87.31	76.06	
13	4,000	5,000	4,500	668	8,883	4.20	55.91	3,978.95	31,891.72	3.72	29.85	8	80	3.83	38.28	6,887.01	28,117.05	2.70	11.01	173.09	88.16	
14	5,000	7,500	6,250	1,332	10,215	8.38	64.29	8,784.63	40,676.35	8.22	38.07	13	93	6.22	44.50	11,194.83	39,311.88	4.39	15.40	127.44	96.65	
15	7,500	10,000	8,750	788	11,003	4.96	69.25	6,776.33	47,452.68	6.34	44.41	8	101	3.83	48.33	11,737.33	51,049.21	4.60	20.00	173.21	107.58	
16	10,000	20,000	15,000	1,721	12,724	10.83	80.08	19,280.01	66,732.69	18.04	62.46	30	131	14.35	62.68	24,580.45	75,629.66	9.63	29.63	127.49	113.33	
17	20,000	50,000	35,000	1,558	14,282	9.81	89.89	18,613.72	85,346.40	17.42	79.88	30	161	14.35	77.03	9,640.87	85,270.54	3.78	33.40	51.79	99.91	
18	50,000	100,000	75,000	818	15,100	5.15	95.03	8,367.56	93,713.96	7.83	87.71	16	177	7.66	84.69	65,661.60	150,932.14	25.72	59.12	784.72	161.06	
19	100,000	500,000	300,000	651	15,751	4.10	99.13	12,338.08	106,052.04	11.55	99.26	25	202	11.96	96.65	5,588.04	156,520.18	2.19	61.31	45.29	147.59	
20	500,000	UP		138	15,889	0.87	100.00	792.36	106,844.39	0.74	100.00	7	209	3.35	100.00	98,768.19	255,288.37	38.69	100.00	12465.12	238.93	
				15,889				106,844.39				209				255,288.37					238.93	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2342 Manufacture and processing of foam plastics

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2343

Manufacture of synthetic adhesives also called synthetic res

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 23431 Using inflammable/combustible under Tariff Code 2343

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23432 Using liquid methanolwater and air continuous process

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 235 Manufacture of artificial fibres (petrochemical feedstock)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 236 Manufacture of film photo grafic paper and magnetic tape

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 237 Manufacture of tooth paste soap detergents polishes etheric

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2371 Manufacture of soaps detergents and polishes

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2372 Manufacture of etheric oils, essences, perfumes and cosmetic

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2373 Manufacture of glatine non synthetic adhesives starches

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2374 Manufacture of natural adhesive (glue) of organic origin c

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	9.60	9.60	21.84	21.84	1.58	1.58	2	2	18.18	18.18	6.55	6.55	4.56	4.56	30.01	30.01			
2	50	100	75	7	26	3.54	13.13	30.04	51.87	2.18	3.76	4	6	36.36	54.55	19.75	26.30	13.75	18.31	65.75	50.70			
3	100	200	150	2	28	1.01	14.14	15.85	67.72	1.15	4.91	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	38.84			
4	200	300	250	2	30	1.01	15.15	9.21	76.93	0.67	5.58	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	34.19			
5	300	500	400	5	35	2.53	17.68	20.06	97.00	1.45	7.03	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	27.12			
6	500	750	625	5	40	2.53	20.20	10.95	107.95	0.79	7.82	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	24.36			
7	750	1,000	875	4	44	2.02	22.22	4.94	112.89	0.36	8.18	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	23.30			
8	1,000	1,500	1,250	23	67	11.62	33.84	142.92	255.81	10.36	18.54	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	10.28			
9	1,500	2,000	1,750	23	90	11.62	45.45	64.53	320.34	4.68	23.22	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	8.21			
10	2,000	2,500	2,250	5	95	2.53	47.98	11.61	331.95	0.84	24.06	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	7.92			
11	2,500	3,000	2,750	1	96	0.51	48.48	14.00	345.94	1.01	25.07	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	7.60			
12	3,000	4,000	3,500	3	99	1.52	50.00	19.54	365.48	1.42	26.49	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	7.20			
13	4,000	5,000	4,500	5	104	2.53	52.53	29.21	394.69	2.12	28.60	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	6.66			
14	5,000	7,500	6,250	30	134	15.15	67.68	57.30	451.99	4.15	32.76	0	6	0.00	54.55	0.00	26.30	0.00	18.31	0.00	5.82			
15	7,500	10,000	8,750	8	142	4.04	71.72	105.87	557.87	7.67	40.43	3	9	27.27	81.82	77.02	103.32	53.63	71.94	72.74	18.52			
16	10,000	20,000	15,000	10	152	5.05	76.77	180.86	738.73	13.11	53.54	0	9	0.00	81.82	0.00	103.32	0.00	71.94	0.00	13.99			
17	20,000	50,000	35,000	23	175	11.62	88.38	487.77	1,226.50	35.35	88.89	0	9	0.00	81.82	0.00	103.32	0.00	71.94	0.00	8.42			
18	50,000	100,000	75,000	13	188	6.57	94.95	103.84	1,330.34	7.53	96.41	0	9	0.00	81.82	0.00	103.32	0.00	71.94	0.00	7.77			
19	100,000	500,000	300,000	7	195	3.54	98.48	44.44	1,374.78	3.22	99.64	0	9	0.00	81.82	0.00	103.32	0.00	71.94	0.00	7.52			
20	500,000	UP		3	198	1.52	100.00	5.03	1,379.80	0.36	100.00	2	11	18.18	100.00	40.29	143.61	28.06	100.00	801.35	10.41			
				198					1,379.80					11					143.61					10.41



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 23741 Using water or other non combustibile solvent(s) as the sole

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 23742 Using inflammable/combustible producing combustible final

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2378 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 238 Chemical fertilizer factories (conventional)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	30	30	9.17	9.17	18.73	18.73	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	38	2.45	11.62	40.89	59.62	3.35	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	51	3.98	15.60	32.53	92.16	2.66	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	54	0.92	16.51	1.09	93.25	0.09	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	64	3.06	19.57	17.51	110.76	1.43	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	68	1.22	20.80	4.82	115.58	0.39	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	82	4.28	25.08	54.24	169.82	4.44	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	102	6.12	31.19	37.47	207.28	3.07	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	113	3.36	34.56	21.48	228.77	1.76	18.73	0	0	0.00	0.00	1.76	18.73	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	118	1.53	36.09	15.73	244.50	1.29	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	123	1.53	37.61	29.66	274.16	2.43	22.44	1	1	100.00	100.00	11.00	11.00	100.00	100.00	37.09	4.01	
12	3,000	4,000	3,500	8	131	2.45	40.06	39.03	313.18	3.19	25.64	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	3.51	
13	4,000	5,000	4,500	8	139	2.45	42.51	42.11	355.29	3.45	29.09	0	1	0.00	100.00	3.45	29.09	0.00	11.00	0.00	100.00	3.10
14	5,000	7,500	6,250	24	163	7.34	49.85	190.90	546.19	15.63	44.71	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	2.01	
15	7,500	10,000	8,750	9	172	2.75	52.60	11.01	557.20	0.90	45.61	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	1.97	
16	10,000	20,000	15,000	25	197	7.65	60.24	176.19	733.38	14.42	60.04	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	1.50	
17	20,000	50,000	35,000	42	239	12.84	73.09	214.21	947.59	17.54	77.57	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	1.16	
18	50,000	100,000	75,000	35	274	10.70	83.79	119.79	1,067.38	9.81	87.38	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	1.03	
19	100,000	500,000	300,000	37	311	11.31	95.11	108.40	1,175.78	8.87	96.25	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	0.94	
20	500,000	UP		16	327	4.89	100.00	45.78	1,221.56	3.75	100.00	0	1	0.00	100.00	0.00	11.00	0.00	100.00	0.00	0.90	
				327					1,221.56					1					11.00			0.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 239 Powders explosives matches and firework factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2399 Other industries in main category 23

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	123	123	33.88	33.88	9.66	9.66	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	131	2.20	36.09	23.01	32.67	2.63	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	137	1.65	37.74	18.78	51.45	2.14	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	138	0.28	38.02	23.01	74.46	2.63	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	139	0.28	38.29	0.16	74.62	0.02	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	140	0.28	38.57	1.61	76.23	0.18	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	142	0.55	39.12	0.36	75.87	0.04	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	145	0.83	39.94	1.92	77.79	0.22	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	148	0.83	40.77	6.15	83.94	0.70	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	152	1.10	41.87	11.46	95.40	1.31	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	153	0.28	42.15	3.17	98.57	0.36	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	159	1.65	43.80	22.82	121.38	2.61	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	162	0.83	44.63	21.32	142.71	2.44	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	165	0.83	45.45	10.53	132.17	1.20	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	170	1.38	46.83	11.77	143.94	1.34	16.44	1	1	16.67	16.67	53.50	53.50	20.04	20.04	454.64	37.17			
16	10,000	20,000	15,000	45	215	12.40	59.23	112.48	256.42	12.85	29.29	2	3	33.33	50.00	15.00	68.49	5.62	25.66	13.33	26.71			
17	20,000	50,000	35,000	25	240	6.89	66.12	307.62	564.04	35.13	64.42	0	3	0.00	50.00	0.00	68.49	0.00	25.66	0.00	12.14			
18	50,000	100,000	75,000	38	278	10.47	76.58	25.34	589.38	2.89	67.31	0	3	0.00	50.00	0.00	68.49	0.00	25.66	0.00	11.62			
19	100,000	500,000	300,000	63	341	17.36	93.94	258.07	847.45	29.47	96.79	2	5	33.33	83.33	183.18	251.68	68.63	94.29	70.98	29.70			
20	500,000	UP		22	363	6.06	100.00	28.13	875.58	3.21	100.00	1	6	16.67	100.00	15.23	266.91	5.71	100.00	54.15	30.48			
				363					875.58					6					266.91					30.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 240 Spinning mills pre-spinning process

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	14.83	14.83	39.83	39.83	2.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	69	1.67	16.51	26.78	66.61	1.35	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	77	1.91	18.42	71.72	138.33	3.62	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	80	0.72	19.14	23.22	161.55	1.17	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	86	1.44	20.57	2.12	163.67	0.11	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	94	1.91	22.49	6.63	170.30	0.33	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	106	2.87	25.36	14.03	184.33	0.71	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	116	2.39	27.75	18.08	202.40	0.91	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	121	1.20	28.95	22.12	224.52	1.12	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	130	2.15	31.10	25.33	249.85	1.28	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	136	1.44	32.54	18.84	268.69	0.95	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	148	2.87	35.41	16.04	284.73	0.81	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	160	2.87	38.28	40.55	325.29	2.05	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	179	4.55	42.82	140.65	465.94	7.10	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	190	2.63	45.45	94.40	560.34	4.77	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	237	11.24	56.70	358.85	919.19	18.11	46.40	1	1	12.50	12.50	9.16	9.16	0.25	0.25	2.55	1.00			
17	20,000	50,000	35,000	57	294	13.64	70.33	283.50	1,202.69	14.31	60.71	0	1	0.00	12.50	0.00	9.16	0.00	0.25	0.00	0.76			
18	50,000	100,000	75,000	28	322	6.70	77.03	140.72	1,343.41	7.10	67.82	0	1	0.00	12.50	0.00	9.16	0.00	0.25	0.00	0.68			
19	100,000	500,000	300,000	59	381	14.11	91.15	518.39	1,861.79	26.17	93.98	4	5	50.00	62.50	2,096.53	2,105.69	56.27	56.51	404.43	113.10			
20	500,000	UP		37	418	8.85	100.00	119.15	1,980.95	6.02	100.00	3	8	37.50	100.00	1,620.26	3,725.94	43.49	100.00	1359.80	188.09			
				418					1,980.95					8					3,725.94					188.09



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2401 Spinning millsPre-spinning : Animal Fibres

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2402 Spinning millsPre-spinning : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2403 Spinning millsPre-spinning : Synthetic fibres/mechanical pr

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	91	91	10.64	10.64	54.48	54.48	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	109	2.11	12.75	102.21	156.68	2.64	4.05	1	1	2.56	2.56	63.48	63.48	0.05	0.05	62.11	40.51			
3	100	200	150	10	119	1.17	13.92	64.66	221.35	1.67	5.71	1	2	2.56	5.13	0.06	63.54	0.00	0.05	0.09	28.70			
4	200	300	250	5	124	0.58	14.50	79.51	300.86	2.05	7.77	0	2	0.00	5.13	0.00	63.54	0.00	0.05	0.00	21.12			
5	300	500	400	14	138	1.64	16.14	51.53	352.39	1.33	9.10	0	2	0.00	5.13	0.00	63.54	0.00	0.05	0.00	18.03			
6	500	750	625	12	150	1.40	17.54	56.82	409.21	1.47	10.57	1	3	2.56	7.69	516.77	580.31	0.42	0.48	909.46	141.81			
7	750	1,000	875	14	164	1.64	19.18	10.46	419.67	0.27	10.84	0	3	0.00	7.69	0.00	580.31	0.00	0.48	0.00	138.28			
8	1,000	1,500	1,250	30	194	3.51	22.69	47.51	467.18	1.23	12.06	0	3	0.00	7.69	0.00	580.31	0.00	0.48	0.00	124.21			
9	1,500	2,000	1,750	34	228	3.98	26.67	72.26	539.44	1.87	13.93	9	12	23.08	30.77	494.96	1,075.27	0.41	0.88	684.95	199.33			
10	2,000	2,500	2,250	18	246	2.11	28.77	46.77	586.22	1.21	15.14	0	12	0.00	30.77	0.00	1,075.27	0.00	0.88	0.00	183.43			
11	2,500	3,000	2,750	20	266	2.34	31.11	27.78	614.00	0.72	15.85	0	12	0.00	30.77	0.00	1,075.27	0.00	0.88	0.00	175.13			
12	3,000	4,000	3,500	26	292	3.04	34.15	97.62	711.62	2.52	18.37	0	12	0.00	30.77	0.00	1,075.27	0.00	0.88	0.00	151.10			
13	4,000	5,000	4,500	9	301	1.05	35.20	9.83	721.45	0.25	18.63	0	12	0.00	30.77	0.00	1,075.27	0.00	0.88	0.00	149.04			
14	5,000	7,500	6,250	41	342	4.80	40.00	80.95	802.40	2.09	20.72	1	13	2.56	33.33	222.06	1,297.33	0.18	1.07	274.30	161.68			
15	7,500	10,000	8,750	27	369	3.16	43.16	105.99	908.39	2.74	23.45	1	14	2.56	35.90	50.58	1,347.91	0.04	1.11	47.72	148.38			
16	10,000	20,000	15,000	77	446	9.01	52.16	331.15	1,239.54	8.55	32.00	1	15	2.56	38.46	712.51	2,060.42	0.58	1.69	215.16	166.22			
17	20,000	50,000	35,000	104	550	12.16	64.33	836.25	2,075.79	21.59	53.59	2	17	5.13	43.59	471.70	2,532.12	0.39	2.08	56.41	121.98			
18	50,000	100,000	75,000	56	606	6.55	70.88	374.56	2,450.35	9.67	63.26	1	18	2.56	46.15	77,765.44	80,297.56	63.84	65.92	20761.60	3276.98			
19	100,000	500,000	300,000	177	783	20.70	91.58	1,129.51	3,579.86	29.16	92.43	12	30	30.77	76.92	11,307.82	91,605.39	9.28	75.20	1001.13	2558.91			
20	500,000	UP		72	855	8.42	100.00	293.37	3,873.23	7.57	100.00	9	39	23.08	100.00	30,208.54	121,813.92	24.80	100.00	10297.00	3145.02			
				855					3,873.23					39					121,813.92					3145.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2408 Spinning millsPre-spinning : Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	130	130	17.64	17.64	70.30	70.30	2.25	2.25	3	3	12.00	12.00	20.17	20.17	0.22	0.22	28.69	28.69			
2	50	100	75	11	141	1.49	19.13	42.53	112.83	1.36	3.61	1	4	4.00	16.00	65.16	85.33	0.70	0.92	153.23	75.63			
3	100	200	150	8	149	1.09	20.22	25.20	138.03	0.81	4.41	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	61.82			
4	200	300	250	5	154	0.68	20.90	3.73	134.30	0.12	4.30	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	63.54			
5	300	500	400	7	161	0.95	21.85	1.78	136.08	0.06	4.35	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	62.71			
6	500	750	625	5	166	0.68	22.52	6.35	142.43	0.20	4.56	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	59.91			
7	750	1,000	875	5	171	0.68	23.20	4.35	146.78	0.14	4.69	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	58.14			
8	1,000	1,500	1,250	11	182	1.49	24.69	30.13	176.91	0.96	5.66	0	4	0.00	16.00	0.00	85.33	0.00	0.92	0.00	48.24			
9	1,500	2,000	1,750	15	197	2.04	26.73	11.59	188.50	0.37	6.03	1	5	4.00	20.00	1,750.62	1,835.95	18.89	19.82	15109.19	974.01			
10	2,000	2,500	2,250	7	204	0.95	27.68	26.08	214.57	0.83	6.86	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	855.64			
11	2,500	3,000	2,750	8	212	1.09	28.77	13.06	227.63	0.42	7.28	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	806.54			
12	3,000	4,000	3,500	2	214	0.27	29.04	3.79	231.42	0.12	7.40	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	793.33			
13	4,000	5,000	4,500	2	216	0.27	29.31	21.50	252.92	0.69	8.09	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	725.90			
14	5,000	7,500	6,250	23	239	3.12	32.43	104.44	357.36	3.34	11.43	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	513.75			
15	7,500	10,000	8,750	13	252	1.76	34.19	109.40	466.77	3.50	14.93	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	393.33			
16	10,000	20,000	15,000	69	321	9.36	43.55	539.02	1,005.79	17.24	32.17	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	182.54			
17	20,000	50,000	35,000	97	418	13.16	56.72	910.87	1,916.66	29.13	61.30	0	5	0.00	20.00	0.00	1,835.95	0.00	19.82	0.00	95.79			
18	50,000	100,000	75,000	52	470	7.06	63.77	377.74	2,294.39	12.08	73.39	3	8	12.00	32.00	216.36	2,052.31	2.34	22.15	57.28	89.45			
19	100,000	500,000	300,000	111	581	15.06	78.83	477.64	2,772.03	15.28	88.66	8	16	32.00	64.00	5,448.56	7,500.87	58.81	80.96	1140.74	270.59			
20	500,000	UP		156	737	21.17	100.00	354.45	3,126.48	11.34	100.00	9	25	36.00	100.00	1,764.53	9,265.40	19.04	100.00	497.83	296.35			
				737					3,126.48					25					9,265.40					296.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 241 Weaving pre-weaving process

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2411 WeavingPre-Weaving Processes:Animal fibres

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.02	1.02	4.21	4.21	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.02	2.04	0.75	4.96	0.09	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.02	3.06	0.80	5.76	0.10	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.02	4.08	1.80	7.56	0.23	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.02	5.10	0.53	8.10	0.07	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	10	5.10	10.20	7.31	15.40	0.92	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	20	10.20	20.41	22.25	37.65	2.82	4.77	1	1	33.33	33.33	4.12	4.12	24.69	24.69	18.50	10.93			
8	1,000	1,500	1,250	8	28	8.16	28.57	13.56	51.21	1.72	6.48	0	1	0.00	33.33	0.00	4.12	0.00	24.69	0.00	8.04			
9	1,500	2,000	1,750	12	40	12.24	40.82	45.59	96.80	5.77	12.25	0	1	0.00	33.33	0.00	4.12	0.00	24.69	0.00	4.25			
10	2,000	2,500	2,250	8	48	8.16	48.98	38.45	135.25	4.87	17.12	0	1	0.00	33.33	0.00	4.12	0.00	24.69	0.00	3.04			
11	2,500	3,000	2,750	5	53	5.10	54.08	26.16	161.41	3.31	20.43	0	1	0.00	33.33	0.00	4.12	0.00	24.69	0.00	2.55			
12	3,000	4,000	3,500	13	66	13.27	67.35	95.79	257.19	12.12	32.55	0	1	0.00	33.33	0.00	4.12	0.00	24.69	0.00	1.60			
13	4,000	5,000	4,500	5	71	5.10	72.45	62.44	319.63	7.90	40.45	1	2	33.33	66.67	10.10	14.21	60.56	85.25	16.17	4.45			
14	5,000	7,500	6,250	7	78	7.14	79.59	78.13	397.76	9.89	50.34	0	2	0.00	66.67	0.00	14.21	0.00	85.25	0.00	3.57			
15	7,500	10,000	8,750	4	82	4.08	83.67	78.01	475.77	9.87	60.21	0	2	0.00	66.67	0.00	14.21	0.00	85.25	0.00	2.99			
16	10,000	20,000	15,000	8	90	8.16	91.84	136.18	611.95	17.23	77.45	1	3	33.33	100.00	2.46	16.67	14.75	100.00	1.81	2.72			
17	20,000	50,000	35,000	7	97	7.14	98.98	178.07	790.01	22.54	99.99	0	3	0.00	100.00	0.00	16.67	0.00	100.00	0.00	2.11			
18	50,000	100,000	75,000	1	98	1.02	100.00	0.11	790.12	0.01	100.00	0	3	0.00	100.00	0.00	16.67	0.00	100.00	0.00	2.11			
19	100,000	500,000	300,000	0	98	0.00	100.00	0.00	790.12	0.00	100.00	0	3	0.00	100.00	0.00	16.67	0.00	100.00	0.00	2.11			
20	500,000	UP		0	98	0.00	100.00	0.00	790.12	0.00	100.00	0	3	0.00	100.00	0.00	16.67	0.00	100.00	0.00	2.11			
				98					790.12					3					16.67					2.11



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2412 WeavingPre-Weaving Processes:Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	7.85	7.85	54.92	54.92	2.17	2.17	1	1	6.25	6.25	0.09	0.09	0.00	0.00	0.16	0.16			
2	50	100	75	5	47	0.93	8.79	18.60	73.52	0.73	2.90	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.12	0.12		
3	100	200	150	5	52	0.93	9.72	15.89	89.41	0.63	3.53	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.10	0.10		
4	200	300	250	2	54	0.37	10.09	21.93	111.35	0.87	4.40	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.08	0.08		
5	300	500	400	12	66	2.24	12.34	13.58	124.93	0.54	4.93	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.07	0.07		
6	500	750	625	10	76	1.87	14.21	39.55	164.48	1.56	6.49	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.05	0.05		
7	750	1,000	875	9	85	1.68	15.89	10.45	174.93	0.41	6.91	0	1	0.00	6.25	0.00	0.09	0.00	0.00	0.00	0.05	0.05		
8	1,000	1,500	1,250	11	96	2.06	17.94	28.35	203.28	1.12	8.03	1	2	6.25	12.50	1.60	1.69	0.02	0.02	5.65	0.83			
9	1,500	2,000	1,750	17	113	3.18	21.12	46.01	249.30	1.82	9.84	0	2	0.00	12.50	0.00	1.69	0.00	0.02	0.00	0.68	0.68		
10	2,000	2,500	2,250	3	116	0.56	21.68	10.38	259.68	0.41	10.25	0	2	0.00	12.50	0.00	1.69	0.00	0.02	0.00	0.65	0.65		
11	2,500	3,000	2,750	9	125	1.68	23.36	35.14	294.82	1.39	11.64	0	2	0.00	12.50	0.00	1.69	0.00	0.02	0.00	0.57	0.57		
12	3,000	4,000	3,500	25	150	4.67	28.04	81.43	376.25	3.22	14.86	1	3	6.25	18.75	0.00	1.69	0.00	0.02	0.00	0.45	0.45		
13	4,000	5,000	4,500	9	159	1.68	29.72	51.59	427.84	2.04	16.89	0	3	0.00	18.75	0.00	1.69	0.00	0.02	0.00	0.40	0.40		
14	5,000	7,500	6,250	49	208	9.16	38.88	136.75	564.58	5.40	22.29	0	3	0.00	18.75	0.00	1.69	0.00	0.02	0.00	0.30	0.30		
15	7,500	10,000	8,750	19	227	3.55	42.43	202.75	767.33	8.01	30.30	1	4	6.25	25.00	7,007.65	7,009.34	94.96	94.98	3456.37	913.47			
16	10,000	20,000	15,000	93	320	17.38	59.81	684.53	1,451.86	27.03	57.33	3	7	18.75	43.75	6.59	7,015.94	0.09	95.07	0.96	483.24			
17	20,000	50,000	35,000	112	432	20.93	80.75	587.47	2,039.32	23.20	80.52	1	8	6.25	50.00	8.01	7,023.95	0.11	95.18	1.36	344.43			
18	50,000	100,000	75,000	44	476	8.22	88.97	218.78	2,258.10	8.64	89.16	7	15	43.75	93.75	282.45	7,306.39	3.83	99.01	129.10	323.56			
19	100,000	500,000	300,000	52	528	9.72	98.69	288.23	2,546.33	11.38	100.54	0	15	0.00	93.75	0.00	7,306.39	0.00	99.01	0.00	286.94			
20	500,000	UP		7	535	1.31	100.00	13.76	2,532.57	0.54	100.00	1	16	6.25	100.00	73.14	7,379.54	0.99	100.00	531.71	291.38			
				535					2,532.57					16					7,379.54					291.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2413 WeavingPre-Weaving Processes:Synthetic fibres

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2418 WeavingPre-Weaving Processes:Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 242 Dressing (including but not limited to printing) and finis

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2421 Animal fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2422 Vegetable and cellulose fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2423 Synthetic fibres

(loadings if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2428 Mixed

(loadings if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 243 Mixed process (spinning weaving dressing and finishing)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2431 Mixed processes(spinningweaving):Animal fibres

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2432 Mixed processes(spinningweaving) : Vegetable and cellulose

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	40	11.60	11.60	35.51	35.51	6.52	6.52	4	4	28.57	28.57	10.96	10.96	7.67	7.67	30.87	30.87
2	50	100	75	6	46	2.05	13.65	17.33	52.83	3.18	9.71	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	20.75
3	100	200	150	4	50	1.37	15.02	45.00	97.84	8.27	17.98	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	11.20
4	200	300	250	1	51	0.34	15.36	30.68	128.52	5.64	23.61	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	8.53
5	300	500	400	2	53	0.68	16.04	11.30	139.82	2.08	25.69	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	7.84
6	500	750	625	1	54	0.34	16.38	1.17	140.99	0.21	25.91	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	7.77
7	750	1,000	875	4	58	1.37	17.75	3.47	144.46	0.64	26.54	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	7.59
8	1,000	1,500	1,250	3	61	1.02	18.77	6.59	151.06	1.21	27.75	0	4	0.00	28.57	0.00	10.96	0.00	7.67	0.00	7.26
9	1,500	2,000	1,750	13	74	4.44	23.21	18.95	170.00	3.48	31.24	1	5	7.14	35.71	0.00	10.96	0.00	7.67	0.00	6.45
10	2,000	2,500	2,250	12	86	4.10	27.30	23.08	193.09	4.24	35.48	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	5.68
11	2,500	3,000	2,750	1	87	0.34	27.65	9.43	202.52	1.73	37.21	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	5.41
12	3,000	4,000	3,500	1	88	0.34	27.99	6.83	209.35	1.25	38.47	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	5.24
13	4,000	5,000	4,500	7	95	2.39	30.38	16.67	226.02	3.06	41.53	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	4.85
14	5,000	7,500	6,250	9	104	3.07	33.45	45.40	271.41	8.34	49.87	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	4.04
15	7,500	10,000	8,750	7	111	2.39	35.84	38.81	310.22	7.13	57.00	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	3.53
16	10,000	20,000	15,000	20	131	6.83	42.66	55.29	365.51	10.16	67.16	0	5	0.00	35.71	0.00	10.96	0.00	7.67	0.00	3.00
17	20,000	50,000	35,000	57	188	19.45	62.12	68.15	433.66	12.52	79.68	1	6	7.14	42.86	3.66	14.62	2.56	10.23	5.37	3.37
18	50,000	100,000	75,000	24	212	8.19	70.31	200.98	634.64	36.93	116.61	3	9	21.43	64.29	73.46	88.08	51.39	61.61	36.55	13.88
19	100,000	500,000	300,000	48	260	16.38	86.69	190.13	444.52	34.93	81.67	5	14	35.71	100.00	54.88	142.96	38.39	100.00	28.86	32.16
20	500,000	UP		39	299	13.31	100.00	99.74	544.25	18.33	100.00	0	14	0.00	100.00	0.00	142.96	0.00	100.00	0.00	26.27
				293				544.25				14			142.96						26.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2433 Mixed processes(spinningweaving):Synthetic fibres

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	107	107	10.57	10.57	36.30	36.30	1.11	1.11	5	5	8.06	8.06	3.19	3.19	0.00	0.00	8.79	8.79			
2	50	100	75	9	116	0.89	11.46	35.40	71.70	1.08	2.19	0	5	0.00	8.06	0.00	3.19	0.00	0.00	0.00	4.45			
3	100	200	150	7	123	0.69	12.15	27.24	98.94	0.83	3.02	1	6	1.61	9.68	176.08	179.27	0.24	0.25	646.47	181.20			
4	200	300	250	7	130	0.69	12.85	56.16	155.09	1.71	4.73	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	115.59			
5	300	500	400	11	141	1.09	13.93	158.87	313.97	4.85	9.58	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	57.10			
6	500	750	625	16	157	1.58	15.51	4.52	318.49	0.14	9.72	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	56.29			
7	750	1,000	875	3	160	0.30	15.81	2.10	320.59	0.06	9.78	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	55.92			
8	1,000	1,500	1,250	27	187	2.67	18.48	31.05	351.64	0.95	10.73	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	50.98			
9	1,500	2,000	1,750	11	198	1.09	19.57	33.71	385.35	1.03	11.76	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	46.52			
10	2,000	2,500	2,250	10	208	0.99	20.55	57.19	442.54	1.75	13.50	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	40.51			
11	2,500	3,000	2,750	8	216	0.79	21.34	17.86	460.40	0.55	14.05	0	6	0.00	9.68	0.00	179.27	0.00	0.25	0.00	38.94			
12	3,000	4,000	3,500	23	239	2.27	23.62	96.45	556.85	2.94	16.99	3	9	4.84	14.52	18.76	198.03	0.03	0.27	19.45	35.56			
13	4,000	5,000	4,500	18	257	1.78	25.40	43.65	600.50	1.33	18.32	0	9	0.00	14.52	0.00	198.03	0.00	0.27	0.00	32.98			
14	5,000	7,500	6,250	45	302	4.45	29.84	128.41	728.91	3.92	22.24	0	9	0.00	14.52	0.00	198.03	0.00	0.27	0.00	27.17			
15	7,500	10,000	8,750	11	313	1.09	30.93	28.73	757.64	0.88	23.12	0	9	0.00	14.52	0.00	198.03	0.00	0.27	0.00	26.14			
16	10,000	20,000	15,000	129	442	12.75	43.68	448.76	1,206.39	13.69	36.81	5	14	8.06	22.58	200.43	398.46	0.27	0.55	44.66	33.03			
17	20,000	50,000	35,000	118	560	11.66	55.34	805.00	2,011.39	24.57	61.38	8	22	12.90	35.48	273.42	671.88	0.37	0.92	33.97	33.40			
18	50,000	100,000	75,000	113	673	11.17	66.50	472.98	2,484.37	14.43	75.81	3	25	4.84	40.32	301.04	972.92	0.41	1.33	63.65	39.16			
19	100,000	500,000	300,000	195	868	19.27	85.77	622.34	3,106.71	18.99	94.80	14	39	22.58	62.90	27,230.52	28,203.44	37.28	38.62	4375.51	907.82			
20	500,000	UP		144	1,012	14.23	100.00	170.24	3,276.96	5.20	100.00	23	62	37.10	100.00	44,833.45	73,036.89	61.38	100.00	26334.83	2228.80			
				1,012					3,276.96					62					73,036.89					2228.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2438 Mixed processes(spinningweaving dres.&finis.): Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	165	165	14.88	14.88	51.13	51.13	1.16	1.16	2	2	3.39	3.39	4.11	4.11	0.02	0.02	8.05	8.05			
2	50	100	75	43	208	3.88	18.76	81.78	132.91	1.85	3.01	2	4	3.39	6.78	1.80	5.92	0.01	0.02	2.20	4.45			
3	100	200	150	23	231	2.07	20.83	63.21	196.12	1.43	4.44	0	4	0.00	6.78	0.00	5.92	0.00	0.02	0.00	3.02			
4	200	300	250	18	249	1.62	22.45	38.34	234.46	0.87	5.31	0	4	0.00	6.78	0.00	5.92	0.00	0.02	0.00	2.52			
5	300	500	400	20	269	1.80	24.26	17.85	252.32	0.40	5.71	0	4	0.00	6.78	0.00	5.92	0.00	0.02	0.00	2.34			
6	500	750	625	40	309	3.61	27.86	16.33	268.65	0.37	6.08	0	4	0.00	6.78	0.00	5.92	0.00	0.02	0.00	2.20			
7	750	1,000	875	38	347	3.43	31.29	60.79	329.44	1.38	7.46	3	7	5.08	11.86	1,316.91	1,322.82	5.21	5.23	2166.41	401.54			
8	1,000	1,500	1,250	35	382	3.16	34.45	77.58	407.01	1.76	9.21	0	7	0.00	11.86	0.00	1,322.82	0.00	5.23	0.00	325.01			
9	1,500	2,000	1,750	27	409	2.43	36.88	42.11	449.13	0.95	10.17	1	8	1.69	13.56	18.96	1,341.78	0.07	5.31	45.01	298.75			
10	2,000	2,500	2,250	16	425	1.44	38.32	31.77	480.89	0.72	10.89	0	8	0.00	13.56	0.00	1,341.78	0.00	5.31	0.00	279.02			
11	2,500	3,000	2,750	16	441	1.44	39.77	38.09	518.98	0.86	11.75	0	8	0.00	13.56	0.00	1,341.78	0.00	5.31	0.00	258.54			
12	3,000	4,000	3,500	28	469	2.52	42.29	98.94	617.92	2.24	13.99	1	9	1.69	15.25	107.01	1,448.79	0.42	5.73	108.15	234.46			
13	4,000	5,000	4,500	46	515	4.15	46.44	111.97	729.89	2.54	16.53	1	10	1.69	16.95	209.56	1,658.35	0.83	6.56	187.16	227.20			
14	5,000	7,500	6,250	44	559	3.97	50.41	266.78	996.67	6.04	22.57	0	10	0.00	16.95	0.00	1,658.35	0.00	6.56	0.00	166.39			
15	7,500	10,000	8,750	45	604	4.06	54.46	289.52	1,286.19	6.55	29.12	1	11	1.69	18.64	670.97	2,329.32	2.65	9.21	231.75	181.10			
16	10,000	20,000	15,000	97	701	8.75	63.21	628.90	1,915.10	14.24	43.36	4	15	6.78	25.42	851.39	3,180.71	3.37	12.58	135.38	166.09			
17	20,000	50,000	35,000	127	828	11.45	74.66	1,159.84	3,074.93	26.26	69.62	8	23	13.56	38.98	2,492.89	5,673.59	9.86	22.44	214.93	184.51			
18	50,000	100,000	75,000	86	914	7.75	82.42	416.45	3,491.38	9.43	79.05	6	29	10.17	49.15	468.01	6,141.60	1.85	24.29	112.38	175.91			
19	100,000	500,000	300,000	106	1,020	9.56	91.97	778.77	4,270.15	17.63	96.68	14	43	23.73	72.88	8,643.59	14,785.20	34.18	58.47	1109.91	346.25			
20	500,000	UP		89	1,109	8.03	100.00	146.69	4,416.84	3.32	100.00	16	59	27.12	100.00	10,500.47	25,285.66	41.53	100.00	7158.41	572.48			
				1,109					4,416.84					59					25,285.66					572.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 244 Processing of textile waste and non-woven material

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2441 Processing of textile waste : Animal fibres

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2442 Processing of textile waste : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2443 Processing of textile waste : Synthetic fibres

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2448 Processing of textile waste : Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 245 Ropemakers stringmaker sackmakers blankets weaving mills car

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2451 Ropemakers stringmakers and sackmakers

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2452 Blankets weaving milss and carpet manufactures

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 24521 Blankets weaving mills

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 24522 Carpet manufacturers

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2458 Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 246 Knitting Mills Knitwear Factories Stockings Factories Gloves

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2461 Knitting mills knitwear factories stocking factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	219	219	10.34	10.34	68.42	68.42	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	87	306	4.11	14.44	192.47	260.89	1.29	1.75	1	1	2.86	2.86	3.73	3.73	0.01	0.01	1.94	1.43			
3	100	200	150	63	369	2.97	17.41	430.83	691.72	2.90	4.65	1	2	2.86	5.71	1.49	5.22	0.00	0.02	0.35	0.76			
4	200	300	250	65	434	3.07	20.48	304.42	996.14	2.05	6.70	1	3	2.86	8.57	80.21	85.43	0.25	0.27	26.35	8.58			
5	300	500	400	75	509	3.54	24.02	380.11	1,376.25	2.56	9.26	1	4	2.86	11.43	2.07	87.50	0.01	0.27	0.54	6.36			
6	500	750	625	64	573	3.02	27.04	172.15	1,548.40	1.16	10.42	0	4	0.00	11.43	0.00	87.50	0.00	0.27	0.00	5.65			
7	750	1,000	875	61	634	2.88	29.92	101.99	1,650.39	0.69	11.10	0	4	0.00	11.43	0.00	87.50	0.00	0.27	0.00	5.30			
8	1,000	1,500	1,250	107	741	5.05	34.97	323.21	1,973.60	2.17	13.28	1	5	2.86	14.29	1,213.53	1,301.02	3.78	4.05	375.46	65.92			
9	1,500	2,000	1,750	80	821	3.78	38.74	345.48	2,319.09	2.32	15.60	0	5	0.00	14.29	0.00	1,301.02	0.00	4.05	0.00	56.10			
10	2,000	2,500	2,250	92	913	4.34	43.09	360.83	2,679.92	2.43	18.03	0	5	0.00	14.29	0.00	1,301.02	0.00	4.05	0.00	48.55			
11	2,500	3,000	2,750	58	971	2.74	45.82	314.49	2,994.41	2.12	20.14	0	5	0.00	14.29	0.00	1,301.02	0.00	4.05	0.00	43.45			
12	3,000	4,000	3,500	113	1,084	5.33	51.16	721.66	3,716.07	4.85	25.00	0	5	0.00	14.29	0.00	1,301.02	0.00	4.05	0.00	35.01			
13	4,000	5,000	4,500	87	1,171	4.11	55.26	614.84	4,330.91	4.14	29.13	1	6	2.86	17.14	85.10	1,386.13	0.27	4.32	13.84	32.01			
14	5,000	7,500	6,250	152	1,323	7.17	62.44	1,208.27	5,539.19	8.13	37.26	2	8	5.71	22.86	5,060.71	6,446.84	15.77	20.09	418.84	116.39			
15	7,500	10,000	8,750	101	1,424	4.77	67.20	1,310.79	6,849.98	8.82	46.08	1	9	2.86	25.71	443.72	6,890.55	1.38	21.47	33.85	100.59			
16	10,000	20,000	15,000	226	1,650	10.67	77.87	2,639.36	9,489.34	17.75	63.83	5	14	14.29	40.00	11,598.33	18,488.88	36.14	57.62	439.44	194.84			
17	20,000	50,000	35,000	232	1,882	10.95	88.82	2,674.93	12,164.27	17.99	81.82	4	18	11.43	51.43	253.19	18,742.07	0.79	58.41	9.47	154.07			
18	50,000	100,000	75,000	71	1,953	3.35	92.17	1,247.13	13,411.41	8.39	90.21	13	31	37.14	88.57	11,222.39	29,964.46	34.97	93.38	899.85	223.43			
19	100,000	500,000	300,000	128	2,081	6.04	98.21	1,317.77	14,729.17	8.86	99.07	4	35	11.43	100.00	2,125.22	32,089.68	6.62	100.00	161.27	217.86			
20	500,000	UP		38	2,119	1.79	100.00	137.72	14,866.89	0.93	100.00	0	35	0.00	100.00	0.00	32,089.68	0.00	100.00	0.00	215.85			
				2,119					14,866.89					35					32,089.68					215.85



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2462 Clothing and underwear manufaturessewing worksfurriers

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	142	142	11.04	11.04	128.02	128.02	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	62	204	4.82	15.86	106.60	234.62	2.08	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	84	288	6.53	22.40	190.60	425.22	3.72	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	70	358	5.44	27.84	111.49	536.71	2.18	10.48	1	1	6.25	6.25	194.00	194.00	10.25	10.25	174.00	36.15
5	300	500	400	115	473	8.94	36.78	131.12	667.83	2.56	13.04	2	3	12.50	18.75	482.91	676.92	25.52	35.78	368.30	101.36
6	500	750	625	68	541	5.29	42.07	88.64	756.47	1.73	14.77	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	89.48
7	750	1,000	875	47	588	3.65	45.72	89.03	845.50	1.74	16.51	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	80.06
8	1,000	1,500	1,250	45	633	3.50	49.22	104.94	950.44	2.05	18.56	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	71.22
9	1,500	2,000	1,750	39	672	3.03	52.26	118.83	1,069.27	2.32	20.88	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	63.31
10	2,000	2,500	2,250	44	716	3.42	55.68	124.89	1,194.16	2.44	23.32	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	56.69
11	2,500	3,000	2,750	27	743	2.10	57.78	114.85	1,309.01	2.24	25.56	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	51.71
12	3,000	4,000	3,500	42	785	3.27	61.04	138.24	1,447.25	2.70	28.26	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	46.77
13	4,000	5,000	4,500	22	807	1.71	62.75	126.31	1,573.56	2.47	30.72	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	43.02
14	5,000	7,500	6,250	44	851	3.42	66.17	214.14	1,787.71	4.18	34.90	0	3	0.00	18.75	0.00	676.92	0.00	35.78	0.00	37.87
15	7,500	10,000	8,750	22	873	1.71	67.88	233.90	2,021.61	4.57	39.47	2	5	12.50	31.25	10.28	687.19	0.54	36.32	4.39	33.99
16	10,000	20,000	15,000	100	973	7.78	75.66	624.30	2,645.91	12.19	51.66	3	8	18.75	50.00	461.82	1,149.02	24.41	60.73	73.97	43.43
17	20,000	50,000	35,000	157	1,130	12.21	87.87	1,175.77	3,821.68	22.96	74.62	3	11	18.75	68.75	360.59	1,509.60	19.06	79.79	30.67	39.50
18	50,000	100,000	75,000	77	1,207	5.99	93.86	555.01	4,376.70	10.84	85.45	2	13	12.50	81.25	2.32	1,511.92	0.12	79.91	0.42	34.54
19	100,000	500,000	300,000	68	1,275	5.29	99.14	609.49	4,986.18	11.90	97.35	3	16	18.75	100.00	380.03	1,891.95	20.09	100.00	62.35	37.94
20	500,000	UP		11	1,286	0.86	100.00	135.68	5,121.87	2.65	100.00	0	16	0.00	100.00	0.00	1,891.95	0.00	100.00	0.00	36.94
				1,286				5,121.87				16				1,891.95				36.94	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2463 Umbrella factories felt goods factories lace factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2464 Batik Establishments

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 24641 Batik tulis

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 24642 Batik cetak / Batik cap

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 24643 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2465 Garment factories (konpeksi)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,359	1,359	10.51	10.51	999.77	999.77	1.78	1.78	4	4	5.19	5.19	62.63	62.63	0.21	0.21	6.26	6.26			
2	50	100	75	591	1,950	4.57	15.08	882.18	1,881.96	1.57	3.36	1	5	1.30	6.49	0.16	62.79	0.00	0.21	0.02	3.34			
3	100	200	150	919	2,869	7.11	22.19	1,205.98	3,087.94	2.15	5.51	4	9	5.19	11.69	75.58	138.37	0.25	0.46	6.27	4.48			
4	200	300	250	1,017	3,886	7.87	30.06	1,522.30	4,610.24	2.72	8.22	2	11	2.60	14.29	257.32	395.70	0.85	1.30	16.90	8.58			
5	300	500	400	1,311	5,197	10.14	40.20	2,100.36	6,710.60	3.75	11.97	3	14	3.90	18.18	653.02	1,048.72	2.15	3.46	31.09	15.63			
6	500	750	625	1,114	6,311	8.62	48.82	2,202.53	8,913.13	3.93	15.90	2	16	2.60	20.78	728.00	1,776.72	2.40	5.86	33.05	19.93			
7	750	1,000	875	955	7,266	7.39	56.20	2,600.45	11,513.58	4.64	20.54	6	22	7.79	28.57	2,303.79	4,080.51	7.60	13.45	88.59	35.44			
8	1,000	1,500	1,250	1,045	8,311	8.08	64.29	2,800.16	14,313.74	5.00	25.54	1	23	1.30	29.87	31.51	4,112.01	0.10	13.56	1.13	28.73			
9	1,500	2,000	1,750	677	8,988	5.24	69.52	2,332.34	16,646.08	4.16	29.70	3	26	3.90	33.77	466.19	4,578.20	1.54	15.09	19.99	27.50			
10	2,000	2,500	2,250	390	9,378	3.02	72.54	1,588.13	18,234.20	2.83	32.53	0	26	0.00	33.77	0.00	4,578.20	0.00	15.09	0.00	25.11			
11	2,500	3,000	2,750	368	9,746	2.85	75.39	1,641.09	19,875.29	2.93	35.46	1	27	1.30	35.06	2,472.54	7,050.74	8.15	23.25	150.66	35.47			
12	3,000	4,000	3,500	439	10,185	3.40	78.78	2,295.99	22,171.28	4.10	39.55	2	29	2.60	37.66	29.54	7,080.28	0.10	23.34	1.29	31.93			
13	4,000	5,000	4,500	317	10,502	2.45	81.23	1,990.13	24,161.41	3.55	43.10	2	31	2.60	40.26	566.93	7,647.22	1.87	25.21	28.49	31.65			
14	5,000	7,500	6,250	491	10,993	3.80	85.03	3,805.72	27,967.13	6.79	49.89	4	35	5.19	45.45	141.47	7,788.69	0.47	25.68	3.72	27.85			
15	7,500	10,000	8,750	260	11,253	2.01	87.04	2,241.68	30,208.81	4.00	53.89	3	38	3.90	49.35	2,035.94	9,824.63	6.71	32.39	90.82	32.52			
16	10,000	20,000	15,000	499	11,752	3.86	90.90	5,844.42	36,053.23	10.43	64.32	9	47	11.69	61.04	1,838.27	11,662.90	6.06	38.45	31.45	32.35			
17	20,000	50,000	35,000	549	12,301	4.25	95.15	11,167.41	47,220.65	19.92	84.24	14	61	18.18	79.22	10,166.92	21,829.82	33.52	71.97	91.04	46.23			
18	50,000	100,000	75,000	314	12,615	2.43	97.58	5,158.70	52,379.35	9.20	93.44	10	71	12.99	92.21	8,238.03	30,067.85	27.16	99.13	159.69	57.40			
19	100,000	500,000	300,000	285	12,900	2.20	99.78	3,528.91	55,908.26	6.30	99.74	5	76	6.49	98.70	262.96	30,330.82	0.87	100.00	7.45	54.25			
20	500,000	UP		28	12,928	0.22	100.00	145.53	56,053.79	0.26	100.00	1	77	1.30	100.00	0.00	30,330.82	0.00	100.00	0.00	54.11			
				12,928					56,053.79					77					30,330.82					54.11



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2466 Zipper Factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2468 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 247 Upholstery cushionmakers and saddlers workshops

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 248 Cotton wool and capoc factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 249 Laundries pressers dry-(Chemical) cleaning cleaning of feath

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2491 Laundries and pressers

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	10.24	10.24	28.10	28.10	1.10	1.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	62	140	8.14	18.37	75.19	103.28	2.93	4.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	108	248	14.17	32.55	134.97	238.25	5.26	9.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	86	334	11.29	43.83	197.79	436.04	7.71	16.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	83	417	10.89	54.72	164.25	600.30	6.40	23.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	81	498	10.63	65.35	159.61	759.91	6.22	29.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	67	565	8.79	74.15	181.36	941.27	7.07	36.68	1	1	20.00	20.00	0.40	0.40	0.11	0.11	0.22	0.04			
8	1,000	1,500	1,250	55	620	7.22	81.36	210.48	1,151.75	8.20	44.89	0	1	0.00	20.00	0.00	0.40	0.00	0.11	0.00	0.03			
9	1,500	2,000	1,750	28	648	3.67	85.04	132.60	1,284.34	5.17	50.06	0	1	0.00	20.00	0.00	0.40	0.00	0.11	0.00	0.03			
10	2,000	2,500	2,250	20	668	2.62	87.66	149.90	1,434.25	5.84	55.90	1	2	20.00	40.00	3.20	3.60	0.92	1.03	2.13	0.25			
11	2,500	3,000	2,750	13	681	1.71	89.37	87.70	1,521.95	3.42	59.32	0	2	0.00	40.00	0.00	3.60	0.00	1.03	0.00	0.24			
12	3,000	4,000	3,500	21	702	2.76	92.13	223.20	1,745.15	8.70	68.02	0	2	0.00	40.00	0.00	3.60	0.00	1.03	0.00	0.21			
13	4,000	5,000	4,500	18	720	2.36	94.49	164.13	1,909.28	6.40	74.41	0	2	0.00	40.00	0.00	3.60	0.00	1.03	0.00	0.19			
14	5,000	7,500	6,250	23	743	3.02	97.51	292.54	2,201.82	11.40	85.81	3	5	60.00	100.00	345.27	348.87	98.97	100.00	118.02	15.84			
15	7,500	10,000	8,750	11	754	1.44	98.95	53.01	2,254.82	2.07	87.88	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	15.47			
16	10,000	20,000	15,000	4	758	0.52	99.48	197.89	2,452.71	7.71	95.59	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	14.22			
17	20,000	50,000	35,000	3	761	0.39	99.87	100.29	2,553.00	3.91	99.50	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	13.66			
18	50,000	100,000	75,000	1	762	0.13	100.00	12.83	2,565.82	0.50	100.00	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	13.60			
19	100,000	500,000	300,000	0	762	0.00	100.00	0.00	2,565.82	0.00	100.00	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	13.60			
20	500,000	UP		0	762	0.00	100.00	0.00	2,565.82	0.00	100.00	0	5	0.00	100.00	0.00	348.87	0.00	100.00	0.00	13.60			
				762					2,565.82					5					348.87					13.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2492 Dry-(chemical) cleaning

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2493 Cleaning of feathers and down

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2498 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 250 Wood pulp cellulose based on wood pulp and lino factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2501 Wood pulp and cellulose based on wood pulp

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2508 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 251 Paper cardboard and hardboard factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2511 Paper manufacture

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	203	203	12.91	12.91	78.49	78.49	0.94	0.94	3	3	2.16	2.16	50.76	50.76	0.12	0.12	64.67	64.67			
2	50	100	75	60	263	3.82	16.73	107.14	185.64	1.28	2.22	5	8	3.60	5.76	261.52	312.28	0.63	0.76	244.08	168.22			
3	100	200	150	27	290	1.72	18.45	96.41	282.05	1.15	3.38	7	15	5.04	10.79	797.65	1,109.93	1.93	2.69	827.32	393.52			
4	200	300	250	15	305	0.95	19.40	41.53	323.58	0.50	3.88	3	18	2.16	12.95	540.14	1,650.08	1.31	3.99	1300.57	509.94			
5	300	500	400	25	330	1.59	20.99	101.49	425.07	1.22	5.09	6	24	4.32	17.27	1,288.44	2,938.52	3.12	7.11	1269.50	691.30			
6	500	750	625	35	365	2.23	23.22	94.09	519.16	1.13	6.22	6	30	4.32	21.58	2,037.93	4,976.45	4.93	12.04	2165.94	958.55			
7	750	1,000	875	14	379	0.89	24.11	11.31	530.48	0.14	6.35	2	32	1.44	23.02	882.44	5,858.89	2.13	14.17	7799.91	1104.46			
8	1,000	1,500	1,250	35	414	2.23	26.34	51.15	581.63	0.61	6.97	6	38	4.32	27.34	4,628.40	10,487.29	11.20	25.37	9048.64	1803.09			
9	1,500	2,000	1,750	26	440	1.65	27.99	41.05	622.68	0.49	7.46	3	41	2.16	29.50	1,858.89	12,346.18	4.50	29.87	4528.22	1982.75			
10	2,000	2,500	2,250	18	458	1.15	29.13	71.40	694.08	0.86	8.31	2	43	1.44	30.94	18.20	12,327.98	0.04	29.82	25.49	1776.17			
11	2,500	3,000	2,750	18	476	1.15	30.28	82.74	776.81	0.99	9.31	1	44	0.72	31.65	1,102.90	13,430.88	2.67	32.49	1332.99	1728.97			
12	3,000	4,000	3,500	40	516	2.54	32.82	130.43	907.24	1.56	10.87	2	46	1.44	33.09	621.37	14,052.25	1.50	33.99	476.42	1548.90			
13	4,000	5,000	4,500	30	546	1.91	34.73	78.24	985.48	0.94	11.80	4	50	2.88	35.97	2,184.55	16,236.79	5.28	39.28	2791.93	1647.59			
14	5,000	7,500	6,250	66	612	4.20	38.93	223.32	1,208.81	2.68	14.48	2	52	1.44	37.41	1,811.41	18,048.20	4.38	43.66	811.11	1493.06			
15	7,500	10,000	8,750	57	669	3.63	42.56	119.71	1,328.51	1.43	15.91	1	53	0.72	38.13	1,018.11	19,066.32	2.46	46.12	850.51	1435.16			
16	10,000	20,000	15,000	83	752	5.28	47.84	422.24	1,750.75	5.06	20.97	15	68	10.79	48.92	1,541.15	20,607.46	3.73	49.85	365.00	1177.07			
17	20,000	50,000	35,000	112	864	7.12	54.96	509.27	2,260.02	6.10	27.07	15	83	10.79	59.71	1,755.59	22,363.05	4.25	54.10	344.73	989.51			
18	50,000	100,000	75,000	205	1,069	13.04	68.00	603.05	2,863.07	7.22	34.30	19	102	13.67	73.38	8,579.78	30,942.83	20.76	74.85	1422.74	1080.76			
19	100,000	500,000	300,000	222	1,291	14.12	82.12	672.43	3,535.49	8.05	42.35	23	125	16.55	89.93	8,364.48	39,307.31	20.23	95.09	1243.93	1111.79			
20	500,000	UP		281	1,572	17.88	100.00	4,812.60	8,348.09	57.65	100.00	14	139	10.07	100.00	2,029.86	41,337.17	4.91	100.00	42.18	495.17			
				1,572					8,348.09					139					41,337.17					495.17



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2512 Manufacture of cardboard and hardboard

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2518 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2521 Carton manufacture (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	8.42	8.42	42.26	42.26	1.10	1.10	2	2	4.76	4.76	13.39	13.39	0.67	0.67	31.69	31.69			
2	50	100	75	12	53	2.46	10.88	75.07	117.33	1.95	3.05	3	5	7.14	11.90	31.41	44.80	1.58	2.26	41.84	38.19			
3	100	200	150	21	74	4.31	15.20	176.34	293.67	4.59	7.64	2	7	4.76	16.67	45.82	90.62	2.31	4.56	25.98	30.86			
4	200	300	250	10	84	2.05	17.25	75.46	369.13	1.96	9.60	0	7	0.00	16.67	0.00	90.62	0.00	4.56	0.00	24.55			
5	300	500	400	12	96	2.46	19.71	46.91	416.04	1.22	10.82	0	7	0.00	16.67	0.00	90.62	0.00	4.56	0.00	21.78			
6	500	750	625	13	109	2.67	22.38	171.15	587.20	4.45	15.28	0	7	0.00	16.67	0.00	90.62	0.00	4.56	0.00	15.43			
7	750	1,000	875	19	128	3.90	26.28	52.09	639.29	1.36	16.63	1	8	2.38	19.05	355.58	446.21	17.91	22.47	682.65	69.80			
8	1,000	1,500	1,250	11	139	2.26	28.54	57.29	696.58	1.49	18.12	0	8	0.00	19.05	0.00	446.21	0.00	22.47	0.00	64.06			
9	1,500	2,000	1,750	20	159	4.11	32.65	74.18	770.75	1.93	20.05	0	8	0.00	19.05	0.00	446.21	0.00	22.47	0.00	57.89			
10	2,000	2,500	2,250	16	175	3.29	35.93	44.42	815.17	1.16	21.21	0	8	0.00	19.05	0.00	446.21	0.00	22.47	0.00	54.74			
11	2,500	3,000	2,750	5	180	1.03	36.96	36.84	852.01	0.96	22.16	0	8	0.00	19.05	0.00	446.21	0.00	22.47	0.00	52.37			
12	3,000	4,000	3,500	11	191	2.26	39.22	74.51	926.52	1.94	24.10	0	8	0.00	19.05	0.00	446.21	0.00	22.47	0.00	48.16			
13	4,000	5,000	4,500	24	215	4.93	44.15	274.76	1,201.27	7.15	31.25	1	9	2.38	21.43	0.51	446.72	0.03	22.50	0.19	37.19			
14	5,000	7,500	6,250	22	237	4.52	48.67	285.78	1,487.05	7.43	38.68	0	9	0.00	21.43	0.00	446.72	0.00	22.50	0.00	30.04			
15	7,500	10,000	8,750	18	255	3.70	52.36	146.29	1,633.34	3.81	42.49	0	9	0.00	21.43	0.00	446.72	0.00	22.50	0.00	27.35			
16	10,000	20,000	15,000	62	317	12.73	65.09	471.52	2,104.87	12.27	54.76	4	13	9.52	30.95	209.67	656.39	10.56	33.06	44.47	31.18			
17	20,000	50,000	35,000	72	389	14.78	79.88	656.75	2,761.61	17.08	71.84	6	19	14.29	45.24	38.45	694.84	1.94	35.00	5.86	25.16			
18	50,000	100,000	75,000	45	434	9.24	89.12	825.48	3,587.09	21.47	93.31	3	22	7.14	52.38	200.89	895.73	10.12	45.12	24.34	24.97			
19	100,000	500,000	300,000	30	464	6.16	95.28	108.31	3,695.40	2.82	96.13	5	27	11.90	64.29	318.08	1,213.81	16.02	61.14	293.67	32.85			
20	500,000	UP		23	487	4.72	100.00	148.67	3,844.07	3.87	100.00	15	42	35.71	100.00	771.61	1,985.42	38.86	100.00	519.01	51.65			
				487					3,844.07					42					1,985.42					51.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2522 Paper goods and or carton goods factories

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	186	186	10.26	10.26	105.82	105.82	0.91	0.91	12	12	11.88	11.88	517.67	517.67	0.43	0.43	489.19	489.19			
2	50	100	75	48	234	2.65	12.91	264.18	370.00	2.28	3.20	3	15	2.97	14.85	63.23	580.90	0.05	0.48	23.93	157.00			
3	100	200	150	40	274	2.21	15.12	304.30	674.31	2.63	5.83	1	16	0.99	15.84	4.83	576.07	0.00	0.48	1.59	85.43			
4	200	300	250	30	304	1.66	16.78	130.52	804.83	1.13	6.96	2	18	1.98	17.82	281.10	857.17	0.23	0.71	215.36	106.50			
5	300	500	400	63	367	3.48	20.25	415.08	1,219.91	3.59	10.55	5	23	4.95	22.77	346.30	1,203.47	0.29	1.00	83.43	98.65			
6	500	750	625	62	429	3.42	23.68	171.44	1,391.35	1.48	12.03	3	26	2.97	25.74	16.20	1,219.67	0.01	1.02	9.45	87.66			
7	750	1,000	875	59	488	3.26	26.93	291.35	1,682.70	2.52	14.55	0	26	0.00	25.74	0.00	1,219.67	0.00	1.02	0.00	72.48			
8	1,000	1,500	1,250	83	571	4.58	31.51	406.22	2,088.92	3.51	18.06	1	27	0.99	26.73	263.80	1,483.47	0.22	1.24	64.94	71.02			
9	1,500	2,000	1,750	75	646	4.14	35.65	294.20	2,383.12	2.54	20.60	0	27	0.00	26.73	0.00	1,483.47	0.00	1.24	0.00	62.25			
10	2,000	2,500	2,250	54	700	2.98	38.63	222.78	2,605.90	1.93	22.53	1	28	0.99	27.72	367.63	1,851.10	0.31	1.54	165.02	71.04			
11	2,500	3,000	2,750	41	741	2.26	40.89	231.47	2,837.37	2.00	24.53	0	28	0.00	27.72	0.00	1,851.10	0.00	1.54	0.00	65.24			
12	3,000	4,000	3,500	74	815	4.08	44.98	319.32	3,156.69	2.76	27.29	1	29	0.99	28.71	15.44	1,866.54	0.01	1.55	4.83	59.13			
13	4,000	5,000	4,500	53	868	2.92	47.90	469.22	3,625.90	4.06	31.35	2	31	1.98	30.69	40.35	1,906.89	0.03	1.59	8.60	52.59			
14	5,000	7,500	6,250	117	985	6.46	54.36	921.71	4,547.62	7.97	39.32	4	35	3.96	34.65	462.51	2,369.40	0.39	1.97	50.18	52.10			
15	7,500	10,000	8,750	74	1,059	4.08	58.44	503.15	5,050.76	4.35	43.67	2	37	1.98	36.63	306.11	2,675.51	0.25	2.23	60.84	52.97			
16	10,000	20,000	15,000	174	1,233	9.60	68.05	1,894.80	6,945.56	16.38	60.05	8	45	7.92	44.55	1,960.33	4,635.83	1.63	3.86	103.46	66.75			
17	20,000	50,000	35,000	209	1,442	11.53	79.58	2,050.34	8,995.90	17.73	77.78	21	66	20.79	65.35	8,208.19	12,844.02	6.84	10.70	400.33	142.78			
18	50,000	100,000	75,000	109	1,551	6.02	85.60	857.04	9,852.95	7.41	85.19	12	78	11.88	77.23	1,158.95	14,002.98	0.97	11.66	135.23	142.12			
19	100,000	500,000	300,000	205	1,756	11.31	96.91	1,325.63	11,178.57	11.46	96.65	20	98	19.80	97.03	106,077.00	120,079.98	88.34	100.00	8002.02	1074.20			
20	500,000	UP		56	1,812	3.09	100.00	387.36	11,565.93	3.35	100.00	3	101	2.97	100.00	4.11	120,084.09	0.00	100.00	1.06	1038.26			
				1,812					11,565.93					101					120,084.09					1038.26



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2523 Bookbinders

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2528 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 253 Newspaper printers other printers art printing works lithogr

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2531 Newspaper printers

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2532 Other printers art printing works lithographers

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	676	676	7.93	7.93	546.62	546.62	0.09	0.09	3	3	3.80	3.80	54.90	54.90	0.10	0.10	10.04	10.04			
2	50	100	75	316	992	3.71	11.63	555.37	1,102.00	0.09	0.18	3	6	3.80	7.59	233.34	288.25	0.44	0.54	42.02	26.16			
3	100	200	150	493	1,485	5.78	17.41	1,091.86	2,193.86	0.18	0.37	2	8	2.53	10.13	330.26	618.50	0.62	1.17	30.25	28.19			
4	200	300	250	483	1,968	5.66	23.07	656.61	2,850.46	0.11	0.48	2	10	2.53	12.66	206.28	824.78	0.39	1.56	31.42	28.93			
5	300	500	400	722	2,690	8.47	31.54	976.09	3,826.55	0.16	0.64	2	12	2.53	15.19	668.54	1,493.32	1.26	2.82	68.49	39.03			
6	500	750	625	641	3,331	7.52	39.05	981.58	4,808.13	0.16	0.80	5	17	6.33	21.52	354.36	1,847.68	0.67	3.49	36.10	38.43			
7	750	1,000	875	567	3,898	6.65	45.70	981.34	5,789.48	0.16	0.97	2	19	2.53	24.05	945.87	2,793.55	1.79	5.28	96.39	48.25			
8	1,000	1,500	1,250	744	4,642	8.72	54.43	1,737.23	7,526.71	0.29	1.26	4	23	5.06	29.11	1,117.10	3,910.65	2.11	7.39	64.30	51.96			
9	1,500	2,000	1,750	531	5,173	6.23	60.65	1,422.73	8,949.44	0.24	1.50	2	25	2.53	31.65	16.26	3,926.92	0.03	7.42	1.14	43.88			
10	2,000	2,500	2,250	408	5,581	4.78	65.44	1,347.23	10,296.67	0.23	1.72	2	27	2.53	34.18	28.42	3,955.34	0.05	7.48	2.11	38.41			
11	2,500	3,000	2,750	289	5,870	3.39	68.82	437.94	10,734.61	0.07	1.80	2	29	2.53	36.71	2,694.01	6,649.35	5.09	12.57	615.16	61.94			
12	3,000	4,000	3,500	370	6,240	4.34	73.16	1,840.64	12,575.25	0.31	2.10	3	32	3.80	40.51	3,640.76	10,290.11	6.88	19.46	197.80	81.83			
13	4,000	5,000	4,500	241	6,481	2.83	75.99	1,328.78	13,904.03	0.22	2.33	2	34	2.53	43.04	4,586.41	14,876.52	8.67	28.13	345.16	106.99			
14	5,000	7,500	6,250	465	6,946	5.45	81.44	2,882.42	16,786.44	0.48	2.81	5	39	6.33	49.37	13,294.11	28,170.63	25.13	53.26	461.21	167.82			
15	7,500	10,000	8,750	285	7,231	3.34	84.78	1,434.57	18,221.01	0.24	3.05	4	43	5.06	54.43	4,509.04	32,679.67	8.53	61.79	314.31	179.35			
16	10,000	20,000	15,000	436	7,667	5.11	89.89	3,720.38	21,941.39	0.62	3.67	10	53	12.66	67.09	344.60	33,024.27	0.65	62.44	9.26	150.51			
17	20,000	50,000	35,000	414	8,081	4.85	94.75	3,819.37	25,760.76	0.64	4.31	10	63	12.66	79.75	9,018.74	42,043.01	17.05	79.49	236.13	163.21			
18	50,000	100,000	75,000	218	8,299	2.56	97.30	10,317.20	15,443.56	1.73	2.58	10	73	12.66	92.41	8,583.60	50,626.61	16.23	95.72	83.20	327.82			
19	100,000	500,000	300,000	154	8,453	1.81	99.11	140,558.35	156,001.91	23.53	26.11	6	79	7.59	100.00	2,265.01	52,891.62	4.28	100.00	1.61	33.90			
20	500,000	UP		76	8,529	0.89	100.00	441,482.95	597,484.87	73.89	100.00	0	79	0.00	100.00	0.00	52,891.62	0.00	100.00	0.00	8.85			
				8,529					597,484.87					79					52,891.62					8.85



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2533 Typeplate workshopsblock workshops

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2534 Photogravure workshop

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2538 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 254 Coloured paper and wallpaper printing works

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 255 Straw and rush goods factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 256 Leather production and tanneries

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 257 Shoe factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	7.69	7.69	5.48	5.48	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	20	3.30	10.99	23.46	28.94	1.57	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	24	2.20	13.19	30.12	59.06	2.01	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	28	2.20	15.38	5.35	64.41	0.36	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	37	4.95	20.33	16.97	81.38	1.13	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	40	1.65	21.98	8.60	89.98	0.57	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	53	7.14	29.12	22.02	112.01	1.47	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	61	4.40	33.52	15.16	127.16	1.01	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	67	3.30	36.81	7.76	134.92	0.52	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	68	0.55	37.36	13.21	148.13	0.88	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	74	3.30	40.66	1.44	146.70	0.10	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	79	2.75	43.41	41.12	187.82	2.75	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	87	4.40	47.80	117.28	305.10	7.83	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	99	6.59	54.40	160.24	465.34	10.70	31.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	102	1.65	56.04	15.30	480.65	1.02	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	121	10.44	66.48	327.94	808.59	21.89	53.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	27	148	14.84	81.32	522.85	1,331.44	34.90	88.88	1	1	50.00	50.00	23,553.09	23,553.09	88.56	88.56	4504.75	1769.00	
18	50,000	100,000	75,000	8	156	4.40	85.71	32.37	1,363.81	2.16	91.05	0	1	0.00	50.00	0.00	23,553.09	0.00	88.56	0.00	1727.01	
19	100,000	500,000	300,000	20	176	10.99	96.70	105.80	1,469.61	7.06	98.11	1	2	50.00	100.00	3,043.87	26,596.96	11.44	100.00	2876.89	1809.79	
20	500,000	UP		6	182	3.30	100.00	28.32	1,497.93	1.89	100.00	0	2	0.00	100.00	0.00	26,596.96	0.00	100.00	0.00	1775.58	
				182					1,497.93					2					26,596.96			1775.58



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2571 Leather

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2572 Rubber and/or Canvas

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	7.69	7.69	45.57	45.57	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	84	3.26	10.95	102.86	148.42	1.13	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	103	2.48	13.43	170.34	318.76	1.87	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	112	1.17	14.60	106.20	424.96	1.17	4.66	1	1	5.56	5.56	262.47	262.47	1.60	1.60	247.14	61.76			
5	300	500	400	29	141	3.78	18.38	220.22	645.18	2.42	7.08	0	1	0.00	5.56	0.00	262.47	0.00	1.60	1.60	40.68			
6	500	750	625	22	163	2.87	21.25	147.26	792.44	1.62	8.70	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	33.12			
7	750	1,000	875	28	191	3.65	24.90	275.67	1,068.11	3.03	11.72	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	24.57			
8	1,000	1,500	1,250	15	206	1.96	26.86	171.02	1,239.14	1.88	13.60	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	21.18			
9	1,500	2,000	1,750	27	233	3.52	30.38	308.80	1,547.93	3.39	16.99	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	16.96			
10	2,000	2,500	2,250	14	247	1.83	32.20	126.74	1,674.67	1.39	18.38	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	15.67			
11	2,500	3,000	2,750	23	270	3.00	35.20	118.95	1,793.62	1.31	19.68	0	1	0.00	5.56	0.00	262.47	0.00	1.60	0.00	14.63			
12	3,000	4,000	3,500	21	291	2.74	37.94	128.56	1,922.18	1.41	21.10	1	2	5.56	11.11	203.20	465.67	1.24	2.84	158.06	24.23			
13	4,000	5,000	4,500	36	327	4.69	42.63	224.71	2,146.89	2.47	23.56	0	2	0.00	11.11	0.00	465.67	0.00	2.84	0.00	21.69			
14	5,000	7,500	6,250	36	363	4.69	47.33	420.86	2,567.74	4.62	28.18	0	2	0.00	11.11	0.00	465.67	0.00	2.84	0.00	18.14			
15	7,500	10,000	8,750	21	384	2.74	50.07	113.64	2,681.38	1.25	29.43	0	2	0.00	11.11	0.00	465.67	0.00	2.84	0.00	17.37			
16	10,000	20,000	15,000	70	454	9.13	59.19	545.07	3,226.46	5.98	35.41	2	4	11.11	22.22	1,795.77	2,261.44	10.95	13.79	329.46	70.09			
17	20,000	50,000	35,000	95	549	12.39	71.58	1,763.90	4,990.36	19.36	54.77	5	9	27.78	50.00	878.69	3,140.14	5.36	19.15	49.82	62.92			
18	50,000	100,000	75,000	62	611	8.08	79.66	1,511.20	6,501.56	16.59	71.35	1	10	5.56	55.56	0.00	3,140.14	0.00	19.15	0.00	48.30			
19	100,000	500,000	300,000	105	716	13.69	93.35	1,819.16	8,320.72	19.96	91.32	6	16	33.33	88.89	7,619.02	10,759.15	46.46	65.61	418.82	129.31			
20	500,000	UP		51	767	6.65	100.00	791.06	9,111.78	8.68	100.00	2	18	11.11	100.00	5,640.15	16,399.31	34.39	100.00	712.99	179.98			
				767					9,111.78					18					16,399.31					179.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2578

Other materials or mixture of abovementioned materials&other

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 258 Leather goods factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2581 Leather goods factories (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2582 Imitation leather goods factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	7.05	7.05	17.71	17.71	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	17	3.85	10.90	10.52	28.23	1.08	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	33	10.26	21.15	56.06	84.29	5.77	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	42	5.77	26.92	15.56	99.85	1.60	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	59	10.90	37.82	33.21	133.06	3.42	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	71	7.69	45.51	29.07	162.13	2.99	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	83	7.69	53.21	28.69	190.82	2.96	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	96	8.33	61.54	54.44	245.27	5.61	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	104	5.13	66.67	173.67	418.94	17.89	43.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	109	3.21	69.87	33.71	452.65	3.47	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	117	5.13	75.00	41.33	493.98	4.26	50.88	1	1	25.00	25.00	154.03	154.03	4.63	4.63	372.69	31.18			
12	3,000	4,000	3,500	3	120	1.92	76.92	7.17	501.15	0.74	51.62	0	1	0.00	25.00	0.00	154.03	0.00	4.63	0.00	30.73			
13	4,000	5,000	4,500	2	122	1.28	78.21	9.85	511.01	1.01	52.64	0	1	0.00	25.00	1.00	154.03	0.00	4.63	0.00	30.14			
14	5,000	7,500	6,250	5	127	3.21	81.41	53.00	564.00	5.46	58.10	0	1	0.00	25.00	0.00	154.03	0.00	4.63	0.00	27.31			
15	7,500	10,000	8,750	1	128	0.64	82.05	2.15	566.15	0.22	58.32	0	1	0.00	25.00	0.00	154.03	0.00	4.63	0.00	27.21			
16	10,000	20,000	15,000	13	141	8.33	90.38	125.78	691.93	12.96	71.27	2	3	50.00	75.00	2,905.80	3,059.83	87.31	91.94	2310.29	442.22			
17	20,000	50,000	35,000	6	147	3.85	94.23	106.37	798.29	10.96	82.23	0	3	0.00	75.00	0.00	3,059.83	0.00	91.94	0.00	383.30			
18	50,000	100,000	75,000	7	154	4.49	98.72	119.56	917.85	12.32	94.55	0	3	0.00	75.00	0.00	3,059.83	0.00	91.94	0.00	333.37			
19	100,000	500,000	300,000	2	156	1.28	100.00	52.95	970.80	5.45	100.00	1	4	25.00	100.00	268.26	3,328.08	8.06	100.00	506.59	342.82			
20	500,000	UP		0	156	0.00	100.00	0.00	970.80	0.00	100.00	0	4	0.00	100.00	0.00	3,328.08	0.00	100.00	0.00	342.82			
				156					970.80					4					3,328.08					342.82



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2588 Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 259 Rubber goods factories foamed rubber factories tyre factorie

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	15.46	15.46	0.32	0.32	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	18	3.09	18.56	8.82	9.14	1.63	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	20	2.06	20.62	0.06	9.20	0.01	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	1.03	21.65	25.05	34.25	4.64	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	24	3.09	24.74	5.24	39.49	0.97	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	29	5.15	29.90	0.67	40.16	0.12	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	35	6.19	36.08	4.59	44.75	0.85	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	38	3.09	39.18	1.17	45.93	0.22	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	43	5.15	44.33	5.41	51.33	1.00	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	44	1.03	45.36	3.78	55.12	0.70	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	45	1.03	46.39	52.24	107.36	9.67	19.88	1	1	33.33	33.33	40.10	40.10	19.47	19.47	76.76	37.35			
12	3,000	4,000	3,500	2	47	2.06	48.45	1.14	108.50	0.21	20.09	0	1	0.00	33.33	0.00	40.10	0.00	19.47	0.00	36.96			
13	4,000	5,000	4,500	4	51	4.12	52.58	3.03	111.53	0.56	20.65	0	1	0.00	33.33	0.00	40.10	0.00	19.47	0.00	35.96			
14	5,000	7,500	6,250	2	53	2.06	54.64	9.17	120.70	1.70	22.35	2	3	66.67	100.00	165.81	205.91	80.53	100.00	1808.21	170.60			
15	7,500	10,000	8,750	5	58	5.15	59.79	8.06	128.76	1.49	23.85	0	3	0.00	100.00	0.00	205.91	0.00	100.00	0.00	159.92			
16	10,000	20,000	15,000	7	65	7.22	67.01	42.88	171.64	7.94	31.79	0	3	0.00	100.00	0.00	205.91	0.00	100.00	0.00	119.97			
17	20,000	50,000	35,000	20	85	20.62	87.63	347.48	519.12	64.35	96.14	0	3	0.00	100.00	0.00	205.91	0.00	100.00	0.00	39.66			
18	50,000	100,000	75,000	7	92	7.22	94.85	13.06	532.18	2.42	98.56	0	3	0.00	100.00	0.00	205.91	0.00	100.00	0.00	38.69			
19	100,000	500,000	300,000	3	95	3.09	97.94	2.66	534.85	0.49	99.05	0	3	0.00	100.00	0.00	205.91	0.00	100.00	0.00	38.50			
20	500,000	UP		2	97	2.06	100.00	5.12	539.96	0.95	100.00	0	3	0.00	100.00	0.00	205.91	0.00	100.00	0.00	38.13			
				97					539.96					3					205.91					38.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2591 Rubber goods factories (excluding foamed rubber)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	4.30	4.30	3.39	3.39	0.03	0.03	1	1	3.85	3.85	22.06	22.06	0.35	0.35	650.93	650.93			
2	50	100	75	22	65	2.20	6.51	35.11	31.72	0.36	0.32	1	2	3.85	7.69	7.00	29.07	0.11	0.46	19.94	91.62			
3	100	200	150	26	91	2.60	9.11	161.76	193.48	1.64	1.96	1	3	3.85	11.54	125.98	155.05	2.00	2.46	77.88	80.14			
4	200	300	250	25	116	2.50	11.61	112.44	305.92	1.14	3.10	0	3	0.00	11.54	0.00	155.05	0.00	2.46	0.00	50.68			
5	300	500	400	32	148	3.20	14.81	192.68	498.60	1.96	5.06	0	3	0.00	11.54	0.00	155.05	0.00	2.46	0.00	31.10			
6	500	750	625	36	184	3.60	18.42	213.79	712.39	2.17	7.23	1	4	3.85	15.38	121.50	276.55	1.93	4.39	56.83	38.82			
7	750	1,000	875	36	220	3.60	22.02	128.18	840.57	1.30	8.53	0	4	0.00	15.38	0.00	276.55	0.00	4.39	0.00	32.90			
8	1,000	1,500	1,250	36	256	3.60	25.63	100.15	940.72	1.02	9.55	1	5	3.85	19.23	1,341.26	1,617.80	21.27	25.66	1339.27	171.98			
9	1,500	2,000	1,750	30	286	3.00	28.63	178.10	1,118.82	1.81	11.35	0	5	0.00	19.23	0.00	1,617.80	0.00	25.66	0.00	144.60			
10	2,000	2,500	2,250	17	303	1.70	30.33	223.08	1,341.90	2.26	13.62	0	5	0.00	19.23	0.00	1,617.80	0.00	25.66	0.00	120.56			
11	2,500	3,000	2,750	36	339	3.60	33.93	221.08	1,562.98	2.24	15.86	0	5	0.00	19.23	0.00	1,617.80	0.00	25.66	0.00	103.51			
12	3,000	4,000	3,500	40	379	4.00	37.94	270.40	1,833.38	2.74	18.60	1	6	3.85	23.08	826.52	2,444.33	13.11	38.76	305.67	133.32			
13	4,000	5,000	4,500	39	418	3.90	41.84	313.57	2,146.95	3.18	21.79	0	6	0.00	23.08	0.00	2,444.33	0.00	38.76	0.00	113.85			
14	5,000	7,500	6,250	65	483	6.51	48.35	691.76	2,838.72	7.02	28.81	1	7	3.85	26.92	1,259.81	3,704.14	19.98	58.74	182.12	130.49			
15	7,500	10,000	8,750	41	524	4.10	52.45	417.48	3,256.20	4.24	33.04	1	8	3.85	30.77	0.00	3,704.14	0.00	58.74	0.00	113.76			
16	10,000	20,000	15,000	145	669	14.51	66.97	1,523.95	4,780.15	15.46	48.51	2	10	7.69	38.46	424.68	4,128.82	6.73	65.48	27.87	86.37			
17	20,000	50,000	35,000	144	813	14.41	81.38	1,956.94	6,737.10	19.86	68.36	8	18	30.77	69.23	1,161.92	5,290.74	18.43	83.91	59.37	78.53			
18	50,000	100,000	75,000	69	882	6.91	88.29	1,156.66	7,893.76	11.74	80.10	0	18	0.00	69.23	0.00	5,290.74	0.00	83.91	0.00	67.02			
19	100,000	500,000	300,000	103	985	10.31	98.60	1,703.30	9,597.05	17.28	97.38	6	24	23.08	92.31	786.44	6,077.18	12.47	96.38	46.17	63.32			
20	500,000	UP		14	999	1.40	100.00	257.82	9,854.87	2.62	100.00	2	26	7.69	100.00	228.41	6,305.59	3.62	100.00	88.59	63.98			
				999					9,854.87					26					6,305.59					63.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2592 Foamed rubber factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2593 Tyre factories vulcanizing works rubber factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 25931 Tyre cord manufacturers (using tyre yarn as basic material)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2594 Remilling factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2595 Smoke houses

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	13.51	13.51	1.22	1.22	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	2.70	16.22	0.00	1.22	0.00	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	2.70	18.92	0.00	1.22	0.00	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	9	5.41	24.32	2.95	4.17	0.45	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	5.41	29.73	6.49	10.66	0.99	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	2.70	32.43	14.81	25.47	2.26	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	2.70	35.14	22.29	47.76	3.40	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	2.70	37.84	15.86	63.61	2.42	9.71	1	1	50.00	50.00	9.25	9.25	3.44	3.44	58.36	14.55			
9	1,500	2,000	1,750	2	16	5.41	43.24	26.71	90.32	4.08	13.79	0	1	0.00	50.00	0.00	9.25	0.00	3.44	0.00	10.24			
10	2,000	2,500	2,250	1	17	2.70	45.95	0.69	91.02	0.11	13.90	0	1	0.00	50.00	0.00	9.25	0.00	3.44	0.00	10.17			
11	2,500	3,000	2,750	4	21	10.81	56.76	31.39	122.40	4.79	18.69	1	2	50.00	100.00	259.77	269.03	96.56	100.00	827.57	219.78			
12	3,000	4,000	3,500	1	22	2.70	59.46	0.46	122.86	0.07	18.76	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	218.96			
13	4,000	5,000	4,500	2	24	5.41	64.86	4.16	118.70	0.64	18.13	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	226.64			
14	5,000	7,500	6,250	1	25	2.70	67.57	2.40	121.10	0.37	18.49	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	222.14			
15	7,500	10,000	8,750	1	26	2.70	70.27	0.00	121.10	0.00	18.49	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	222.14			
16	10,000	20,000	15,000	8	34	21.62	91.89	524.68	645.79	80.13	98.62	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	41.66			
17	20,000	50,000	35,000	1	35	2.70	94.59	1.59	647.38	0.24	98.86	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	41.56			
18	50,000	100,000	75,000	1	36	2.70	97.30	3.12	650.50	0.48	99.34	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	41.36			
19	100,000	500,000	300,000	1	37	2.70	100.00	4.32	654.82	0.66	100.00	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	41.08			
20	500,000	UP		0	37	0.00	100.00	0.00	654.82	0.00	100.00	0	2	0.00	100.00	0.00	269.03	0.00	100.00	0.00	41.08			
				37					654.82					2					269.03					41.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2596 Crumb rubber factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	121	121	7.81	7.81	46.15	46.15	0.41	0.41	3	3	10.00	10.00	9.48	9.48	0.24	0.24	20.55	20.55			
2	50	100	75	47	168	3.03	10.85	176.46	222.61	1.56	1.97	0	3	0.00	10.00	0.00	9.48	0.00	0.24	0.00	4.26	4.26		
3	100	200	150	33	201	2.13	12.98	195.27	417.89	1.73	3.70	0	3	0.00	10.00	0.00	9.48	0.00	0.24	0.00	2.27	2.27		
4	200	300	250	36	237	2.32	15.30	268.68	686.57	2.38	6.08	1	4	3.33	13.33	210.52	220.01	5.34	5.58	78.35	32.04			
5	300	500	400	116	353	7.49	22.79	276.27	962.84	2.45	8.52	1	5	3.33	16.67	233.20	453.20	5.91	11.49	84.41	47.07			
6	500	750	625	28	381	1.81	24.60	317.86	1,280.71	2.81	11.34	0	5	0.00	16.67	0.00	453.20	0.00	11.49	0.00	35.39	35.39		
7	750	1,000	875	56	437	3.62	28.21	96.02	1,376.73	0.85	12.19	0	5	0.00	16.67	0.00	453.20	0.00	11.49	0.00	32.92	32.92		
8	1,000	1,500	1,250	58	495	3.74	31.96	94.76	1,471.49	0.84	13.03	1	6	3.33	20.00	4.67	457.87	0.12	11.61	4.92	31.12	31.12		
9	1,500	2,000	1,750	21	516	1.36	33.31	98.35	1,569.84	0.87	13.90	1	7	3.33	23.33	285.80	743.67	7.25	18.86	290.61	47.37	47.37	47.37	
10	2,000	2,500	2,250	9	525	0.58	33.89	18.14	1,587.98	0.16	14.06	0	7	0.00	23.33	0.00	743.67	0.00	18.86	0.00	46.83	46.83		
11	2,500	3,000	2,750	23	548	1.48	35.38	92.93	1,680.90	0.82	14.88	0	7	0.00	23.33	0.00	743.67	0.00	18.86	0.00	44.24	44.24		
12	3,000	4,000	3,500	26	574	1.68	37.06	118.77	1,799.67	1.05	15.93	0	7	0.00	23.33	0.00	743.67	0.00	18.86	0.00	41.32	41.32		
13	4,000	5,000	4,500	37	611	2.39	39.44	243.18	2,042.85	2.15	18.08	0	7	0.00	23.33	0.00	743.67	0.00	18.86	0.00	36.40	36.40		
14	5,000	7,500	6,250	54	665	3.49	42.93	316.22	2,359.07	2.80	20.88	0	7	0.00	23.33	0.00	743.67	0.00	18.86	0.00	31.52	31.52		
15	7,500	10,000	8,750	53	718	3.42	46.35	231.47	2,590.53	2.05	22.93	2	9	6.67	30.00	436.51	1,180.18	11.07	29.93	188.59	45.56	45.56	45.56	
16	10,000	20,000	15,000	106	824	6.84	53.20	1,336.02	3,926.56	11.83	34.76	5	14	16.67	46.67	507.70	1,687.88	12.88	42.81	38.00	42.99	42.99	42.99	
17	20,000	50,000	35,000	240	1,064	15.49	68.69	2,849.61	6,776.16	25.23	59.99	0	14	0.00	46.67	0.00	1,687.88	0.00	42.81	0.00	24.91	24.91		
18	50,000	100,000	75,000	189	1,253	12.20	80.89	2,214.22	8,990.39	19.60	79.59	3	17	10.00	56.67	19.83	1,707.71	0.50	43.31	0.90	18.99	18.99		
19	100,000	500,000	300,000	268	1,521	17.30	98.19	2,113.00	11,103.39	18.71	98.29	12	29	40.00	96.67	2,175.26	3,882.97	55.17	98.48	102.95	34.97	34.97	34.97	
20	500,000	UP		28	1,549	1.81	100.00	192.63	11,296.02	1.71	100.00	1	30	3.33	100.00	60.04	3,943.01	1.52	100.00	31.17	34.91	34.91		
				1,549					11,296.02					30					3,943.01					34.91



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2598 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 260 Sawmills carpenters shops parquet factories sawing and cutti

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2601 Sawmills panglong (saw mills with manual manufacture only)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2602 Carpenters shops parquet factories sawing and cutting

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	9.47	9.47	26.40	26.40	0.52	0.52	1	1	4.00	4.00	3.35	3.35	0.00	0.00	12.69	12.69			
2	50	100	75	18	75	2.99	12.46	45.78	72.18	0.90	1.42	0	1	0.00	4.00	0.00	3.35	0.00	0.00	0.00	4.64			
3	100	200	150	31	106	5.15	17.61	118.54	190.72	2.34	3.76	1	2	4.00	8.00	139.40	142.75	0.07	0.08	117.60	74.85			
4	200	300	250	19	125	3.16	20.76	26.59	217.31	0.52	4.29	0	2	0.00	8.00	0.00	142.75	0.00	0.08	0.00	65.69			
5	300	500	400	43	168	7.14	27.91	243.37	460.68	4.80	9.09	1	3	4.00	12.00	3.23	145.98	0.00	0.08	1.33	31.69			
6	500	750	625	19	187	3.16	31.06	176.52	637.20	3.48	12.57	0	3	0.00	12.00	0.00	145.98	0.00	0.08	0.00	22.91			
7	750	1,000	875	28	215	4.65	35.71	153.55	790.75	3.03	15.60	1	4	4.00	16.00	5.62	151.60	0.00	0.08	3.66	19.17			
8	1,000	1,500	1,250	32	247	5.32	41.03	147.53	938.27	2.91	18.51	1	5	4.00	20.00	48.74	200.34	0.03	0.11	33.04	21.35			
9	1,500	2,000	1,750	29	276	4.82	45.85	122.44	1,060.71	2.42	20.92	1	6	4.00	24.00	6.11	206.45	0.00	0.11	4.99	19.46			
10	2,000	2,500	2,250	24	300	3.99	49.83	148.76	1,209.48	2.93	23.86	0	6	0.00	24.00	0.00	206.45	0.00	0.11	0.00	17.07			
11	2,500	3,000	2,750	10	310	1.66	51.50	50.75	1,260.22	1.00	24.86	0	6	0.00	24.00	0.00	206.45	0.00	0.11	0.00	16.38			
12	3,000	4,000	3,500	39	349	6.48	57.97	298.34	1,558.56	5.89	30.75	2	8	8.00	32.00	72.50	278.95	0.04	0.15	24.30	17.90			
13	4,000	5,000	4,500	26	375	4.32	62.29	157.61	1,716.18	3.11	33.86	0	8	0.00	32.00	0.00	278.95	0.00	0.15	0.00	16.25			
14	5,000	7,500	6,250	35	410	5.81	68.11	525.04	2,241.22	10.36	44.21	2	10	8.00	40.00	42.89	321.84	0.02	0.17	8.17	14.36			
15	7,500	10,000	8,750	33	443	5.48	73.59	388.40	2,629.63	7.66	51.87	1	11	4.00	44.00	27.73	349.57	0.01	0.18	7.14	13.29			
16	10,000	20,000	15,000	63	506	10.47	84.05	1,116.57	3,746.20	22.03	73.90	2	13	8.00	52.00	71.05	420.62	0.04	0.22	6.36	11.23			
17	20,000	50,000	35,000	52	558	8.64	92.69	842.80	4,589.00	16.63	90.53	4	17	16.00	68.00	714.03	1,134.65	0.38	0.60	84.72	24.73			
18	50,000	100,000	75,000	30	588	4.98	97.67	339.42	4,928.42	6.70	97.22	1	18	4.00	72.00	0.21	1,134.86	0.00	0.60	0.06	23.03			
19	100,000	500,000	300,000	6	594	1.00	98.67	78.93	5,007.35	1.56	98.78	0	18	0.00	72.00	0.00	1,134.86	0.00	0.60	0.00	22.66			
20	500,000	UP		8	602	1.33	100.00	61.82	5,069.17	1.22	100.00	7	25	28.00	100.00	188,631.49	189,766.35	99.40	100.00	305141.05	3743.54			
				602					5,069.17					25					189,766.35					3743.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2603 Badminton table tennis and tennis racket factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2604 Obat nyamuk factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2605 Toothpickchopsticks factories

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2606 Rattan drying & peeling mills

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2608 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 261 Furniture manufacture cabinetmakers wooden boat builders

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	680	680	11.92	11.92	304.56	304.56	0.73	0.73	3	3	3.75	3.75	43.79	43.79	0.14	0.14	14.38	14.38			
2	50	100	75	245	925	4.29	16.21	480.46	785.02	1.15	1.88	1	4	1.25	5.00	62.67	106.46	0.20	0.34	13.04	13.56			
3	100	200	150	353	1,278	6.19	22.40	923.65	1,708.67	2.22	4.10	1	5	1.25	6.25	25.21	131.66	0.08	0.42	2.73	7.71			
4	200	300	250	278	1,556	4.87	27.27	932.22	2,640.89	2.24	6.34	1	6	1.25	7.50	36.85	168.52	0.12	0.53	3.95	6.38			
5	300	500	400	350	1,906	6.13	33.41	1,279.47	3,920.37	3.07	9.40	0	6	0.00	7.50	0.00	168.52	0.00	0.53	0.00	4.30			
6	500	750	625	289	2,195	5.07	38.48	1,227.31	5,147.67	2.94	12.35	5	11	6.25	13.75	743.65	912.17	2.35	2.88	60.59	17.72			
7	750	1,000	875	275	2,470	4.82	43.30	1,134.01	6,281.68	2.72	15.07	2	13	2.50	16.25	707.82	1,619.99	2.23	5.11	62.42	25.79			
8	1,000	1,500	1,250	368	2,838	6.45	49.75	1,789.76	8,071.44	4.29	19.36	1	14	1.25	17.50	0.00	1,619.99	0.00	5.11	0.00	20.07			
9	1,500	2,000	1,750	263	3,101	4.61	54.36	1,561.85	9,633.29	3.75	23.11	2	16	2.50	20.00	1,958.95	3,578.94	6.18	11.30	125.42	37.15			
10	2,000	2,500	2,250	209	3,310	3.66	58.02	1,466.57	11,099.86	3.52	26.63	0	16	0.00	20.00	0.00	3,578.94	0.00	11.30	0.00	32.24			
11	2,500	3,000	2,750	199	3,509	3.49	61.51	1,501.52	12,601.37	3.60	30.23	3	19	3.75	23.75	330.64	3,909.58	1.04	12.34	22.02	31.03			
12	3,000	4,000	3,500	195	3,704	3.42	64.93	1,857.73	14,459.11	4.46	34.69	2	21	2.50	26.25	697.15	4,606.73	2.20	14.54	37.53	31.86			
13	4,000	5,000	4,500	222	3,926	3.89	68.82	2,298.43	16,757.53	5.51	40.20	2	23	2.50	28.75	79.89	4,686.62	0.25	14.80	3.48	27.97			
14	5,000	7,500	6,250	294	4,220	5.15	73.97	3,518.25	20,275.78	8.44	48.64	6	29	7.50	36.25	3,487.45	8,174.07	11.01	25.81	99.12	40.31			
15	7,500	10,000	8,750	284	4,504	4.98	78.95	2,686.49	22,962.27	6.44	55.09	5	34	6.25	42.50	10,762.25	18,936.32	33.98	59.79	400.61	82.47			
16	10,000	20,000	15,000	469	4,973	8.22	87.17	7,869.58	30,831.85	18.88	73.96	17	51	21.25	63.75	8,191.02	27,127.34	25.86	85.65	104.08	87.98			
17	20,000	50,000	35,000	387	5,360	6.78	93.95	6,646.90	37,478.75	15.95	89.91	6	57	7.50	71.25	1,802.69	28,930.03	5.69	91.34	27.12	77.19			
18	50,000	100,000	75,000	163	5,523	2.86	96.81	2,443.65	39,922.40	5.86	95.77	9	66	11.25	82.50	402.05	29,332.08	1.27	92.61	16.45	73.47			
19	100,000	500,000	300,000	171	5,694	3.00	99.81	1,650.23	41,572.63	3.96	99.73	14	80	17.50	100.00	2,341.74	31,673.82	7.39	100.00	141.90	76.19			
20	500,000	UP		11	5,705	0.19	100.00	112.18	41,684.81	0.27	100.00	0	80	0.00	100.00	0.00	31,673.82	0.00	100.00	0.00	75.98			
				5,705					41,684.81					80					31,673.82					75.98



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 262 Manufacture of wood fibreboard / hardboard / masonite wood c

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2621 Manufacture of fibreboardharboardmasonite

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2622 Manufacture of wood chipboard particle board pressed wood

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 26221 Using synthetic adhesives other than formaldehyde synthetic

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 26222 Using formaldehyde synthetic resin adhesives

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2623

Manufacture of plywood provided carried out in the plywood

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	199	199	10.00	10.00	148.93	148.93	0.88	0.88	6	6	6.19	6.19	116.42	116.42	0.55	0.55	78.17	78.17			
2	50	100	75	43	242	2.16	12.16	238.02	386.95	1.40	2.27	4	10	4.12	10.31	42.49	158.91	0.20	0.76	17.85	41.07			
3	100	200	150	50	292	2.51	14.67	445.96	832.92	2.62	4.89	2	12	2.06	12.37	118.46	277.37	0.56	1.32	26.56	33.30			
4	200	300	250	34	326	1.71	16.38	452.10	1,285.01	2.66	7.55	1	13	1.03	13.40	116.85	394.22	0.56	1.88	25.85	30.68			
5	300	500	400	52	378	2.61	18.99	530.35	1,815.37	3.12	10.67	1	14	1.03	14.43	429.97	824.19	2.05	3.92	81.07	45.40			
6	500	750	625	36	414	1.81	20.80	163.91	1,979.28	0.96	11.63	0	14	0.00	14.43	0.00	824.19	0.00	3.92	0.00	41.64			
7	750	1,000	875	61	475	3.07	23.87	474.33	2,453.61	2.79	14.42	2	16	2.06	16.49	209.89	1,034.08	1.00	4.92	44.25	42.15			
8	1,000	1,500	1,250	67	542	3.37	27.24	499.68	2,953.29	2.94	17.35	1	17	1.03	17.53	50.00	1,084.08	0.24	5.16	10.01	36.71			
9	1,500	2,000	1,750	68	610	3.42	30.65	498.92	3,452.22	2.93	20.29	2	19	2.06	19.59	291.27	1,375.35	1.39	6.54	58.38	39.84			
10	2,000	2,500	2,250	48	658	2.41	33.07	216.21	3,668.43	1.27	21.56	3	22	3.09	22.68	416.91	1,792.26	1.98	8.53	192.83	48.86			
11	2,500	3,000	2,750	26	684	1.31	34.37	164.48	3,832.90	0.97	22.52	1	23	1.03	23.71	676.66	2,468.92	3.22	11.75	411.40	64.41			
12	3,000	4,000	3,500	58	742	2.91	37.29	291.66	4,124.57	1.71	24.24	2	25	2.06	25.77	113.19	2,582.11	0.54	12.28	38.81	62.60			
13	4,000	5,000	4,500	59	801	2.96	40.25	718.33	4,842.90	4.22	28.46	2	27	2.06	27.84	387.59	2,969.70	1.84	14.13	53.96	61.32			
14	5,000	7,500	6,250	104	905	5.23	45.48	779.03	5,621.93	4.58	33.04	3	30	3.09	30.93	113.55	3,083.25	0.54	14.67	14.58	54.84			
15	7,500	10,000	8,750	67	972	3.37	48.84	734.33	6,356.26	4.32	37.35	3	33	3.09	34.02	69.30	3,152.55	0.33	15.00	9.44	49.60			
16	10,000	20,000	15,000	260	1,232	13.07	61.91	2,198.42	8,554.68	12.92	50.27	8	41	8.25	42.27	13,517.16	16,669.70	64.31	79.31	614.86	194.86			
17	20,000	50,000	35,000	348	1,580	17.49	79.40	3,995.54	12,550.23	23.48	73.75	28	69	28.87	71.13	1,164.62	17,834.32	5.54	84.85	29.15	142.10			
18	50,000	100,000	75,000	163	1,743	8.19	87.59	1,970.09	14,520.32	11.58	85.33	7	76	7.22	78.35	113.49	17,947.80	0.54	85.39	5.76	123.60			
19	100,000	500,000	300,000	206	1,949	10.35	97.94	2,121.11	16,641.43	12.46	97.79	20	96	20.62	98.97	3,069.46	21,017.26	14.60	99.99	144.71	126.29			
20	500,000	UP		41	1,990	2.06	100.00	375.90	17,017.33	2.21	100.00	1	97	1.03	100.00	2.08	21,019.34	0.01	100.00	0.55	123.52			
				1,990					17,017.33					97					21,019.34					123.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2628 Mixed (discount/loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 263 Tuners shopcoacbuilders shaoppipeswalking sticks

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 265 Cork goods factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 266 Broombrush and paintbrush factories (discount/loadings)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 267 Timber impregnation installations (discount/loadings)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 268 Wooden musical instruments factories

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	11.65	11.65	1.25	1.25	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	17	4.85	16.50	0.12	1.13	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	23	5.83	22.33	14.77	15.90	0.68	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	26	2.91	25.24	30.14	46.04	1.38	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	31	4.85	30.10	5.74	51.78	0.26	2.38	1	1	100.00	100.00	370.45	370.45	100.00	100.00	6455.64	715.45			
6	500	750	625	6	37	5.83	35.92	64.23	116.00	2.95	5.32	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	319.34			
7	750	1,000	875	4	41	3.88	39.81	6.35	122.35	0.29	5.62	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	302.77			
8	1,000	1,500	1,250	3	44	2.91	42.72	9.12	131.47	0.42	6.03	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	281.77			
9	1,500	2,000	1,750	1	45	0.97	43.69	5.52	136.99	0.25	6.29	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	270.42			
10	2,000	2,500	2,250	2	47	1.94	45.63	0.25	137.24	0.01	6.30	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	269.93			
11	2,500	3,000	2,750	1	48	0.97	46.60	13.62	150.85	0.63	6.92	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	245.57			
12	3,000	4,000	3,500	1	49	0.97	47.57	8.32	159.17	0.38	7.31	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	232.74			
13	4,000	5,000	4,500	3	52	2.91	50.49	25.67	184.84	1.18	8.49	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	200.41			
14	5,000	7,500	6,250	2	54	1.94	52.43	17.28	202.12	0.79	9.28	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	183.28			
15	7,500	10,000	8,750	3	57	2.91	55.34	69.78	271.91	3.20	12.48	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	136.24			
16	10,000	20,000	15,000	3	60	2.91	58.25	90.39	362.30	4.15	16.63	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	102.25			
17	20,000	50,000	35,000	9	69	8.74	66.99	357.36	719.66	16.40	33.03	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	51.48			
18	50,000	100,000	75,000	20	89	19.42	86.41	749.58	1,469.24	34.41	67.44	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	25.21			
19	100,000	500,000	300,000	10	99	9.71	96.12	492.80	1,962.04	22.62	90.06	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	18.88			
20	500,000	UP		4	103	3.88	100.00	216.44	2,178.48	9.94	100.00	0	1	0.00	100.00	0.00	370.45	0.00	100.00	0.00	17.00			
				103					2,178.48					1					370.45					17.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 269 Charcoal producers (discount/ loading if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2699 Other industries in main category 26 (discounts/loadings)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 270 Corn mills paddy (rice) gambir

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2701 Corn mills

(discounts if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	15.96	15.96	50.85	50.85	4.35	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	82	2.47	18.43	21.04	71.90	1.80	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	97	3.37	21.80	11.65	83.55	1.00	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	103	1.35	23.15	1.22	84.77	0.10	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	113	2.25	25.39	38.32	123.09	3.28	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	120	1.57	26.97	4.88	127.96	0.42	10.95	1	1	20.00	20.00	587.49	587.49	48.40	48.40	12050.42	459.11			
7	750	1,000	875	20	140	4.49	31.46	12.95	140.91	1.11	12.06	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	416.93			
8	1,000	1,500	1,250	4	144	0.90	32.36	11.15	152.05	0.95	13.01	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	386.37			
9	1,500	2,000	1,750	35	179	7.87	40.22	34.75	186.80	2.97	15.99	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	314.49			
10	2,000	2,500	2,250	8	187	1.80	42.02	16.35	203.15	1.40	17.39	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	289.19			
11	2,500	3,000	2,750	13	200	2.92	44.94	31.04	234.19	2.66	20.04	0	1	0.00	20.00	0.00	587.49	0.00	48.40	0.00	250.86			
12	3,000	4,000	3,500	19	219	4.27	49.21	38.68	272.87	3.31	23.35	1	2	20.00	40.00	196.70	784.19	16.21	64.60	508.55	287.38			
13	4,000	5,000	4,500	9	228	2.02	51.24	21.56	294.44	1.85	25.20	0	2	0.00	40.00	0.00	784.19	0.00	64.60	0.00	266.33			
14	5,000	7,500	6,250	20	248	4.49	55.73	59.73	354.17	5.11	30.31	1	3	20.00	60.00	357.32	1,141.51	29.44	94.04	598.23	322.31			
15	7,500	10,000	8,750	36	284	8.09	63.82	120.96	475.13	10.35	40.66	1	4	20.00	80.00	70.62	1,212.13	5.82	99.86	58.39	255.12			
16	10,000	20,000	15,000	59	343	13.26	77.08	310.08	785.21	26.54	67.20	0	4	0.00	80.00	0.00	1,212.13	0.00	99.86	0.00	154.37			
17	20,000	50,000	35,000	54	397	12.13	89.21	223.45	1,008.66	19.12	86.33	0	4	0.00	80.00	0.00	1,212.13	0.00	99.86	0.00	120.17			
18	50,000	100,000	75,000	17	414	3.82	93.03	91.86	1,100.52	7.86	94.19	1	5	20.00	100.00	1.69	1,213.82	0.14	100.00	1.84	110.29			
19	100,000	500,000	300,000	20	434	4.49	97.53	53.54	1,154.06	4.58	98.77	0	5	0.00	100.00	0.00	1,213.82	0.00	100.00	0.00	105.18			
20	500,000	UP		11	445	2.47	100.00	14.36	1,168.42	1.23	100.00	0	5	0.00	100.00	0.00	1,213.82	0.00	100.00	0.00	103.89			
				445					1,168.42					5					1,213.82					103.89



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

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2702 Fodder mills

(discounts if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	154	154	11.44	11.44	90.18	90.18	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	174	1.49	12.93	84.80	174.98	1.94	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	197	1.71	14.64	126.61	301.59	2.90	6.90	2	2	5.13	5.13	136.31	136.31	6.79	6.79	107.66	45.20			
4	200	300	250	30	227	2.23	16.86	168.95	470.54	3.86	10.76	0	2	0.00	5.13	0.00	136.31	0.00	6.79	0.00	28.97			
5	300	500	400	24	251	1.78	18.65	98.09	568.63	2.24	13.01	2	4	5.13	10.26	390.72	527.03	19.47	26.27	398.33	92.68			
6	500	750	625	34	285	2.53	21.17	36.82	605.45	0.84	13.85	0	4	0.00	10.26	0.00	527.03	0.00	26.27	0.00	87.05			
7	750	1,000	875	23	308	1.71	22.88	70.29	675.75	1.61	15.46	0	4	0.00	10.26	0.00	527.03	0.00	26.27	0.00	77.99			
8	1,000	1,500	1,250	39	347	2.90	25.78	49.92	725.67	1.14	16.60	1	5	2.56	12.82	296.58	823.61	14.78	41.05	594.05	113.50			
9	1,500	2,000	1,750	28	375	2.08	27.86	65.14	790.82	1.49	18.09	2	7	5.13	17.95	314.32	1,137.94	15.67	56.72	482.50	143.89			
10	2,000	2,500	2,250	28	403	2.08	29.94	22.75	813.57	0.52	18.61	0	7	0.00	17.95	0.00	1,137.94	0.00	56.72	0.00	139.87			
11	2,500	3,000	2,750	18	421	1.34	31.28	56.76	870.33	1.30	19.91	1	8	2.56	20.51	300.00	1,437.94	14.95	71.67	528.54	165.22			
12	3,000	4,000	3,500	23	444	1.71	32.99	63.51	933.83	1.45	21.36	0	8	0.00	20.51	0.00	1,437.94	0.00	71.67	0.00	153.98			
13	4,000	5,000	4,500	18	462	1.34	34.32	65.85	999.68	1.51	22.87	0	8	0.00	20.51	0.00	1,437.94	0.00	71.67	0.00	143.84			
14	5,000	7,500	6,250	52	514	3.86	38.19	161.02	1,160.70	3.68	26.55	1	9	2.56	23.08	17.15	1,455.08	0.85	72.52	10.65	125.36			
15	7,500	10,000	8,750	46	560	3.42	41.60	127.72	1,288.42	2.92	29.47	1	10	2.56	25.64	90.85	1,545.93	4.53	77.05	71.13	119.99			
16	10,000	20,000	15,000	99	659	7.36	48.96	561.58	1,850.00	12.84	42.31	3	13	7.69	33.33	52.81	1,598.74	2.63	79.68	9.40	86.42			
17	20,000	50,000	35,000	126	785	9.36	58.32	543.17	2,393.17	12.42	54.74	2	15	5.13	38.46	220.70	1,819.44	11.00	90.68	40.63	76.03			
18	50,000	100,000	75,000	159	944	11.81	70.13	507.45	2,900.62	11.61	66.35	8	23	20.51	58.97	62.40	1,881.84	3.11	93.79	12.30	64.88			
19	100,000	500,000	300,000	367	1,311	27.27	97.40	1,315.50	4,216.11	30.09	96.43	14	37	35.90	94.87	118.85	2,000.69	5.92	99.72	9.03	47.45			
20	500,000	UP		35	1,346	2.60	100.00	155.89	4,372.00	3.57	100.00	2	39	5.13	100.00	5.68	2,006.37	0.28	100.00	3.64	45.89			
				1,346					4,372.00					39					2,006.37					45.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2703 Gaplek mills

(discounts if applicable)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2704 Gambir factories (discounts if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2705 Flour Mills

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	6.73	6.73	55.53	55.53	1.71	1.71	1	1	2.94	2.94	12.97	12.97	0.18	0.18	23.36	23.36			
2	50	100	75	15	63	2.10	8.84	64.54	120.07	1.99	3.70	1	2	2.94	5.88	83.45	96.43	1.18	1.36	129.31	80.31			
3	100	200	150	26	89	3.65	12.48	209.51	329.58	6.45	10.15	0	2	0.00	5.88	0.00	96.43	0.00	1.36	0.00	29.26			
4	200	300	250	16	105	2.24	14.73	76.74	406.32	2.36	12.52	0	2	0.00	5.88	0.00	96.43	0.00	1.36	0.00	23.73			
5	300	500	400	27	132	3.79	18.51	13.52	419.83	0.42	12.93	1	3	2.94	8.82	300.00	396.43	4.24	5.60	2219.36	94.42			
6	500	750	625	10	142	1.40	19.92	24.86	444.69	0.77	13.70	0	3	0.00	8.82	0.00	396.43	0.00	5.60	0.00	89.15			
7	750	1,000	875	13	155	1.82	21.74	12.15	456.85	0.37	14.07	0	3	0.00	8.82	0.00	396.43	0.00	5.60	0.00	86.77			
8	1,000	1,500	1,250	26	181	3.65	25.39	41.10	497.95	1.27	15.34	0	3	0.00	8.82	0.00	396.43	0.00	5.60	0.00	79.61			
9	1,500	2,000	1,750	16	197	2.24	27.63	38.60	536.55	1.19	16.53	0	3	0.00	8.82	0.00	396.43	0.00	5.60	0.00	73.88			
10	2,000	2,500	2,250	7	204	0.98	28.61	19.13	555.68	0.59	17.12	0	3	0.00	8.82	0.00	396.43	0.00	5.60	0.00	71.34			
11	2,500	3,000	2,750	10	214	1.40	30.01	21.09	576.77	0.65	17.77	1	4	2.94	11.76	150.78	547.21	2.13	7.73	714.99	94.88			
12	3,000	4,000	3,500	18	232	2.52	32.54	48.09	624.86	1.48	19.25	0	4	0.00	11.76	0.00	547.21	0.00	7.73	0.00	87.57			
13	4,000	5,000	4,500	28	260	3.93	36.47	121.17	746.03	3.73	22.98	0	4	0.00	11.76	0.00	547.21	0.00	7.73	0.00	73.35			
14	5,000	7,500	6,250	22	282	3.09	39.55	117.33	863.36	3.61	26.59	2	6	5.88	17.65	59.84	607.05	0.85	8.58	51.00	70.31			
15	7,500	10,000	8,750	27	309	3.79	43.34	149.23	1,012.59	4.60	31.19	1	7	2.94	20.59	25.11	632.16	0.35	8.93	16.83	62.43			
16	10,000	20,000	15,000	60	369	8.42	51.75	401.79	1,414.39	12.38	43.57	0	7	0.00	20.59	0.00	632.16	0.00	8.93	0.00	44.69			
17	20,000	50,000	35,000	72	441	10.10	61.85	735.43	2,149.81	22.65	66.22	3	10	8.82	29.41	1,368.54	2,000.70	19.34	28.27	186.09	93.06			
18	50,000	100,000	75,000	40	481	5.61	67.46	289.35	2,439.17	8.91	75.13	6	16	17.65	47.06	488.88	2,489.58	6.91	35.18	168.96	102.07			
19	100,000	500,000	300,000	151	632	21.18	88.64	604.40	3,043.56	18.62	93.75	13	29	38.24	85.29	4,374.60	6,864.18	61.82	97.00	723.80	225.53			
20	500,000	UP		81	713	11.36	100.00	202.95	3,246.51	6.25	100.00	5	34	14.71	100.00	212.11	7,076.29	3.00	100.00	104.51	217.97			
				713					3,246.51					34					7,076.29					217.97



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2708 Mixed (discounts if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2709 Paddy & Hulling Mills

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,005	1,005	17.82	17.82	199.04	199.04	2.58	2.58	3	3	12.50	12.50	24.28	24.28	1.04	1.04	12.20	12.20			
2	50	100	75	842	1,847	14.93	32.75	245.59	444.63	3.19	5.77	1	4	4.17	16.67	26.52	50.79	1.13	2.17	10.80	11.42			
3	100	200	150	959	2,806	17.01	49.76	39.31	405.33	0.51	5.26	0	4	0.00	16.67	0.00	50.79	0.00	2.17	0.00	12.53			
4	200	300	250	480	3,286	8.51	58.27	225.93	631.26	2.93	8.19	2	6	8.33	25.00	534.43	585.22	22.85	25.02	236.54	92.71			
5	300	500	400	574	3,860	10.18	68.45	378.53	1,009.79	4.91	13.11	2	8	8.33	33.33	19.42	604.64	0.83	25.86	5.13	59.88			
6	500	750	625	345	4,205	6.12	74.57	389.73	1,399.53	5.06	18.16	0	8	0.00	33.33	0.00	604.64	0.00	25.86	0.00	43.20			
7	750	1,000	875	216	4,421	3.83	78.40	346.09	1,745.62	4.49	22.66	1	9	4.17	37.50	69.10	673.74	2.95	28.81	19.97	38.60			
8	1,000	1,500	1,250	246	4,667	4.36	82.76	422.75	2,168.37	5.49	28.14	0	9	0.00	37.50	0.00	673.74	0.00	28.81	0.00	31.07			
9	1,500	2,000	1,750	178	4,845	3.16	85.92	447.51	2,615.89	5.81	33.95	0	9	0.00	37.50	0.00	673.74	0.00	28.81	0.00	25.76			
10	2,000	2,500	2,250	126	4,971	2.23	88.15	586.79	3,202.68	7.62	41.57	1	10	4.17	41.67	273.72	947.46	11.70	40.51	46.65	29.58			
11	2,500	3,000	2,750	80	5,051	1.42	89.57	272.74	3,475.42	3.54	45.11	0	10	0.00	41.67	0.00	947.46	0.00	40.51	0.00	27.26			
12	3,000	4,000	3,500	131	5,182	2.32	91.90	535.30	4,010.72	6.95	52.05	2	12	8.33	50.00	14.40	961.87	0.62	41.13	2.69	23.98			
13	4,000	5,000	4,500	94	5,276	1.67	93.56	555.14	4,565.86	7.20	59.26	1	13	4.17	54.17	19.18	981.05	0.82	41.95	3.46	21.49			
14	5,000	7,500	6,250	113	5,389	2.00	95.57	834.51	5,400.37	10.83	70.09	2	15	8.33	62.50	635.76	1,616.81	27.19	69.14	76.18	29.94			
15	7,500	10,000	8,750	65	5,454	1.15	96.72	560.33	5,960.70	7.27	77.36	0	15	0.00	62.50	0.00	1,616.81	0.00	69.14	0.00	27.12			
16	10,000	20,000	15,000	99	5,553	1.76	98.47	1,000.21	6,960.91	12.98	90.34	2	17	8.33	70.83	49.99	1,666.80	2.14	71.27	5.00	23.95			
17	20,000	50,000	35,000	47	5,600	0.83	99.31	361.35	7,322.26	4.69	95.03	3	20	12.50	83.33	560.62	2,227.42	23.97	95.25	155.15	30.42			
18	50,000	100,000	75,000	21	5,621	0.37	99.68	203.60	7,525.86	2.64	97.67	1	21	4.17	87.50	0.00	2,227.42	0.00	95.25	0.00	29.60			
19	100,000	500,000	300,000	14	5,635	0.25	99.93	132.12	7,657.98	1.71	99.39	3	24	12.50	100.00	111.17	2,338.59	4.75	100.00	84.15	30.54			
20	500,000	UP		4	5,639	0.07	100.00	47.15	7,705.13	0.61	100.00	0	24	0.00	100.00	0.00	2,338.59	0.00	100.00	0.00	30.35			
				5,639					7,705.13					24					2,338.59					30.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 271 Sugar mills chocolate factories sweets factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 27111 Sugar mills excluding spontaneous combustion

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	7.76	7.76	5.35	5.35	0.54	0.54	2	2	4.44	4.44	4.86	4.86	0.41	0.41	90.93	90.93			
2	50	100	75	4	30	1.19	8.96	0.04	5.31	0.00	0.54	0	2	0.00	4.44	0.00	4.86	0.00	0.41	0.00	91.54			
3	100	200	150	4	34	1.19	10.15	0.23	5.09	0.02	0.52	0	2	0.00	4.44	0.00	4.86	0.00	0.41	0.00	95.59			
4	200	300	250	2	36	0.60	10.75	28.36	23.27	2.89	2.37	1	3	2.22	6.67	28.79	33.65	2.45	2.86	101.53	144.60			
5	300	500	400	2	38	0.60	11.34	13.26	36.53	1.35	3.72	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	92.12			
6	500	750	625	5	43	1.49	12.84	1.60	38.13	0.16	3.88	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	88.25			
7	750	1,000	875	1	44	0.30	13.13	0.00	38.14	0.00	3.88	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	88.24			
8	1,000	1,500	1,250	4	48	1.19	14.33	9.44	47.58	0.96	4.84	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	70.73			
9	1,500	2,000	1,750	4	52	1.19	15.52	6.07	53.65	0.62	5.46	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	62.73			
10	2,000	2,500	2,250	3	55	0.90	16.42	7.08	60.73	0.72	6.18	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	55.41			
11	2,500	3,000	2,750	2	57	0.60	17.01	0.79	61.52	0.08	6.26	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	54.70			
12	3,000	4,000	3,500	2	59	0.60	17.61	0.82	62.34	0.08	6.34	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	53.98			
13	4,000	5,000	4,500	8	67	2.39	20.00	19.03	81.37	1.94	8.28	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	41.36			
14	5,000	7,500	6,250	6	73	1.79	21.79	7.63	89.00	0.78	9.05	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	37.81			
15	7,500	10,000	8,750	9	82	2.69	24.48	19.26	108.26	1.96	11.01	0	3	0.00	6.67	0.00	33.65	0.00	2.86	0.00	31.08			
16	10,000	20,000	15,000	22	104	6.57	31.04	81.11	189.37	8.25	19.27	2	5	4.44	11.11	10.83	44.48	0.92	3.78	13.35	23.49			
17	20,000	50,000	35,000	36	140	10.75	41.79	141.78	331.14	14.42	33.69	6	11	13.33	24.44	145.89	190.37	12.41	16.20	102.90	57.49			
18	50,000	100,000	75,000	47	187	14.03	55.82	237.60	568.74	24.17	57.86	3	14	6.67	31.11	30.81	221.19	2.62	18.82	12.97	38.89			
19	100,000	500,000	300,000	61	248	18.21	74.03	188.52	757.26	19.18	77.04	24	38	53.33	84.44	552.57	773.75	47.01	65.83	293.11	102.18			
20	500,000	UP		87	335	25.97	100.00	225.66	982.92	22.96	100.00	7	45	15.56	100.00	401.56	1,175.31	34.17	100.00	177.95	119.57			
				335					982.92					45					1,175.31					119.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 27112 Sugar mills including spontaneous combustion

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 27113 Chocolate and sweets factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 272 Food paste producers bakeries processed food factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2721 Alimentary paste producers

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2722 Bakeries and biscuit works

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,300	1,300	30.70	30.70	158.21	158.21	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	142	1,442	3.35	34.05	96.30	254.51	1.10	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	157	1,599	3.71	37.76	240.22	494.73	2.76	5.67	2	2	5.56	5.56	8.27	8.27	0.21	0.21	3.44	1.67			
4	200	300	250	170	1,769	4.01	41.77	186.63	681.36	2.14	7.81	2	4	5.56	11.11	272.12	280.40	6.78	6.99	145.81	41.15			
5	300	500	400	333	2,102	7.86	49.63	261.37	942.73	3.00	10.81	0	4	0.00	11.11	0.00	280.40	0.00	6.99	0.00	29.74			
6	500	750	625	397	2,499	9.37	59.01	349.97	1,292.70	4.01	14.83	1	5	2.78	13.89	22.17	302.56	0.55	7.54	6.33	23.41			
7	750	1,000	875	236	2,735	5.57	64.58	315.84	1,608.53	3.62	18.45	3	8	8.33	22.22	871.06	1,173.62	21.72	29.26	275.79	72.96			
8	1,000	1,500	1,250	253	2,988	5.97	70.55	434.22	2,042.75	4.98	23.43	0	8	0.00	22.22	0.00	1,173.62	0.00	29.26	0.00	57.45			
9	1,500	2,000	1,750	244	3,232	5.76	76.32	669.29	2,712.04	7.68	31.10	8	16	22.22	44.44	337.69	1,511.31	8.42	37.68	50.46	55.73			
10	2,000	2,500	2,250	115	3,347	2.72	79.03	345.32	3,057.36	3.96	35.06	5	21	13.89	58.33	38.83	1,550.14	0.97	38.64	11.24	50.70			
11	2,500	3,000	2,750	101	3,448	2.38	81.42	550.29	3,607.65	6.31	41.38	2	23	5.56	63.89	2,296.42	3,846.56	57.25	95.89	417.31	106.62			
12	3,000	4,000	3,500	72	3,520	1.70	83.12	271.91	3,879.56	3.12	44.49	0	23	0.00	63.89	0.00	3,846.56	0.00	95.89	0.00	99.15			
13	4,000	5,000	4,500	93	3,613	2.20	85.31	485.64	4,365.20	5.57	50.06	2	25	5.56	69.44	15.88	3,862.44	0.40	96.29	3.27	88.48			
14	5,000	7,500	6,250	95	3,708	2.24	87.56	566.11	4,931.30	6.49	56.56	1	26	2.78	72.22	116.23	3,978.68	2.90	99.19	20.53	80.68			
15	7,500	10,000	8,750	57	3,765	1.35	88.90	426.48	5,357.78	4.89	61.45	1	27	2.78	75.00	13.25	3,991.93	0.33	99.52	3.11	74.51			
16	10,000	20,000	15,000	103	3,868	2.43	91.33	1,028.93	6,386.72	11.80	73.25	0	27	0.00	75.00	0.00	3,991.93	0.00	99.52	0.00	62.50			
17	20,000	50,000	35,000	123	3,991	2.90	94.24	963.80	7,350.52	11.05	84.30	1	28	2.78	77.78	3.95	3,995.88	0.10	99.62	0.41	54.36			
18	50,000	100,000	75,000	74	4,065	1.75	95.99	434.73	7,785.25	4.99	89.29	1	29	2.78	80.56	4.50	4,000.38	0.11	99.73	1.04	51.38			
19	100,000	500,000	300,000	94	4,159	2.22	98.21	785.10	8,570.36	9.00	98.29	2	31	5.56	86.11	1.31	4,001.69	0.03	99.76	0.17	46.69			
20	500,000	UP		76	4,235	1.79	100.00	148.96	8,719.32	1.71	100.00	5	36	13.89	100.00	9.61	4,011.30	0.24	100.00	6.45	46.00			
				4,235					8,719.32					36					4,011.30					46.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2723 Processed food factories (bihunmielomiekerupuk) atc

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	267	267	11.03	11.03	100.15	100.15	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	112	379	4.63	15.66	133.61	233.76	1.83	3.21	1	1	4.17	4.17	15.08	15.08	1.20	1.20	11.28	6.45			
3	100	200	150	155	534	6.40	22.07	222.52	456.28	3.05	6.26	2	3	8.33	12.50	167.36	182.43	13.37	14.57	75.21	39.98			
4	200	300	250	130	664	5.37	27.44	227.18	683.46	3.12	9.38	0	3	0.00	12.50	0.00	182.43	0.00	14.57	0.00	26.69			
5	300	500	400	181	845	7.48	34.92	147.99	831.45	2.03	11.41	0	3	0.00	12.50	0.00	182.43	0.00	14.57	0.00	21.94			
6	500	750	625	161	1,006	6.65	41.57	178.00	1,009.45	2.44	13.85	0	3	0.00	12.50	0.00	182.43	0.00	14.57	0.00	18.07			
7	750	1,000	875	109	1,115	4.50	46.07	177.63	1,187.08	2.44	16.28	1	4	4.17	16.67	232.36	414.79	18.56	33.13	130.81	34.94			
8	1,000	1,500	1,250	149	1,264	6.16	52.23	293.46	1,480.54	4.03	20.31	1	5	4.17	20.83	4.00	418.79	0.32	33.45	1.36	28.29			
9	1,500	2,000	1,750	108	1,372	4.46	56.69	290.81	1,771.35	3.99	24.30	1	6	4.17	25.00	74.79	493.58	5.97	39.42	25.72	27.86			
10	2,000	2,500	2,250	62	1,434	2.56	59.26	243.43	2,014.78	3.34	27.64	0	6	0.00	25.00	0.00	493.58	0.00	39.42	0.00	24.50			
11	2,500	3,000	2,750	62	1,496	2.56	61.82	273.28	2,288.06	3.75	31.39	1	7	4.17	29.17	39.73	533.31	3.17	42.60	14.54	23.31			
12	3,000	4,000	3,500	73	1,569	3.02	64.83	315.24	2,603.30	4.32	35.71	0	7	0.00	29.17	0.00	533.31	0.00	42.60	0.00	20.49			
13	4,000	5,000	4,500	55	1,624	2.27	67.11	300.58	2,903.88	4.12	39.84	0	7	0.00	29.17	0.00	533.31	0.00	42.60	0.00	18.37			
14	5,000	7,500	6,250	86	1,710	3.55	70.66	605.40	3,509.28	8.30	48.14	1	8	4.17	33.33	165.44	698.75	13.21	55.81	27.33	19.91			
15	7,500	10,000	8,750	68	1,778	2.81	73.47	616.50	4,125.78	8.46	56.60	0	8	0.00	33.33	0.00	698.75	0.00	55.81	0.00	16.94			
16	10,000	20,000	15,000	135	1,913	5.58	79.05	1,187.90	5,313.68	16.30	72.89	1	9	4.17	37.50	179.72	878.47	14.35	70.16	15.13	16.53			
17	20,000	50,000	35,000	210	2,123	8.68	87.73	1,143.96	6,457.65	15.69	88.59	4	13	16.67	54.17	111.17	989.64	8.88	79.04	9.72	15.33			
18	50,000	100,000	75,000	94	2,217	3.88	91.61	364.76	6,822.41	5.00	93.59	3	16	12.50	66.67	39.53	1,029.17	3.16	82.20	10.84	15.09			
19	100,000	500,000	300,000	78	2,295	3.22	94.83	295.02	7,117.43	4.05	97.64	1	17	4.17	70.83	50.15	1,079.32	4.01	86.21	17.00	15.16			
20	500,000	UP		125	2,420	5.17	100.00	172.32	7,289.74	2.36	100.00	7	24	29.17	100.00	172.72	1,252.04	13.79	100.00	100.23	17.18			
				2,420					7,289.74					24					1,252.04					17.18



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2728 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 273 Preserves factories (jams etc) pabrik sari gula Monosodium g

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2731 Preserve factories (jam etc)pabrik sari gulaMSG producers

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	6.36	6.36	17.35	17.35	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	40	2.73	9.09	33.84	51.19	1.57	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	47	1.59	10.68	38.62	89.81	1.79	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	63	3.64	14.32	23.73	113.54	1.10	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	87	5.45	19.77	20.64	134.18	0.96	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	110	5.23	25.00	12.90	147.07	0.60	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	126	3.64	28.64	18.91	165.99	0.88	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	137	2.50	31.14	25.79	191.78	1.20	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	145	1.82	32.95	17.28	209.06	0.80	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	154	2.05	35.00	19.77	228.83	0.92	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	157	0.68	35.68	11.02	239.85	0.51	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	174	3.86	39.55	74.38	314.24	3.45	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	193	4.32	43.86	101.30	415.53	4.70	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	214	4.77	48.64	128.53	544.06	5.96	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	238	5.45	54.09	144.07	688.13	6.68	31.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	43	281	9.77	63.86	294.12	982.25	13.64	45.54	2	2	16.67	16.67	7.80	7.80	0.01	0.01	2.65	0.79			
17	20,000	50,000	35,000	35	316	7.95	71.82	294.52	1,276.77	13.66	59.20	0	2	0.00	16.67	0.00	7.80	0.00	0.01	0.00	0.61			
18	50,000	100,000	75,000	33	349	7.50	79.32	306.64	1,583.40	14.22	73.41	0	2	0.00	16.67	0.00	7.80	0.00	0.01	0.00	0.49			
19	100,000	500,000	300,000	34	383	7.73	87.05	194.22	1,777.62	9.01	82.42	0	2	0.00	16.67	0.00	7.80	0.00	0.01	0.00	0.44			
20	500,000	UP		57	440	12.95	100.00	379.18	2,156.80	17.58	100.00	10	12	83.33	100.00	108,353.81	108,361.61	99.99	100.00	28576.19	5024.18			
				440					2,156.80					12					108,361.61					5024.18



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2732 Meatmeat products and fish products factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	324	324	16.75	16.75	258.19	258.19	3.84	3.84	4	4	19.05	19.05	35.82	35.82	0.31	0.31	13.87	13.87			
2	50	100	75	62	386	3.21	19.96	165.26	423.45	2.46	6.29	0	4	0.00	19.05	0.00	35.82	0.00	0.31	0.00	8.46			
3	100	200	150	72	458	3.72	23.68	250.13	673.59	3.72	10.01	0	4	0.00	19.05	0.00	35.82	0.00	0.31	0.00	5.32			
4	200	300	250	36	494	1.86	25.54	190.33	863.91	2.83	12.84	1	5	4.76	23.81	0.00	35.82	0.00	0.31	0.00	4.15			
5	300	500	400	90	584	4.65	30.20	273.58	1,137.49	4.06	16.90	1	6	4.76	28.57	308.11	343.93	2.65	2.96	112.62	30.24			
6	500	750	625	57	641	2.95	33.14	42.87	1,180.37	0.64	17.54	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	29.14			
7	750	1,000	875	44	685	2.28	35.42	58.70	1,239.06	0.87	18.41	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	27.76			
8	1,000	1,500	1,250	79	764	4.08	39.50	153.76	1,392.82	2.28	20.69	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	24.69			
9	1,500	2,000	1,750	51	815	2.64	42.14	74.29	1,467.11	1.10	21.80	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	23.44			
10	2,000	2,500	2,250	37	852	1.91	44.05	53.67	1,520.78	0.80	22.60	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	22.62			
11	2,500	3,000	2,750	26	878	1.34	45.40	62.67	1,583.45	0.93	23.53	0	6	0.00	28.57	0.00	343.93	0.00	2.96	0.00	21.72			
12	3,000	4,000	3,500	52	930	2.69	48.09	110.94	1,694.39	1.65	25.17	1	7	4.76	33.33	0.83	344.76	0.01	2.96	0.75	20.35			
13	4,000	5,000	4,500	58	988	3.00	51.09	182.72	1,877.11	2.71	27.89	1	8	4.76	38.10	125.04	469.79	1.07	4.04	68.43	25.03			
14	5,000	7,500	6,250	92	1,080	4.76	55.84	353.78	2,230.89	5.26	33.15	1	9	4.76	42.86	0.97	470.76	0.01	4.05	0.27	21.10			
15	7,500	10,000	8,750	67	1,147	3.46	59.31	255.40	2,486.28	3.79	36.94	0	9	0.00	42.86	0.00	470.76	0.00	4.05	0.00	18.93			
16	10,000	20,000	15,000	197	1,344	10.19	69.49	1,074.58	3,560.86	15.97	52.91	3	12	14.29	57.14	10,821.29	11,292.05	93.04	97.08	1007.03	317.12			
17	20,000	50,000	35,000	236	1,580	12.20	81.70	1,462.46	5,023.32	21.73	74.64	3	15	14.29	71.43	76.21	11,368.26	0.66	97.74	5.21	226.31			
18	50,000	100,000	75,000	89	1,669	4.60	86.30	589.75	5,613.08	8.76	83.40	3	18	14.29	85.71	104.43	11,472.70	0.90	98.64	17.71	204.39			
19	100,000	500,000	300,000	221	1,890	11.43	97.72	754.17	6,367.25	11.21	94.60	2	20	9.52	95.24	152.38	11,625.08	1.31	99.95	20.21	182.58			
20	500,000	UP		44	1,934	2.28	100.00	363.23	6,730.47	5.40	100.00	1	21	4.76	100.00	6.16	11,631.24	0.05	100.00	1.70	172.81			
				1,934					6,730.47					21					11,631.24					172.81



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2733 Soya beantomato and hot pepper sauce

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	15.00	15.00	13.42	13.42	1.60	1.60	1	1	50.00	50.00	50.00	50.00	50.72	50.72	372.57	372.57			
2	50	100	75	28	79	8.24	23.24	12.49	25.91	1.49	3.08	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	192.98			
3	100	200	150	28	107	8.24	31.47	32.92	58.83	3.92	7.00	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	84.99			
4	200	300	250	21	128	6.18	37.65	7.42	66.25	0.88	7.88	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	75.47			
5	300	500	400	29	157	8.53	46.18	13.39	79.64	1.59	9.48	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	62.79			
6	500	750	625	16	173	4.71	50.88	15.83	95.47	1.88	11.36	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	52.37			
7	750	1,000	875	11	184	3.24	54.12	7.04	102.51	0.84	12.20	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	48.78			
8	1,000	1,500	1,250	26	210	7.65	61.76	67.40	169.91	8.02	20.22	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	29.43			
9	1,500	2,000	1,750	16	226	4.71	66.47	26.67	196.58	3.17	23.40	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	25.44			
10	2,000	2,500	2,250	12	238	3.53	70.00	31.97	228.55	3.81	27.20	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	21.88			
11	2,500	3,000	2,750	14	252	4.12	74.12	35.74	264.29	4.25	31.46	0	1	0.00	50.00	0.00	50.00	0.00	50.72	0.00	18.92			
12	3,000	4,000	3,500	8	260	2.35	76.47	22.73	287.03	2.71	34.16	1	2	50.00	100.00	48.58	98.58	49.28	100.00	213.71	34.35			
13	4,000	5,000	4,500	16	276	4.71	81.18	61.47	348.49	7.32	41.48	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	28.29			
14	5,000	7,500	6,250	15	291	4.41	85.59	95.76	444.25	11.40	52.88	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	22.19			
15	7,500	10,000	8,750	6	297	1.76	87.35	20.40	464.65	2.43	55.30	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	21.22			
16	10,000	20,000	15,000	17	314	5.00	92.35	167.89	632.54	19.98	75.29	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	15.59			
17	20,000	50,000	35,000	18	332	5.29	97.65	189.88	822.42	22.60	97.89	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	11.99			
18	50,000	100,000	75,000	3	335	0.88	98.53	5.13	827.55	0.61	98.50	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	11.91			
19	100,000	500,000	300,000	5	340	1.47	100.00	12.63	840.18	1.50	100.00	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	11.73			
20	500,000	UP		0	340	0.00	100.00	0.00	840.18	0.00	100.00	0	2	0.00	100.00	0.00	98.58	0.00	100.00	0.00	11.73			
				340					840.18					2					98.58					11.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2734 Poultry farms :

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,355	2,355	21.94	21.94	380.45	380.45	3.11	3.11	16	16	5.71	5.71	198.46	198.46	4.39	4.39	52.16	52.16			
2	50	100	75	784	3,139	7.30	29.24	272.65	653.10	2.23	5.35	3	19	1.07	6.79	85.54	284.00	1.89	6.28	31.37	43.49			
3	100	200	150	804	3,943	7.49	36.73	363.81	1,016.91	2.98	8.32	4	23	1.43	8.21	24.28	308.28	0.54	6.81	6.67	30.32			
4	200	300	250	582	4,525	5.42	42.15	428.13	1,445.04	3.50	11.83	10	33	3.57	11.79	97.94	406.22	2.16	8.98	22.88	28.11			
5	300	500	400	591	5,116	5.51	47.66	310.05	1,755.09	2.54	14.37	9	42	3.21	15.00	712.72	1,118.94	15.75	24.73	229.87	63.75			
6	500	750	625	634	5,750	5.91	53.56	381.00	2,136.09	3.12	17.48	4	46	1.43	16.43	29.22	1,148.17	0.65	25.37	7.67	53.75			
7	750	1,000	875	489	6,239	4.56	58.12	344.89	2,480.98	2.82	20.31	3	49	1.07	17.50	231.80	1,379.97	5.12	30.50	67.21	55.62			
8	1,000	1,500	1,250	481	6,720	4.48	62.60	462.86	2,943.84	3.79	24.09	3	52	1.07	18.57	165.88	1,545.84	3.67	34.16	35.84	52.51			
9	1,500	2,000	1,750	315	7,035	2.93	65.53	441.33	3,385.17	3.61	27.71	10	62	3.57	22.14	172.57	1,718.41	3.81	37.98	39.10	50.76			
10	2,000	2,500	2,250	665	7,700	6.19	71.73	466.47	3,851.64	3.82	31.52	1	63	0.36	22.50	0.04	1,718.45	0.00	37.98	0.01	44.62			
11	2,500	3,000	2,750	344	8,044	3.20	74.93	274.37	4,126.01	2.25	33.77	1	64	0.36	22.86	7.71	1,726.15	0.17	38.15	2.81	41.84			
12	3,000	4,000	3,500	308	8,352	2.87	77.80	600.53	4,726.54	4.92	38.69	11	75	3.93	26.79	268.70	1,994.86	5.94	44.08	44.74	42.21			
13	4,000	5,000	4,500	325	8,677	3.03	80.83	384.20	5,110.73	3.14	41.83	4	79	1.43	28.21	91.82	2,086.68	2.03	46.11	23.90	40.83			
14	5,000	7,500	6,250	456	9,133	4.25	85.08	985.21	6,095.94	8.06	49.89	15	94	5.36	33.57	72.32	2,158.99	1.60	47.71	7.34	35.42			
15	7,500	10,000	8,750	301	9,434	2.80	87.88	875.05	6,970.99	7.16	57.06	25	119	8.93	42.50	190.15	2,349.14	4.20	51.91	21.73	33.70			
16	10,000	20,000	15,000	483	9,917	4.50	92.38	1,976.85	8,947.84	16.18	73.24	70	189	25.00	67.50	295.87	2,645.01	6.54	58.45	14.97	29.56			
17	20,000	50,000	35,000	581	10,498	5.41	97.79	2,397.14	11,344.99	19.62	92.86	62	251	22.14	89.64	1,474.11	4,119.12	32.58	91.03	61.49	36.31			
18	50,000	100,000	75,000	127	10,625	1.18	98.98	496.89	11,841.87	4.07	96.92	9	260	3.21	92.86	66.65	4,185.76	1.47	92.50	13.41	35.35			
19	100,000	500,000	300,000	58	10,683	0.54	99.52	242.51	12,084.38	1.98	98.91	17	277	6.07	98.93	67.02	4,252.79	1.48	93.98	27.64	35.19			
20	500,000	UP		52	10,735	0.48	100.00	133.39	12,217.78	1.09	100.00	3	280	1.07	100.00	272.31	4,525.09	6.02	100.00	204.14	37.04			
				10,735					12,217.78					280					4,525.09					37.04



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 27341 Poultry farms: using electrical lighting

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	148	148	9.54	9.54	29.77	29.77	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	539	687	34.73	44.27	48.67	78.44	2.14	3.45	1	1	2.22	2.22	28.96	28.96	1.57	1.57	59.49	36.91			
3	100	200	150	197	884	12.69	56.96	85.25	163.70	3.75	7.21	0	1	0.00	2.22	0.00	28.96	0.00	1.57	0.00	17.69			
4	200	300	250	100	984	6.44	63.40	63.65	227.34	2.80	10.01	0	1	0.00	2.22	0.00	28.96	0.00	1.57	0.00	12.74			
5	300	500	400	113	1,097	7.28	70.68	99.59	326.93	4.39	14.40	1	2	2.22	4.44	226.75	255.71	12.30	13.87	227.69	78.21			
6	500	750	625	60	1,157	3.87	74.55	86.86	413.79	3.83	18.22	0	2	0.00	4.44	0.00	255.71	0.00	13.87	0.00	61.80			
7	750	1,000	875	36	1,193	2.32	76.87	106.51	520.30	4.69	22.91	0	2	0.00	4.44	0.00	255.71	0.00	13.87	0.00	49.15			
8	1,000	1,500	1,250	106	1,299	6.83	83.70	127.97	648.27	5.64	28.55	0	2	0.00	4.44	0.00	255.71	0.00	13.87	0.00	39.44			
9	1,500	2,000	1,750	29	1,328	1.87	85.57	122.95	771.22	5.41	33.96	0	2	0.00	4.44	0.00	255.71	0.00	13.87	0.00	33.16			
10	2,000	2,500	2,250	17	1,345	1.10	86.66	75.61	846.83	3.33	37.29	1	3	2.22	6.67	0.68	256.39	0.04	13.91	0.90	30.28			
11	2,500	3,000	2,750	14	1,359	0.90	87.56	83.99	930.82	3.70	40.99	1	4	2.22	8.89	75.43	331.81	4.09	18.00	89.81	35.65			
12	3,000	4,000	3,500	10	1,369	0.64	88.21	53.60	984.42	2.36	43.35	3	7	6.67	15.56	1,395.87	1,727.68	75.72	93.73	2604.03	175.50			
13	4,000	5,000	4,500	46	1,415	2.96	91.17	154.91	1,139.33	6.82	50.17	3	10	6.67	22.22	1.68	1,729.36	0.09	93.82	1.09	151.79			
14	5,000	7,500	6,250	38	1,453	2.45	93.62	268.46	1,407.79	11.82	62.00	7	17	15.56	37.78	3.93	1,733.30	0.21	94.03	1.47	123.12			
15	7,500	10,000	8,750	16	1,469	1.03	94.65	58.78	1,466.57	2.59	64.59	8	25	17.78	55.56	5.94	1,739.24	0.32	94.35	10.10	118.59			
16	10,000	20,000	15,000	35	1,504	2.26	96.91	238.87	1,705.44	10.52	75.11	14	39	31.11	86.67	33.75	1,772.99	1.83	96.18	14.13	103.96			
17	20,000	50,000	35,000	34	1,538	2.19	99.10	339.01	2,044.45	14.93	90.03	5	44	11.11	97.78	46.49	1,819.48	2.52	98.71	13.71	89.00			
18	50,000	100,000	75,000	13	1,551	0.84	99.94	220.64	2,265.10	9.72	99.75	1	45	2.22	100.00	23.86	1,843.34	1.29	100.00	10.82	81.38			
19	100,000	500,000	300,000	1	1,552	0.06	100.00	5.64	2,270.74	0.25	100.00	0	45	0.00	100.00	0.00	1,843.34	0.00	100.00	0.00	81.18			
20	500,000	UP		0	1,552	0.00	100.00	0.00	2,270.74	0.00	100.00	0	45	0.00	100.00	0.00	1,843.34	0.00	100.00	0.00	81.18			
				1,552					2,270.74					45					1,843.34					81.18



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 27342 Poultry farms: using kerosene lighting

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2735 Other farms

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	427	427	12.56	12.56	112.02	112.02	2.93	2.93	2	2	2.44	2.44	1.78	1.78	0.05	0.05	1.59	1.59			
2	50	100	75	221	648	6.50	19.06	71.27	183.29	1.87	4.80	3	5	3.66	6.10	143.56	145.33	3.84	3.89	201.41	79.29			
3	100	200	150	357	1,005	10.50	29.56	138.89	322.18	3.63	8.43	2	7	2.44	8.54	5.89	151.23	0.16	4.04	4.24	46.94			
4	200	300	250	323	1,328	9.50	39.06	174.92	497.10	4.58	13.01	1	8	1.22	9.76	200.45	351.68	5.36	9.40	114.59	70.75			
5	300	500	400	488	1,816	14.35	53.41	424.83	921.93	11.12	24.12	0	8	0.00	9.76	0.00	351.68	0.00	9.40	0.00	38.15			
6	500	750	625	350	2,166	10.29	63.71	237.09	1,159.03	6.20	30.33	2	10	2.44	12.20	0.85	352.53	0.02	9.43	0.36	30.42			
7	750	1,000	875	220	2,386	6.47	70.18	219.14	1,378.17	5.73	36.06	8	18	9.76	21.95	3.40	355.93	0.09	9.52	1.55	25.83			
8	1,000	1,500	1,250	232	2,618	6.82	77.00	301.84	1,680.01	7.90	43.96	12	30	14.63	36.59	5.10	361.03	0.14	9.65	1.69	21.49			
9	1,500	2,000	1,750	120	2,738	3.53	80.53	187.34	1,867.35	4.90	48.86	0	30	0.00	36.59	0.00	361.03	0.00	9.65	0.00	19.33			
10	2,000	2,500	2,250	47	2,785	1.38	81.91	99.54	1,966.89	2.60	51.47	0	30	0.00	36.59	0.00	361.03	0.00	9.65	0.00	18.36			
11	2,500	3,000	2,750	44	2,829	1.29	83.21	89.23	2,056.12	2.34	53.80	0	30	0.00	36.59	0.00	361.03	0.00	9.65	0.00	17.56			
12	3,000	4,000	3,500	42	2,871	1.24	84.44	70.97	2,127.09	1.86	55.66	1	31	1.22	37.80	1.60	362.63	0.04	9.70	2.26	17.05			
13	4,000	5,000	4,500	35	2,906	1.03	85.47	63.62	2,190.71	1.66	57.32	0	31	0.00	37.80	0.00	362.63	0.00	9.70	0.00	16.55			
14	5,000	7,500	6,250	86	2,992	2.53	88.00	146.17	2,336.88	3.82	61.15	2	33	2.44	40.24	173.12	535.75	4.63	14.33	118.44	22.93			
15	7,500	10,000	8,750	68	3,060	2.00	90.00	123.87	2,460.75	3.24	64.39	17	50	20.73	60.98	288.36	824.11	7.71	22.04	232.80	33.49			
16	10,000	20,000	15,000	90	3,150	2.65	92.65	369.11	2,829.86	9.66	74.05	12	62	14.63	75.61	135.65	959.76	3.63	25.66	36.75	33.92			
17	20,000	50,000	35,000	123	3,273	3.62	96.26	626.42	3,456.29	16.39	90.44	12	74	14.63	90.24	1,541.07	2,500.82	41.21	66.87	246.01	72.36			
18	50,000	100,000	75,000	59	3,332	1.74	98.00	239.19	3,695.48	6.26	96.70	3	77	3.66	93.90	22.12	2,522.94	0.59	67.46	9.25	68.27			
19	100,000	500,000	300,000	55	3,387	1.62	99.62	57.50	3,752.98	1.50	98.20	0	77	0.00	93.90	0.00	2,522.94	0.00	67.46	0.00	67.23			
20	500,000	UP		13	3,400	0.38	100.00	68.60	3,821.58	1.80	100.00	5	82	6.10	100.00	1,216.78	3,739.73	32.54	100.00	1773.61	97.86			
				3,400					3,821.58					82					3,739.73					97.86



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2736 Hatcheries

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	268	268	20.04	20.04	109.03	109.03	5.54	5.54	3	3	20.00	20.00	50.31	50.31	2.05	2.05	46.14	46.14
2	50	100	75	37	305	2.77	22.81	65.46	174.49	3.32	8.86	1	4	6.67	26.67	1.62	51.93	0.07	2.12	2.47	29.76
3	100	200	150	85	390	6.36	29.17	85.44	259.94	4.34	13.20	1	5	6.67	33.33	3.00	54.92	0.12	2.24	3.51	21.13
4	200	300	250	24	414	1.80	30.96	46.74	306.67	2.37	15.57	2	7	13.33	46.67	298.23	353.16	12.17	14.41	638.10	115.16
5	300	500	400	60	474	4.49	35.45	70.19	376.87	3.56	19.14	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	93.71
6	500	750	625	42	516	3.14	38.59	36.45	413.31	1.85	20.99	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	85.45
7	750	1,000	875	34	550	2.54	41.14	24.00	437.31	1.22	22.21	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	80.76
8	1,000	1,500	1,250	39	589	2.92	44.05	26.89	464.21	1.37	23.57	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	76.08
9	1,500	2,000	1,750	35	624	2.62	46.67	27.89	492.10	1.42	24.99	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	71.77
10	2,000	2,500	2,250	25	649	1.87	48.54	32.48	524.58	1.65	26.64	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	67.32
11	2,500	3,000	2,750	12	661	0.90	49.44	9.15	533.73	0.46	27.10	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	66.17
12	3,000	4,000	3,500	36	697	2.69	52.13	6.87	540.59	0.35	27.45	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	65.33
13	4,000	5,000	4,500	46	743	3.44	55.57	87.53	628.12	4.44	31.90	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	56.22
14	5,000	7,500	6,250	98	841	7.33	62.90	100.62	728.74	5.11	37.01	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	48.46
15	7,500	10,000	8,750	71	912	5.31	68.21	165.18	893.92	8.39	45.40	0	7	0.00	46.67	0.00	353.16	0.00	14.41	0.00	39.51
16	10,000	20,000	15,000	121	1,033	9.05	77.26	175.34	1,069.26	8.90	54.30	2	9	13.33	60.00	2,077.37	2,430.53	84.78	99.20	1184.74	227.31
17	20,000	50,000	35,000	212	1,245	15.86	93.12	610.21	1,679.48	30.99	85.29	5	14	33.33	93.33	19.71	2,450.24	0.80	100.00	3.23	145.89
18	50,000	100,000	75,000	44	1,289	3.29	96.41	155.55	1,835.02	7.90	93.19	0	14	0.00	93.33	0.00	2,450.24	0.00	100.00	0.00	133.53
19	100,000	500,000	300,000	39	1,328	2.92	99.33	111.35	1,946.37	5.65	98.84	0	14	0.00	93.33	0.00	2,450.24	0.00	100.00	0.00	125.89
20	500,000	UP		9	1,337	0.67	100.00	22.80	1,969.17	1.16	100.00	1	15	6.67	100.00	0.00	2,450.24	0.00	100.00	0.00	124.43
				1,337				1,969.17				15				2,450.24				124.43	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 274 Edible fats edible oils and desiccated coconut producers

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2741 Edible fats producers

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2742 Edible oil and other plants produc edible palmoil or other

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	398	398	7.44	7.44	131.73	131.73	0.71	0.71	17	17	4.34	4.34	164.36	164.36	0.11	0.11	124.77	124.77			
2	50	100	75	135	533	2.52	9.96	318.19	449.92	1.72	2.44	5	22	1.28	5.61	65.66	230.01	0.05	0.16	20.63	51.12			
3	100	200	150	133	666	2.49	12.45	298.31	748.23	1.62	4.06	1	23	0.26	5.87	50.56	280.57	0.04	0.19	16.95	37.50			
4	200	300	250	98	764	1.83	14.28	272.23	1,020.46	1.48	5.53	6	29	1.53	7.40	237.36	517.92	0.16	0.36	87.19	50.75			
5	300	500	400	123	887	2.30	16.58	323.66	1,344.12	1.75	7.28	4	33	1.02	8.42	381.00	898.92	0.26	0.62	117.72	66.88			
6	500	750	625	130	1,017	2.43	19.01	118.11	1,462.23	0.64	7.92	2	35	0.51	8.93	756.57	1,655.49	0.53	1.15	640.57	113.22			
7	750	1,000	875	100	1,117	1.87	20.88	86.08	1,548.31	0.47	8.39	5	40	1.28	10.20	1,729.00	3,384.49	1.20	2.35	2008.62	218.59			
8	1,000	1,500	1,250	134	1,251	2.51	23.39	145.48	1,693.79	0.79	9.18	8	48	2.04	12.24	387.72	3,772.21	0.27	2.62	266.51	222.71			
9	1,500	2,000	1,750	170	1,421	3.18	26.57	154.89	1,848.68	0.84	10.02	4	52	1.02	13.27	89.23	3,861.44	0.06	2.68	57.61	208.88			
10	2,000	2,500	2,250	102	1,523	1.91	28.47	148.97	1,997.65	0.81	10.83	6	58	1.53	14.80	74.11	3,935.55	0.05	2.73	49.75	197.01			
11	2,500	3,000	2,750	86	1,609	1.61	30.08	227.06	2,224.71	1.23	12.06	7	65	1.79	16.58	4,638.20	8,573.75	3.22	5.96	2042.69	385.39			
12	3,000	4,000	3,500	142	1,751	2.65	32.74	248.81	2,473.52	1.35	13.41	3	68	0.77	17.35	24.39	8,598.14	0.02	5.97	9.80	347.61			
13	4,000	5,000	4,500	101	1,852	1.89	34.62	210.29	2,683.81	1.14	14.54	6	74	1.53	18.88	1,294.34	9,892.48	0.90	6.87	615.51	368.60			
14	5,000	7,500	6,250	192	2,044	3.59	38.21	250.96	2,934.76	1.36	15.91	4	78	1.02	19.90	142.27	10,034.75	0.10	6.97	56.69	341.93			
15	7,500	10,000	8,750	144	2,188	2.69	40.90	353.03	3,287.79	1.91	17.82	12	90	3.06	22.96	10,379.06	20,413.81	7.21	14.18	2939.97	620.90			
16	10,000	20,000	15,000	543	2,731	10.15	51.06	2,074.18	5,361.97	11.24	29.06	28	118	7.14	30.10	2,837.28	23,251.09	1.97	16.15	136.79	433.63			
17	20,000	50,000	35,000	702	3,433	13.12	64.18	4,048.96	9,410.93	21.94	51.00	38	156	9.69	39.80	3,817.52	27,068.61	2.65	18.80	94.28	287.63			
18	50,000	100,000	75,000	683	4,116	12.77	76.95	4,493.64	13,904.57	24.35	75.36	63	219	16.07	55.87	108,211.63	135,280.23	75.17	93.97	2408.11	972.92			
19	100,000	500,000	300,000	897	5,013	16.77	93.72	3,946.86	17,851.43	21.39	96.75	112	331	28.57	84.44	5,919.69	141,199.92	4.11	98.08	149.98	790.97			
20	500,000	UP		336	5,349	6.28	100.00	600.37	18,451.80	3.25	100.00	61	392	15.56	100.00	2,764.69	143,964.61	1.92	100.00	460.50	780.22			
				5,349					18,451.80					392					143,964.61					780.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2743 Storage of crude palm oil(CPO)outside estates incl.storage

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2748 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	141	141	23.86	23.86	80.62	80.62	5.21	5.21	1	1	5.88	5.88	4.46	4.46	0.08	0.08	5.53	5.53			
2	50	100	75	6	147	1.02	24.87	28.26	108.88	1.82	7.03	0	1	0.00	5.88	0.00	4.46	0.00	0.08	0.00	4.09	4.09		
3	100	200	150	1	148	0.17	25.04	33.20	142.08	2.14	9.17	0	1	0.00	5.88	0.00	4.46	0.00	0.08	0.00	3.14	3.14		
4	200	300	250	1	149	0.17	25.21	2.66	144.74	0.17	9.35	2	3	11.76	17.65	443.73	448.19	7.54	7.61	16699.59	309.66			
5	300	500	400	1	150	0.17	25.38	4.61	149.35	0.30	9.64	1	4	5.88	23.53	473.64	921.83	8.04	15.66	10266.48	617.23			
6	500	750	625	1	151	0.17	25.55	1.99	151.34	0.13	9.77	0	4	0.00	23.53	0.00	921.83	0.00	15.66	0.00	609.11	609.11		
7	750	1,000	875	4	155	0.68	26.23	19.47	170.81	1.26	11.03	1	5	5.88	29.41	951.80	1,873.63	16.16	31.82	4889.59	1096.94			
8	1,000	1,500	1,250	7	162	1.18	27.41	32.76	203.57	2.12	13.14	0	5	0.00	29.41	0.00	1,873.63	0.00	31.82	0.00	920.39	920.39		
9	1,500	2,000	1,750	1	163	0.17	27.58	4.28	207.85	0.28	13.42	0	5	0.00	29.41	0.00	1,873.63	0.00	31.82	0.00	901.45	901.45		
10	2,000	2,500	2,250	1	164	0.17	27.75	6.16	214.00	0.40	13.82	0	5	0.00	29.41	0.00	1,873.63	0.00	31.82	0.00	875.52	875.52		
11	2,500	3,000	2,750	1	165	0.17	27.92	11.57	225.57	0.75	14.56	0	5	0.00	29.41	0.00	1,873.63	0.00	31.82	0.00	830.62	830.62		
12	3,000	4,000	3,500	1	166	0.17	28.09	10.08	235.65	0.65	15.22	0	5	0.00	29.41	0.00	1,873.63	0.00	31.82	0.00	795.10	795.10		
13	4,000	5,000	4,500	4	170	0.68	28.76	108.81	344.46	7.03	22.24	0	5	0.00	29.41	0.00	1,873.63	0.00	31.82	0.00	543.93	543.93		
14	5,000	7,500	6,250	3	173	0.51	29.27	0.65	345.11	0.04	22.28	0	5	0.00	29.41	0.00	1,873.63	0.00	31.82	0.00	542.91	542.91		
15	7,500	10,000	8,750	7	180	1.18	30.46	155.77	500.88	10.06	32.34	1	6	5.88	35.29	34.70	1,908.32	0.59	32.41	22.27	380.99	380.99		
16	10,000	20,000	15,000	16	196	2.71	33.16	45.99	546.87	2.97	35.31	0	6	0.00	35.29	0.00	1,908.32	0.00	32.41	0.00	348.95	348.95		
17	20,000	50,000	35,000	98	294	16.58	49.75	199.39	746.26	12.87	48.18	0	6	0.00	35.29	0.00	1,908.32	0.00	32.41	0.00	255.72	255.72		
18	50,000	100,000	75,000	64	358	10.83	60.58	223.89	970.15	14.46	62.64	0	6	0.00	35.29	0.00	1,908.32	0.00	32.41	0.00	196.70	196.70		
19	100,000	500,000	300,000	183	541	30.96	91.54	456.58	1,426.73	29.48	92.12	4	10	23.53	58.82	137.04	2,045.36	2.33	34.74	30.01	143.36	143.36		
20	500,000	UP		50	591	8.46	100.00	122.03	1,548.76	7.88	100.00	7	17	41.18	100.00	3,842.97	5,888.33	65.26	100.00	3149.25	380.20	380.20		
				591					1,548.76					17					5,888.33					380.20



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2751 Dairies and dairy products

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2752 Dairies and dairy products including desiccated milk

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 276 Coffee roasting plants coffee extract factories maltings

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2761 Coffee roasting plantscoffee extract factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	83	83	7.43	7.43	29.62	29.62	0.88	0.88	1	1	4.17	4.17	13.49	13.49	0.24	0.24	45.55	45.55			
2	50	100	75	23	106	2.06	9.49	62.68	92.31	1.86	2.73	0	1	0.00	4.17	0.00	13.49	0.00	0.24	0.00	14.62	14.62		
3	100	200	150	31	137	2.78	12.26	94.50	186.81	2.80	5.53	1	2	4.17	8.33	129.91	143.40	2.30	2.54	137.47	76.76			
4	200	300	250	22	159	1.97	14.23	62.80	249.60	1.86	7.39	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	57.45	57.45		
5	300	500	400	25	184	2.24	16.47	69.95	319.56	2.07	9.47	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	44.87	44.87		
6	500	750	625	26	210	2.33	18.80	40.27	359.83	1.19	10.66	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	39.85	39.85		
7	750	1,000	875	23	233	2.06	20.86	43.01	402.84	1.27	11.93	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	35.60	35.60		
8	1,000	1,500	1,250	46	279	4.12	24.98	68.45	471.29	2.03	13.96	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	30.43	30.43		
9	1,500	2,000	1,750	24	303	2.15	27.13	49.27	520.56	1.46	15.42	0	2	0.00	8.33	0.00	143.40	0.00	2.54	0.00	27.55	27.55		
10	2,000	2,500	2,250	23	326	2.06	29.19	88.23	608.79	2.61	18.04	1	3	4.17	12.50	66.47	209.87	1.18	3.72	75.33	34.47			
11	2,500	3,000	2,750	17	343	1.52	30.71	54.06	662.85	1.60	19.64	1	4	4.17	16.67	1.16	211.03	0.02	3.74	2.15	31.84	31.84		
12	3,000	4,000	3,500	31	374	2.78	33.48	91.06	753.91	2.70	22.33	1	5	4.17	20.83	61.70	272.73	1.09	4.83	67.76	36.18			
13	4,000	5,000	4,500	14	388	1.25	34.74	60.74	814.65	1.80	24.13	0	5	0.00	20.83	0.00	272.73	0.00	4.83	0.00	33.48	33.48		
14	5,000	7,500	6,250	89	477	7.97	42.70	293.88	1,108.53	8.71	32.84	1	6	4.17	25.00	5,200.94	5,473.67	92.12	96.95	1769.77	493.78			
15	7,500	10,000	8,750	25	502	2.24	44.94	184.54	1,293.07	5.47	38.31	0	6	0.00	25.00	0.00	5,473.67	0.00	96.95	0.00	423.31	423.31		
16	10,000	20,000	15,000	83	585	7.43	52.37	557.30	1,850.37	16.51	54.82	1	7	4.17	29.17	6.67	5,480.34	0.12	97.07	1.20	296.18	296.18		
17	20,000	50,000	35,000	136	721	12.18	64.55	834.83	2,685.20	24.73	79.55	3	10	12.50	41.67	20.96	5,501.30	0.37	97.44	2.51	204.87	204.87		
18	50,000	100,000	75,000	111	832	9.94	74.49	286.34	2,971.54	8.48	88.03	2	12	8.33	50.00	16.63	5,517.93	0.29	97.73	5.81	185.69	185.69		
19	100,000	500,000	300,000	212	1,044	18.98	93.46	299.71	3,271.25	8.88	96.91	4	16	16.67	66.67	37.35	5,555.28	0.66	98.39	12.46	169.82	169.82		
20	500,000	UP		73	1,117	6.54	100.00	104.30	3,375.55	3.09	100.00	8	24	33.33	100.00	90.72	5,645.99	1.61	100.00	86.98	167.26	167.26		
				1,117					3,375.55					24					5,645.99					167.26



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

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2762 Maltings

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2763 Tea sheds and tea factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2768 Mixed

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 277 Cold stores ice factories abattoirs butchers drying installa

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2771 Cold stores and ice factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	192	192	10.38	10.38	158.41	158.41	2.09	2.09	2	2	13.33	13.33	6.72	6.72	0.19	0.19	4.24	4.24			
2	50	100	75	60	252	3.24	13.62	175.42	333.83	2.31	4.40	0	2	0.00	13.33	0.00	6.72	0.00	0.19	0.00	2.01			
3	100	200	150	60	312	3.24	16.86	228.13	561.96	3.01	7.40	0	2	0.00	13.33	0.00	6.72	0.00	0.19	0.00	1.20			
4	200	300	250	46	358	2.49	19.35	174.81	736.77	2.30	9.71	0	2	0.00	13.33	0.00	6.72	0.00	0.19	0.00	0.91			
5	300	500	400	73	431	3.95	23.30	154.62	891.39	2.04	11.74	0	2	0.00	13.33	0.00	6.72	0.00	0.19	0.00	0.75			
6	500	750	625	98	529	5.30	28.59	95.22	986.61	1.25	13.00	1	3	6.67	20.00	62.22	68.94	1.75	1.94	65.34	6.99			
7	750	1,000	875	102	631	5.51	34.11	121.87	1,108.48	1.61	14.61	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	6.22			
8	1,000	1,500	1,250	121	752	6.54	40.65	159.20	1,267.67	2.10	16.70	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	5.44			
9	1,500	2,000	1,750	92	844	4.97	45.62	228.61	1,496.29	3.01	19.71	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	4.61			
10	2,000	2,500	2,250	89	933	4.81	50.43	195.13	1,691.41	2.57	22.29	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	4.08			
11	2,500	3,000	2,750	55	988	2.97	53.41	178.40	1,869.82	2.35	24.64	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	3.69			
12	3,000	4,000	3,500	93	1,081	5.03	58.43	300.59	2,170.41	3.96	28.60	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	3.18			
13	4,000	5,000	4,500	90	1,171	4.86	63.30	386.48	2,556.89	5.09	33.69	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	2.70			
14	5,000	7,500	6,250	158	1,329	8.54	71.84	714.24	3,271.13	9.41	43.10	0	3	0.00	20.00	0.00	68.94	0.00	1.94	0.00	2.11			
15	7,500	10,000	8,750	98	1,427	5.30	77.14	666.91	3,938.04	8.79	51.89	1	4	6.67	26.67	7.14	76.08	0.20	2.14	1.07	1.93			
16	10,000	20,000	15,000	153	1,580	8.27	85.41	1,303.72	5,241.76	17.18	69.06	1	5	6.67	33.33	13.03	89.10	0.37	2.51	1.00	1.70			
17	20,000	50,000	35,000	169	1,749	9.14	94.54	1,341.59	6,583.34	17.68	86.74	2	7	13.33	46.67	3,159.84	3,248.94	88.98	91.48	235.53	49.35			
18	50,000	100,000	75,000	66	1,815	3.57	98.11	777.47	7,360.82	10.24	96.99	5	12	33.33	80.00	23.53	3,272.47	0.66	92.15	3.03	44.46			
19	100,000	500,000	300,000	32	1,847	1.73	99.84	205.41	7,566.23	2.71	99.69	3	15	20.00	100.00	278.87	3,551.35	7.85	100.00	135.76	46.94			
20	500,000	UP		3	1,850	0.16	100.00	23.40	7,589.63	0.31	100.00	0	15	0.00	100.00	0.00	3,551.35	0.00	100.00	0.00	46.79			
				1,850					7,589.63					15					3,551.35					46.79



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2772 Abattoirs and butchers

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	14.43	14.43	20.50	20.50	2.43	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	54	3.69	18.12	20.98	41.48	2.48	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	73	6.38	24.50	13.68	55.15	1.62	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	96	7.72	32.21	3.94	59.10	0.47	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	106	3.36	35.57	46.55	105.65	5.51	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	116	3.36	38.93	6.26	111.91	0.74	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	124	2.68	41.61	7.78	119.68	0.92	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	136	4.03	45.64	13.60	133.28	1.61	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	141	1.68	47.32	13.66	146.95	1.62	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	149	2.68	50.00	29.93	176.87	3.54	20.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	151	0.67	50.67	3.75	173.12	0.44	20.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	160	3.02	53.69	42.78	215.90	5.07	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	170	3.36	57.05	3.27	219.17	0.39	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	194	8.05	65.10	148.59	367.76	17.60	43.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	212	6.04	71.14	53.20	420.97	6.30	49.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	244	10.74	81.88	88.50	509.47	10.48	60.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	285	13.76	95.64	265.84	775.30	31.48	91.82	4	4	100.00	100.00	12.30	12.30	100.00	100.00	4.63	1.59			
18	50,000	100,000	75,000	3	288	1.01	96.64	11.92	787.23	1.41	93.23	0	4	0.00	100.00	0.00	12.30	0.00	100.00	0.00	1.56			
19	100,000	500,000	300,000	9	297	3.02	99.66	57.74	844.97	6.84	100.07	0	4	0.00	100.00	0.00	12.30	0.00	100.00	0.00	1.46			
20	500,000	UP		1	298	0.34	100.00	0.60	844.37	0.07	100.00	0	4	0.00	100.00	0.00	12.30	0.00	100.00	0.00	1.46			
				298					844.37					4					12.30					1.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2773 Drying installations

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2778 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	15.52	15.52	1.30	1.30	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	11	3.45	18.97	0.21	1.09	0.11	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	16	8.62	27.59	1.56	2.65	0.81	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	1.72	29.31	0.00	2.65	0.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	19	3.45	32.76	3.89	6.54	2.03	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	22	5.17	37.93	10.83	17.37	5.66	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	24	3.45	41.38	1.82	19.20	0.95	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	25	1.72	43.10	0.01	19.21	0.00	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	1.72	44.83	0.11	19.31	0.06	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	1.72	46.55	16.92	36.23	8.84	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	1.72	48.28	5.61	41.84	2.93	21.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	29	1.72	50.00	14.49	56.33	7.57	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	30	1.72	51.72	0.00	56.33	0.00	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	32	3.45	55.17	7.02	63.35	3.67	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	37	8.62	63.79	19.24	82.59	10.06	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	39	3.45	67.24	2.23	84.83	1.17	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	49	17.24	84.48	24.76	109.59	12.94	57.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	51	3.45	87.93	65.57	175.16	34.27	91.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	58	12.07	100.00	16.17	191.32	8.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	58	0.00	100.00	0.00	191.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				58					191.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 278 Breweries beverages producers spirits liquors producers dist

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2781 Breweries

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2782 Producers of winesfruit juices and mineral water

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2783

Producers of spirits and liquors and distilleries

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 27831 Producers of spirits and liquors

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 27832 Distilleries producing alcohol from non petrochemical

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2784 Vinager (Acid liquor) factories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2788 Mixed

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2790 **Tobaccocigars and cigarettes manufacture**

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2791 Drying sheds/smoke houses

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2792 Oven

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 27921 Oven(dapur pengering tembakau)dengan pengapian tdk langsung

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2793 Tobacco Establishment

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 280 Hydro electric power stations (discounts if applicable)

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	367	367	42.82	42.82	32.42	32.42	0.82	0.82	1	1	6.25	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	70	437	8.17	50.99	138.53	170.94	3.48	4.30	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	468	3.62	54.61	75.53	246.47	1.90	6.20	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	476	0.93	55.54	82.30	328.77	2.07	8.27	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	495	2.22	57.76	734.85	1,063.62	18.49	26.76	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	512	1.98	59.74	6.95	1,070.57	0.17	26.93	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	522	1.17	60.91	5.71	1,076.28	0.14	27.08	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	534	1.40	62.31	31.03	1,107.32	0.78	27.86	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	537	0.35	62.66	5.63	1,112.95	0.14	28.00	2	3	12.50	18.75	16.03	16.03	1.30	1.30	284.71	1.44			
10	2,000	2,500	2,250	3	540	0.35	63.01	13.59	1,126.53	0.34	28.34	0	3	0.00	18.75	0.00	16.03	0.00	1.30	0.00	1.42			
11	2,500	3,000	2,750	2	542	0.23	63.24	0.10	1,126.63	0.00	28.34	0	3	0.00	18.75	0.00	16.03	0.00	1.30	0.00	1.42			
12	3,000	4,000	3,500	7	549	0.82	64.06	32.94	1,159.57	0.83	29.17	0	3	0.00	18.75	0.00	16.03	0.00	1.30	0.00	1.38			
13	4,000	5,000	4,500	5	554	0.58	64.64	29.77	1,129.81	0.75	28.42	0	3	0.00	18.75	0.00	16.03	0.00	1.30	0.00	1.42			
14	5,000	7,500	6,250	7	561	0.82	65.46	65.36	1,195.17	1.64	30.07	0	3	0.00	18.75	0.00	16.03	0.00	1.30	0.00	1.34			
15	7,500	10,000	8,750	10	571	1.17	66.63	79.44	1,274.61	2.00	32.06	0	3	0.00	18.75	0.00	16.03	0.00	1.30	0.00	1.26			
16	10,000	20,000	15,000	25	596	2.92	69.54	274.99	1,549.60	6.92	38.98	1	4	6.25	25.00	0.00	16.03	0.00	1.30	0.00	1.03			
17	20,000	50,000	35,000	57	653	6.65	76.20	909.98	2,459.59	22.89	61.87	2	6	12.50	37.50	687.44	703.47	55.54	56.84	75.54	28.60			
18	50,000	100,000	75,000	47	700	5.48	81.68	942.62	3,402.20	23.71	85.59	3	9	18.75	56.25	101.96	805.43	8.24	65.08	10.82	23.67			
19	100,000	500,000	300,000	93	793	10.85	92.53	525.26	3,927.47	13.21	98.80	6	15	37.50	93.75	428.78	1,234.21	34.64	99.72	81.63	31.42			
20	500,000	UP		64	857	7.47	100.00	47.72	3,975.18	1.20	100.00	1	16	6.25	100.00	3.46	1,237.67	0.28	100.00	7.25	31.13			
				857					3,975.18					16					1,237.67					31.13



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 281 Conventional power station buildings with boiler houses

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	135	135	6.30	6.30	117.15	117.15	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	42	177	1.96	8.26	219.03	336.18	1.27	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	106	283	4.95	13.21	308.76	644.94	1.79	3.73	3	3	7.89	7.89	203.55	203.55	0.18	0.18	65.93	31.56			
4	200	300	250	50	333	2.33	15.55	234.31	879.25	1.35	5.08	4	7	10.53	18.42	491.91	695.46	0.44	0.62	209.94	79.10			
5	300	500	400	37	370	1.73	17.27	338.11	1,217.36	1.96	7.04	2	9	5.26	23.68	914.39	1,609.85	0.81	1.43	270.44	132.24			
6	500	750	625	38	408	1.77	19.05	178.93	1,396.30	1.03	8.07	0	9	0.00	23.68	0.00	1,609.85	0.00	1.43	0.00	115.29			
7	750	1,000	875	12	420	0.56	19.61	40.25	1,436.55	0.23	8.31	0	9	0.00	23.68	0.00	1,609.85	0.00	1.43	0.00	112.06			
8	1,000	1,500	1,250	68	488	3.17	22.78	267.97	1,704.51	1.55	9.86	0	9	0.00	23.68	0.00	1,609.85	0.00	1.43	0.00	94.45			
9	1,500	2,000	1,750	39	527	1.82	24.60	119.34	1,823.86	0.69	10.55	1	10	2.63	26.32	1,582.28	3,192.12	1.40	2.83	1325.81	175.02			
10	2,000	2,500	2,250	33	560	1.54	26.14	97.14	1,921.00	0.56	11.11	0	10	0.00	26.32	0.00	3,192.12	0.00	2.83	0.00	166.17			
11	2,500	3,000	2,750	25	585	1.17	27.31	80.22	2,001.23	0.46	11.57	0	10	0.00	26.32	0.00	3,192.12	0.00	2.83	0.00	159.51			
12	3,000	4,000	3,500	57	642	2.66	29.97	264.85	2,266.08	1.53	13.10	0	10	0.00	26.32	0.00	3,192.12	0.00	2.83	0.00	140.87			
13	4,000	5,000	4,500	38	680	1.77	31.75	305.98	2,572.06	1.77	14.87	0	10	0.00	26.32	0.00	3,192.12	0.00	2.83	0.00	124.11			
14	5,000	7,500	6,250	75	755	3.50	35.25	514.76	3,086.82	2.98	17.85	3	13	7.89	34.21	6,181.42	9,373.54	5.49	8.32	1200.84	303.66			
15	7,500	10,000	8,750	64	819	2.99	38.24	584.39	3,671.21	3.38	21.23	2	15	5.26	39.47	601.22	9,974.77	0.53	8.85	102.88	271.70			
16	10,000	20,000	15,000	181	1,000	8.45	46.69	1,965.10	5,636.31	11.36	32.59	3	18	7.89	47.37	619.57	10,594.34	0.55	9.40	31.53	187.97			
17	20,000	50,000	35,000	271	1,271	12.65	59.34	5,048.07	10,684.38	29.19	61.78	2	20	5.26	52.63	26,687.49	37,281.83	23.68	33.09	528.67	348.94			
18	50,000	100,000	75,000	161	1,432	7.52	66.85	1,571.23	12,255.61	9.09	70.87	2	22	5.26	57.89	57.35	37,339.18	0.05	33.14	3.65	304.67			
19	100,000	500,000	300,000	350	1,782	16.34	83.19	2,133.38	14,388.99	12.34	83.21	2	24	5.26	63.16	617.33	37,956.51	0.55	33.68	28.94	263.79			
20	500,000	UP		360	2,142	16.81	100.00	2,904.12	17,293.11	16.79	100.00	14	38	36.84	100.00	74,725.61	112,682.12	66.32	100.00	2573.09	651.60			
				2,142					17,293.11					38					112,682.12					651.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 282 Nuclear power stations

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 283 Overhead power transmission lines and net works

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 284 Voltage & current transformer stations in the open

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 285 Rubbish incineration installations for power generation

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 286 Gasworks

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2861 Lighting gas and generator gas installations

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2862 Liquefied gas installationsgas decomposition

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2868 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 287 Waterworks pumping stations sewage works ice rinks

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	14.92	14.92	12.40	12.40	2.77	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	48	4.44	19.35	29.02	41.42	6.48	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	63	6.05	25.40	3.47	44.89	0.78	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	82	7.66	33.06	31.27	76.16	6.99	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	98	6.45	39.52	9.65	85.81	2.16	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	121	9.27	48.79	20.49	106.30	4.58	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	141	8.06	56.85	33.39	139.68	7.46	31.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	160	7.66	64.52	38.32	178.00	8.56	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	173	5.24	69.76	28.94	206.93	6.47	46.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	176	1.21	70.97	6.43	213.36	1.44	47.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	180	1.61	72.58	10.12	223.48	2.26	49.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	198	7.26	79.84	39.06	262.54	8.73	58.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	201	1.21	81.05	5.39	267.93	1.20	59.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	208	2.82	83.87	8.72	276.65	1.95	61.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	213	2.02	85.89	40.13	316.78	8.97	70.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	224	4.44	90.32	35.85	352.63	8.01	78.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	235	4.44	94.76	4.45	357.08	0.99	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	242	2.82	97.58	16.45	373.52	3.67	83.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	243	0.40	97.98	8.19	381.71	1.83	85.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	248	2.02	100.00	65.85	447.56	14.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				248				447.56		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2901 Railways tramways

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2902 Highways briges airport runways

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2903 Jetties (dermaga)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	16.13	16.13	17.93	17.93	0.56	0.56	3	3	12.50	12.50	227.13	227.13	4.99	4.99	1266.97	1266.97			
2	50	100	75	5	60	1.47	17.60	0.18	18.11	0.01	0.57	0	3	0.00	12.50	0.00	227.13	0.00	4.99	0.00	1254.48			
3	100	200	150	6	66	1.76	19.35	0.72	18.83	0.02	0.59	0	3	0.00	12.50	0.00	227.13	0.00	4.99	0.00	1206.51			
4	200	300	250	4	70	1.17	20.53	0.41	19.24	0.01	0.61	0	3	0.00	12.50	0.00	227.13	0.00	4.99	0.00	1180.59			
5	300	500	400	3	73	0.88	21.41	0.11	19.34	0.00	0.61	0	3	0.00	12.50	0.00	227.13	0.00	4.99	0.00	1174.16			
6	500	750	625	8	81	2.35	23.75	1.96	21.30	0.06	0.67	2	5	8.33	20.83	563.07	790.20	12.38	17.37	28797.78	3709.98			
7	750	1,000	875	8	89	2.35	26.10	30.33	51.63	0.96	1.63	0	5	0.00	20.83	0.00	790.20	0.00	17.37	0.00	1530.40			
8	1,000	1,500	1,250	10	99	2.93	29.03	129.45	181.09	4.08	5.71	2	7	8.33	29.17	1,701.50	2,491.70	37.40	54.77	1314.36	1375.96			
9	1,500	2,000	1,750	12	111	3.52	32.55	20.77	201.86	0.65	6.36	0	7	0.00	29.17	0.00	2,491.70	0.00	54.77	0.00	1234.39			
10	2,000	2,500	2,250	16	127	4.69	37.24	31.01	232.87	0.98	7.34	0	7	0.00	29.17	0.00	2,491.70	0.00	54.77	0.00	1069.99			
11	2,500	3,000	2,750	5	132	1.47	38.71	2.27	235.14	0.07	7.41	0	7	0.00	29.17	0.00	2,491.70	0.00	54.77	0.00	1059.66			
12	3,000	4,000	3,500	14	146	4.11	42.82	11.97	247.11	0.38	7.79	0	7	0.00	29.17	0.00	2,491.70	0.00	54.77	0.00	1008.32			
13	4,000	5,000	4,500	18	164	5.28	48.09	18.83	265.94	0.59	8.38	0	7	0.00	29.17	0.00	2,491.70	0.00	54.77	0.00	936.93			
14	5,000	7,500	6,250	11	175	3.23	51.32	53.61	319.55	1.69	10.07	0	7	0.00	29.17	0.00	2,491.70	0.00	54.77	0.00	779.75			
15	7,500	10,000	8,750	24	199	7.04	58.36	29.15	348.70	0.92	10.99	0	7	0.00	29.17	0.00	2,491.70	0.00	54.77	0.00	714.57			
16	10,000	20,000	15,000	35	234	10.26	68.62	253.21	601.91	7.98	18.97	2	9	8.33	37.50	148.02	2,639.72	3.25	58.02	58.46	438.55			
17	20,000	50,000	35,000	43	277	12.61	81.23	607.23	1,209.14	19.13	38.10	2	11	8.33	45.83	61.45	2,701.17	1.35	59.37	10.12	223.40			
18	50,000	100,000	75,000	20	297	5.87	87.10	574.99	1,784.13	18.12	56.22	0	11	0.00	45.83	0.00	2,701.17	0.00	59.37	0.00	151.40			
19	100,000	500,000	300,000	41	338	12.02	99.12	1,375.29	3,159.42	43.34	99.56	7	18	29.17	75.00	1,412.60	4,113.77	31.05	90.42	102.71	130.21			
20	500,000	UP		3	341	0.88	100.00	14.07	3,173.49	0.44	100.00	6	24	25.00	100.00	435.87	4,549.64	9.58	100.00	3098.37	143.36			
				341					3,173.49					24					4,549.64					143.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2904 Aerial railways/ropewaysfunicular railwayschairlifts

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2905 Airport : Hangars

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2906

Airport : Workshopsspare parts depots

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2907 Airport : Aircrafts

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2908 Airport : General airport services

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	17.43	17.43	3.84	3.84	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	81	19.72	37.16	9.96	13.80	3.59	4.97	5	5	41.67	41.67	85.57	85.57	0.47	0.47	859.52	620.18			
3	100	200	150	16	97	7.34	44.50	13.00	26.79	4.68	9.66	0	5	0.00	41.67	0.00	85.57	0.00	0.47	0.00	319.39			
4	200	300	250	18	115	8.26	52.75	3.78	30.57	1.36	11.02	0	5	0.00	41.67	0.00	85.57	0.00	0.47	0.00	279.90			
5	300	500	400	11	126	5.05	57.80	5.99	36.56	2.16	13.18	0	5	0.00	41.67	0.00	85.57	0.00	0.47	0.00	234.06			
6	500	750	625	11	137	5.05	62.84	3.47	40.03	1.25	14.43	0	5	0.00	41.67	0.00	85.57	0.00	0.47	0.00	213.76			
7	750	1,000	875	18	155	8.26	71.10	8.70	48.73	3.14	17.57	0	5	0.00	41.67	0.00	85.57	0.00	0.47	0.00	175.60			
8	1,000	1,500	1,250	7	162	3.21	74.31	9.06	57.79	3.26	20.83	1	6	8.33	50.00	29.75	115.33	0.16	0.64	328.59	199.57			
9	1,500	2,000	1,750	10	172	4.59	78.90	12.66	70.45	4.56	25.40	0	6	0.00	50.00	0.00	115.33	0.00	0.64	0.00	163.70			
10	2,000	2,500	2,250	2	174	0.92	79.82	2.44	72.89	0.88	26.28	0	6	0.00	50.00	0.00	115.33	0.00	0.64	0.00	158.22			
11	2,500	3,000	2,750	2	176	0.92	80.73	3.43	76.33	1.24	27.52	0	6	0.00	50.00	0.00	115.33	0.00	0.64	0.00	151.10			
12	3,000	4,000	3,500	1	177	0.46	81.19	0.00	76.33	0.00	27.52	0	6	0.00	50.00	0.00	115.33	0.00	0.64	0.00	151.10			
13	4,000	5,000	4,500	1	178	0.46	81.65	3.64	79.96	1.31	28.83	0	6	0.00	50.00	0.00	115.33	0.00	0.64	0.00	144.23			
14	5,000	7,500	6,250	2	180	0.92	82.57	10.57	90.53	3.81	32.64	0	6	0.00	50.00	0.00	115.33	0.00	0.64	0.00	127.39			
15	7,500	10,000	8,750	1	181	0.46	83.03	4.09	94.62	1.47	34.11	0	6	0.00	50.00	0.00	115.33	0.00	0.64	0.00	121.89			
16	10,000	20,000	15,000	6	187	2.75	85.78	114.51	209.13	41.28	75.39	0	6	0.00	50.00	0.00	115.33	0.00	0.64	0.00	55.15			
17	20,000	50,000	35,000	16	203	7.34	93.12	42.75	251.88	15.41	90.80	1	7	8.33	58.33	49.50	164.83	0.27	0.91	115.79	65.44			
18	50,000	100,000	75,000	7	210	3.21	96.33	10.94	262.82	3.94	94.75	0	7	0.00	58.33	0.00	164.83	0.00	0.91	0.00	62.71			
19	100,000	500,000	300,000	5	215	2.29	98.62	0.58	263.40	0.21	94.96	0	7	0.00	58.33	0.00	164.83	0.00	0.91	0.00	62.58			
20	500,000	UP		3	218	1.38	100.00	13.99	277.39	5.04	100.00	5	12	41.67	100.00	17,904.63	18,069.45	99.09	100.00	127968.30	6514.04			
				218					277.39					12					18,069.45					6514.04



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2909 Airport : Others

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2911 Construction firm road construction and construction sites

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2912 Cranesexcavatorselevatorsroad building machines excluding

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2913 Tar sprayers and road surfacing plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2914 Others

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2915 Welding Plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	168	168	7.16	7.16	107.81	107.81	5.46	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	154	322	6.56	13.73	83.77	191.58	4.24	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	199	521	8.48	22.21	134.13	325.71	6.79	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	168	689	7.16	29.37	101.03	426.74	5.12	21.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	243	932	10.36	39.73	277.11	703.85	14.03	35.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	221	1,153	9.42	49.15	185.16	889.01	9.38	45.02	1	1	25.00	25.00	10.12	10.12	2.36	2.36	5.47	1.14			
7	750	1,000	875	225	1,378	9.59	58.74	143.21	1,032.23	7.25	52.27	0	1	0.00	25.00	0.00	10.12	0.00	2.36	0.00	0.98			
8	1,000	1,500	1,250	202	1,580	8.61	67.35	163.09	1,195.31	8.26	60.53	1	2	25.00	50.00	14.34	24.46	3.34	5.70	8.79	2.05			
9	1,500	2,000	1,750	170	1,750	7.25	74.60	132.71	1,328.03	6.72	67.25	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.84			
10	2,000	2,500	2,250	84	1,834	3.58	78.18	64.59	1,392.61	3.27	70.52	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.76			
11	2,500	3,000	2,750	84	1,918	3.58	81.76	121.27	1,513.89	6.14	76.66	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.62			
12	3,000	4,000	3,500	102	2,020	4.35	86.10	81.30	1,595.19	4.12	80.78	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.53			
13	4,000	5,000	4,500	56	2,076	2.39	88.49	165.20	1,760.39	8.37	89.14	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.39			
14	5,000	7,500	6,250	80	2,156	3.41	91.90	225.14	1,985.53	11.40	100.55	0	2	0.00	50.00	0.00	24.46	0.00	5.70	0.00	1.23			
15	7,500	10,000	8,750	66	2,222	2.81	94.71	32.24	2,017.76	1.63	102.18	1	3	25.00	75.00	1.59	26.05	0.37	6.07	4.94	1.29			
16	10,000	20,000	15,000	65	2,287	2.77	97.49	204.29	1,813.48	10.34	91.83	1	4	25.00	100.00	403.35	429.41	93.93	100.00	197.45	23.68			
17	20,000	50,000	35,000	29	2,316	1.24	98.72	21.55	1,835.03	1.09	92.92	0	4	0.00	100.00	0.00	429.41	0.00	100.00	0.00	23.40			
18	50,000	100,000	75,000	14	2,330	0.60	99.32	117.32	1,952.35	5.94	98.87	0	4	0.00	100.00	0.00	429.41	0.00	100.00	0.00	21.99			
19	100,000	500,000	300,000	11	2,341	0.47	99.79	26.03	1,978.38	1.32	100.18	0	4	0.00	100.00	0.00	429.41	0.00	100.00	0.00	21.70			
20	500,000	UP		5	2,346	0.21	100.00	3.62	1,974.76	0.18	100.00	0	4	0.00	100.00	0.00	429.41	0.00	100.00	0.00	21.74			
				2,346					1,974.76					4					429.41					21.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29151 Electrical (diesel generated and/or PLN) welding plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29152 Acetylene (karbit) welding plants

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 292 Mass Communication

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2921 Film television and recording on magnetic tape studios

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2922 Film reproduction (prints) and photo treatment

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2923 Cinemas assembly rooms and concert halls

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2924 Theatres variety theatres and circuses housed in permanent

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2925 Circuses with a big top show and exhibition tents

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2926 Others

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2927 Radio broadcasting television broadcasting & relay stations

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,533	5,533	12.49	12.49	745.86	745.86	3.44	3.44	74	74	4.87	4.87	377.27	377.27	0.99	0.99	50.58	50.58			
2	50	100	75	2,765	8,298	6.24	18.74	394.43	1,140.29	1.82	5.26	35	109	2.31	7.18	236.06	613.33	0.62	1.60	59.85	53.79			
3	100	200	150	1,922	10,220	4.34	23.08	367.81	1,508.10	1.70	6.96	29	138	1.91	9.09	226.63	839.96	0.59	2.20	61.62	55.70			
4	200	300	250	5,803	16,023	13.10	36.18	1,227.49	2,735.59	5.66	12.62	83	221	5.47	14.56	2,220.35	3,060.31	5.81	8.01	180.89	111.87			
5	300	500	400	16,134	32,157	36.43	72.61	4,759.69	7,495.28	21.95	34.57	341	562	22.46	37.02	6,244.71	9,305.02	16.34	24.35	131.20	124.15			
6	500	750	625	6,398	38,555	14.45	87.06	1,289.67	8,784.95	5.95	40.52	52	614	3.43	40.45	502.68	9,807.71	1.32	25.66	38.98	111.64			
7	750	1,000	875	2,172	40,727	4.90	91.96	1,389.91	10,174.86	6.41	46.93	8	622	0.53	40.97	131.04	9,938.75	0.34	26.01	9.43	97.68			
8	1,000	1,500	1,250	1,257	41,984	2.84	94.80	929.46	11,104.31	4.29	51.22	14	636	0.92	41.90	62.39	10,001.14	0.16	26.17	6.71	90.07			
9	1,500	2,000	1,750	551	42,535	1.24	96.05	314.96	11,419.27	1.45	52.67	10	646	0.66	42.56	1,788.48	11,789.62	4.68	30.85	567.85	103.24			
10	2,000	2,500	2,250	184	42,719	0.42	96.46	156.11	11,575.39	0.72	53.39	12	658	0.79	43.35	159.83	11,949.45	0.42	31.27	102.38	103.23			
11	2,500	3,000	2,750	119	42,838	0.27	96.73	133.48	11,708.87	0.62	54.01	0	658	0.00	43.35	0.00	11,949.45	0.00	31.27	0.00	102.05			
12	3,000	4,000	3,500	136	42,974	0.31	97.04	571.54	12,280.41	2.64	56.64	0	658	0.00	43.35	0.00	11,949.45	0.00	31.27	0.00	97.30			
13	4,000	5,000	4,500	143	43,117	0.32	97.36	920.73	13,201.14	4.25	60.89	1	659	0.07	43.41	36.92	11,986.37	0.10	31.36	4.01	90.80			
14	5,000	7,500	6,250	206	43,323	0.47	97.83	941.74	14,142.88	4.34	65.23	24	683	1.58	44.99	748.53	12,734.90	1.96	33.32	79.48	90.04			
15	7,500	10,000	8,750	111	43,434	0.25	98.08	341.93	14,484.81	1.58	66.81	2	685	0.13	45.13	24.94	12,759.84	0.07	33.39	7.29	88.09			
16	10,000	20,000	15,000	215	43,649	0.49	98.56	3,421.74	17,906.54	15.78	82.59	2	687	0.13	45.26	5.29	12,765.13	0.01	33.40	0.15	71.29			
17	20,000	50,000	35,000	243	43,892	0.55	99.11	1,117.40	19,023.94	5.15	87.75	102	789	6.72	51.98	3,925.90	16,691.03	10.27	43.68	351.34	87.74			
18	50,000	100,000	75,000	131	44,023	0.30	99.41	883.40	19,907.34	4.07	91.82	33	822	2.17	54.15	621.57	17,312.60	1.63	45.30	70.36	86.97			
19	100,000	500,000	300,000	153	44,176	0.35	99.75	1,224.71	21,132.05	5.65	97.47	87	909	5.73	59.88	713.02	18,025.62	1.87	47.17	58.22	85.30			
20	500,000	UP		110	44,286	0.25	100.00	548.45	21,680.50	2.53	100.00	609	1,518	40.12	100.00	20,190.56	38,216.18	52.83	100.00	3681.38	176.27			
				44,286					21,680.50					1,518					38,216.18					176.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2928

Kantor telpon sentral otomat dan warung pos/telekomunikasi

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 293 Trading and Storage

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2930 Dispensaries (apotik)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	640	640	15.09	15.09	316.08	316.08	7.56	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	539	1,179	12.71	27.81	52.39	368.48	1.25	8.81	2	2	12.50	12.50	62.13	62.13	8.64	8.64	118.58	16.86			
3	100	200	150	374	1,553	8.82	36.63	125.44	493.92	3.00	11.81	2	4	12.50	25.00	13.92	76.04	1.94	10.58	11.09	15.40			
4	200	300	250	406	1,959	9.58	46.20	187.54	681.46	4.48	16.30	1	5	6.25	31.25	35.53	111.57	4.94	15.52	18.95	16.37			
5	300	500	400	629	2,588	14.83	61.04	407.57	1,089.03	9.75	26.04	2	7	12.50	43.75	272.90	384.48	37.97	53.50	66.96	35.30			
6	500	750	625	413	3,001	9.74	70.78	418.21	1,507.24	10.00	36.05	1	8	6.25	50.00	3.00	387.48	0.42	53.91	0.72	25.71			
7	750	1,000	875	335	3,336	7.90	78.68	448.18	1,955.42	10.72	46.76	0	8	0.00	50.00	0.00	387.48	0.00	53.91	0.00	19.82			
8	1,000	1,500	1,250	302	3,638	7.12	85.80	505.74	2,461.16	12.09	58.86	1	9	6.25	56.25	50.00	437.48	6.96	60.87	9.89	17.78			
9	1,500	2,000	1,750	150	3,788	3.54	89.34	330.50	2,791.67	7.90	66.76	0	9	0.00	56.25	0.00	437.48	0.00	60.87	0.00	15.67			
10	2,000	2,500	2,250	92	3,880	2.17	91.51	255.32	3,046.99	6.11	72.87	1	10	6.25	62.50	59.63	497.11	8.30	69.17	23.36	16.31			
11	2,500	3,000	2,750	66	3,946	1.56	93.07	192.81	3,239.80	4.61	77.48	1	11	6.25	68.75	3.30	500.41	0.46	69.63	1.71	15.45			
12	3,000	4,000	3,500	80	4,026	1.89	94.95	253.63	3,493.44	6.07	83.55	1	12	6.25	75.00	139.09	639.49	19.35	88.98	54.84	18.31			
13	4,000	5,000	4,500	71	4,097	1.67	96.63	201.83	3,695.27	4.83	88.37	2	14	12.50	87.50	75.96	715.46	10.57	99.55	37.64	19.36			
14	5,000	7,500	6,250	64	4,161	1.51	98.14	161.57	3,856.84	3.86	92.24	0	14	0.00	87.50	0.00	715.46	0.00	99.55	0.00	18.55			
15	7,500	10,000	8,750	26	4,187	0.61	98.75	120.73	3,977.57	2.89	95.12	0	14	0.00	87.50	0.00	715.46	0.00	99.55	0.00	17.99			
16	10,000	20,000	15,000	18	4,205	0.42	99.17	91.27	4,068.84	2.18	97.31	1	15	6.25	93.75	2.60	718.05	0.36	99.91	2.85	17.65			
17	20,000	50,000	35,000	16	4,221	0.38	99.55	64.65	4,133.49	1.55	98.85	0	15	0.00	93.75	0.00	718.05	0.00	99.91	0.00	17.37			
18	50,000	100,000	75,000	6	4,227	0.14	99.69	27.37	4,160.86	0.65	99.51	0	15	0.00	93.75	0.00	718.05	0.00	99.91	0.00	17.26			
19	100,000	500,000	300,000	12	4,239	0.28	99.98	18.77	4,179.63	0.45	99.96	0	15	0.00	93.75	0.00	718.05	0.00	99.91	0.00	17.18			
20	500,000	UP		1	4,240	0.02	100.00	1.81	4,181.43	0.04	100.00	1	16	6.25	100.00	0.65	718.70	0.09	100.00	35.99	17.19			
				4,240					4,181.43					16					718.70					17.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2931 Department Stores Supermarkets Shopping Centres

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,691	8,691	20.33	20.33	1,487.41	1,487.41	1.65	1.65	59	59	9.35	9.35	632.28	632.28	0.53	0.53	42.51	42.51			
2	50	100	75	5,158	13,849	12.06	32.39	1,978.33	3,465.73	2.20	3.85	58	117	9.19	18.54	1,670.20	2,302.48	1.39	1.92	84.42	66.44			
3	100	200	150	5,053	18,902	11.82	44.21	3,442.29	6,908.02	3.82	7.67	25	142	3.96	22.50	1,870.45	4,172.92	1.56	3.48	54.34	60.41			
4	200	300	250	2,933	21,835	6.86	51.07	2,787.43	9,695.45	3.09	10.76	28	170	4.44	26.94	4,388.79	8,561.71	3.66	7.14	157.45	88.31			
5	300	500	400	3,662	25,497	8.57	59.64	3,832.93	13,528.38	4.25	15.02	25	195	3.96	30.90	3,855.64	12,417.36	3.22	10.36	100.59	91.79			
6	500	750	625	2,390	27,887	5.59	65.23	3,879.69	17,408.07	4.31	19.32	20	215	3.17	34.07	2,420.56	14,837.91	2.02	12.38	62.39	85.24			
7	750	1,000	875	1,778	29,665	4.16	69.39	3,444.47	20,852.54	3.82	23.15	27	242	4.28	38.35	4,007.33	18,845.24	3.34	15.73	116.34	90.37			
8	1,000	1,500	1,250	1,671	31,336	3.91	73.30	3,711.36	24,563.91	4.12	27.27	17	259	2.69	41.05	4,769.32	23,614.56	3.98	19.71	128.51	96.14			
9	1,500	2,000	1,750	1,082	32,418	2.53	75.83	3,078.20	27,642.10	3.42	30.68	13	272	2.06	43.11	1,832.04	25,446.60	1.53	21.23	59.52	92.06			
10	2,000	2,500	2,250	693	33,111	1.62	77.45	2,081.30	29,723.41	2.31	32.99	57	329	9.03	52.14	2,620.05	28,066.65	2.19	23.42	125.89	94.43			
11	2,500	3,000	2,750	643	33,754	1.50	78.95	2,094.43	31,817.84	2.32	35.32	7	336	1.11	53.25	6,175.66	34,242.31	5.15	28.57	294.86	107.62			
12	3,000	4,000	3,500	895	34,649	2.09	81.04	3,491.11	35,308.94	3.88	39.19	7	343	1.11	54.36	1,584.04	35,826.34	1.32	29.90	45.37	101.47			
13	4,000	5,000	4,500	937	35,586	2.19	83.24	4,015.89	39,324.83	4.46	43.65	6	349	0.95	55.31	274.58	36,100.92	0.23	30.12	6.84	91.80			
14	5,000	7,500	6,250	1,355	36,941	3.17	86.41	6,298.21	45,623.04	6.99	50.64	10	359	1.58	56.89	337.07	36,437.99	0.28	30.41	5.35	79.87			
15	7,500	10,000	8,750	638	37,579	1.49	87.90	4,154.24	49,777.28	4.61	55.25	2	361	0.32	57.21	72.36	36,510.35	0.06	30.47	1.74	73.35			
16	10,000	20,000	15,000	1,181	38,760	2.76	90.66	11,560.68	61,337.96	12.83	68.09	33	394	5.23	62.44	24,319.48	60,829.82	20.29	50.76	210.36	99.17			
17	20,000	50,000	35,000	1,387	40,147	3.24	93.90	9,393.01	70,730.97	10.43	78.51	23	417	3.65	66.09	43,023.84	103,853.66	35.90	86.66	458.04	146.83			
18	50,000	100,000	75,000	980	41,127	2.29	96.20	8,179.18	78,910.15	9.08	87.59	33	450	5.23	71.32	3,027.16	106,880.82	2.53	89.19	37.01	135.45			
19	100,000	500,000	300,000	1,089	42,216	2.55	98.74	8,595.63	87,505.78	9.54	97.13	76	526	12.04	83.36	7,536.00	114,416.82	6.29	95.48	87.67	130.75			
20	500,000	UP		537	42,753	1.26	100.00	2,583.82	90,089.60	2.87	100.00	105	631	16.64	100.00	5,421.14	119,837.96	4.52	100.00	209.81	133.02			
				42,753					90,089.60					631					119,837.96					133.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29311 Departemensupermarketshoppingcentres subject to Warranty A

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	405	405	7.40	7.40	166.66	166.66	1.56	1.56	2	2	2.38	2.38	9.09	9.09	0.13	0.13	5.45	5.45			
2	50	100	75	326	731	5.95	13.35	282.76	449.41	2.64	4.20	3	5	3.57	5.95	122.06	131.15	1.79	1.92	43.17	29.18			
3	100	200	150	649	1,380	11.85	25.20	561.78	1,011.19	5.25	9.45	3	8	3.57	9.52	228.89	360.03	3.35	5.27	40.74	35.60			
4	200	300	250	448	1,828	8.18	33.38	380.69	1,391.88	3.56	13.01	0	8	0.00	9.52	0.00	360.03	0.00	5.27	0.00	25.87			
5	300	500	400	621	2,449	11.34	44.72	485.07	1,876.95	4.53	17.54	2	10	2.38	11.90	9.48	369.51	0.14	5.41	1.95	19.69			
6	500	750	625	438	2,887	8.00	52.72	313.03	2,189.98	2.93	20.47	5	15	5.95	17.86	330.84	700.36	4.85	10.26	105.69	31.98			
7	750	1,000	875	304	3,191	5.55	58.27	374.73	2,564.71	3.50	23.97	3	18	3.57	21.43	23.60	723.96	0.35	10.61	6.30	28.23			
8	1,000	1,500	1,250	417	3,608	7.62	65.89	534.27	3,098.98	4.99	28.97	4	22	4.76	26.19	478.11	1,202.07	7.00	17.61	89.49	38.79			
9	1,500	2,000	1,750	318	3,926	5.81	71.69	542.61	3,641.59	5.07	34.04	2	24	2.38	28.57	24.56	1,226.64	0.36	17.97	4.53	33.68			
10	2,000	2,500	2,250	188	4,114	3.43	75.13	324.85	3,966.44	3.04	37.07	1	25	1.19	29.76	16.55	1,243.19	0.24	18.21	5.09	31.34			
11	2,500	3,000	2,750	122	4,236	2.23	77.36	347.25	4,313.69	3.25	40.32	1	26	1.19	30.95	5.96	1,249.14	0.09	18.30	1.72	28.96			
12	3,000	4,000	3,500	220	4,456	4.02	81.37	731.02	5,044.71	6.83	47.15	0	26	0.00	30.95	0.00	1,249.14	0.00	18.30	0.00	24.76			
13	4,000	5,000	4,500	182	4,638	3.32	84.70	728.88	5,773.59	6.81	53.97	0	26	0.00	30.95	0.00	1,249.14	0.00	18.30	0.00	21.64			
14	5,000	7,500	6,250	177	4,815	3.23	87.93	703.11	6,476.69	6.57	60.54	3	29	3.57	34.52	23.03	1,272.17	0.34	18.64	3.28	19.64			
15	7,500	10,000	8,750	111	4,926	2.03	89.96	774.54	7,251.23	7.24	67.78	3	32	3.57	38.10	3.80	1,275.97	0.06	18.69	0.49	17.60			
16	10,000	20,000	15,000	113	5,039	2.06	92.02	494.42	7,745.65	4.62	72.40	3	35	3.57	41.67	436.48	1,712.45	6.39	25.09	88.28	22.11			
17	20,000	50,000	35,000	151	5,190	2.76	94.78	1,350.40	9,096.05	12.62	85.02	9	44	10.71	52.38	314.04	2,026.48	4.60	29.69	23.25	22.28			
18	50,000	100,000	75,000	117	5,307	2.14	96.91	440.60	9,536.65	4.12	89.14	13	57	15.48	67.86	181.47	2,207.95	2.66	32.35	41.19	23.15			
19	100,000	500,000	300,000	115	5,422	2.10	99.01	650.02	10,186.67	6.08	95.21	17	74	20.24	88.10	4,092.78	6,300.72	59.96	92.31	629.64	61.85			
20	500,000	UP		54	5,476	0.99	100.00	511.96	10,698.63	4.79	100.00	10	84	11.90	100.00	524.95	6,825.68	7.69	100.00	102.54	63.80			
				5,476					10,698.63					84					6,825.68					63.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29312 Departemen storesupermarketshopping centres to Warranty B

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29313 Departemen storessupermakets shopping centre to Warranty C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,848	2,848	22.50	22.50	906.72	906.72	2.58	2.58	10	10	10.31	10.31	178.27	178.27	0.30	0.30	19.66	19.66			
2	50	100	75	1,515	4,363	11.97	34.47	1,237.38	2,144.10	3.52	6.09	6	16	6.19	16.49	258.46	436.73	0.43	0.73	20.89	20.37			
3	100	200	150	2,068	6,431	16.34	50.81	1,258.49	3,402.59	3.58	9.67	21	37	21.65	38.14	2,294.25	2,730.99	3.83	4.56	182.30	80.26			
4	200	300	250	1,098	7,529	8.67	59.48	1,297.29	4,699.88	3.69	13.36	11	48	11.34	49.48	1,556.29	4,287.28	2.60	7.15	119.96	91.22			
5	300	500	400	1,225	8,754	9.68	69.16	2,264.47	6,964.35	6.43	19.79	10	58	10.31	59.79	2,741.92	7,029.20	4.57	11.73	121.08	100.93			
6	500	750	625	790	9,544	6.24	75.40	1,828.51	8,792.86	5.20	24.99	5	63	5.15	64.95	1,739.40	8,768.60	2.90	14.63	95.13	99.72			
7	750	1,000	875	574	10,118	4.53	79.93	1,663.31	10,456.17	4.73	29.71	3	66	3.09	68.04	976.02	9,744.62	1.63	16.26	58.68	93.19			
8	1,000	1,500	1,250	449	10,567	3.55	83.48	1,610.54	12,066.71	4.58	34.29	1	67	1.03	69.07	103.34	9,847.95	0.17	16.43	6.42	81.61			
9	1,500	2,000	1,750	348	10,915	2.75	86.23	2,709.06	14,775.77	7.70	41.99	3	70	3.09	72.16	197.95	10,045.91	0.33	16.76	7.31	67.99			
10	2,000	2,500	2,250	188	11,103	1.49	87.72	941.64	15,717.42	2.68	44.66	0	70	0.00	72.16	0.00	10,045.91	0.00	16.76	0.00	63.92			
11	2,500	3,000	2,750	111	11,214	0.88	88.59	987.53	16,704.95	2.81	47.47	0	70	0.00	72.16	0.00	10,045.91	0.00	16.76	0.00	60.14			
12	3,000	4,000	3,500	141	11,355	1.11	89.71	1,351.31	18,056.27	3.84	51.31	2	72	2.06	74.23	93.46	10,139.37	0.16	16.92	6.92	56.15			
13	4,000	5,000	4,500	101	11,456	0.80	90.50	881.82	18,938.09	2.51	53.82	1	73	1.03	75.26	17.45	10,156.82	0.03	16.94	1.98	53.63			
14	5,000	7,500	6,250	144	11,600	1.14	91.64	1,878.79	20,816.87	5.34	59.16	1	74	1.03	76.29	21.61	10,178.43	0.04	16.98	1.15	48.90			
15	7,500	10,000	8,750	85	11,685	0.67	92.31	1,437.33	22,254.20	4.08	63.24	0	74	0.00	76.29	0.00	10,178.43	0.00	16.98	0.00	45.74			
16	10,000	20,000	15,000	150	11,835	1.19	93.50	2,975.72	25,229.91	8.46	71.70	3	77	3.09	79.38	2,535.28	12,713.71	4.23	21.21	85.20	50.39			
17	20,000	50,000	35,000	194	12,029	1.53	95.03	5,187.64	30,417.56	14.74	86.44	0	77	0.00	79.38	0.00	12,713.71	0.00	21.21	0.00	41.80			
18	50,000	100,000	75,000	266	12,295	2.10	97.13	2,824.13	33,241.69	8.03	94.46	11	88	11.34	90.72	46,627.38	59,341.09	77.79	99.00	1651.03	178.51			
19	100,000	500,000	300,000	269	12,564	2.13	99.26	1,572.76	34,814.45	4.47	98.93	3	91	3.09	93.81	503.13	59,844.22	0.84	99.84	31.99	171.89			
20	500,000	UP		94	12,658	0.74	100.00	375.85	35,190.31	1.07	100.00	6	97	6.19	100.00	96.99	59,941.21	0.16	100.00	25.80	170.33			
				12,658					35,190.31					97					59,941.21					170.33



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29314 MAKRO stores

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2932 Mail order housesubject to Warranty A

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2933 Chain stores Grocer stores subject to Warranty A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,874	3,874	45.25	45.25	836.69	836.69	6.54	6.54	9	12.16	12.16	114.88	114.88	0.59	0.59	13.73	13.73				
2	50	100	75	674	4,548	7.87	53.12	636.04	1,472.73	4.97	11.52	5	14	6.76	18.92	384.65	499.53	1.98	2.57	60.48	33.92			
3	100	200	150	971	5,519	11.34	64.46	1,355.79	2,828.52	10.60	22.12	8	22	10.81	29.73	945.34	1,444.88	4.86	7.43	69.73	51.08			
4	200	300	250	656	6,175	7.66	72.12	1,227.59	4,056.11	9.60	31.72	7	29	9.46	39.19	1,333.33	2,778.21	6.86	14.29	108.61	68.49			
5	300	500	400	771	6,946	9.00	81.13	1,809.82	5,865.93	14.15	45.87	11	40	14.86	54.05	3,453.03	6,231.24	17.76	32.05	190.79	106.23			
6	500	750	625	438	7,384	5.12	86.24	1,055.26	6,921.19	8.25	54.12	7	47	9.46	63.51	2,247.13	8,478.37	11.56	43.61	212.95	122.50			
7	750	1,000	875	461	7,845	5.38	91.63	1,483.71	8,404.90	11.60	65.72	8	55	10.81	74.32	2,672.02	11,150.39	13.75	57.36	180.09	132.67			
8	1,000	1,500	1,250	272	8,117	3.18	94.80	1,080.25	9,485.15	8.45	74.17	6	61	8.11	82.43	1,701.00	12,851.39	8.75	66.11	157.46	135.49			
9	1,500	2,000	1,750	140	8,257	1.64	96.44	763.76	10,248.91	5.97	80.14	1	62	1.35	83.78	320.05	13,171.44	1.65	67.76	41.90	128.52			
10	2,000	2,500	2,250	64	8,321	0.75	97.19	410.42	10,659.33	3.21	83.35	3	65	4.05	87.84	1,059.71	14,231.14	5.45	73.21	258.20	133.51			
11	2,500	3,000	2,750	55	8,376	0.64	97.83	377.10	11,036.43	2.95	86.30	2	67	2.70	90.54	2,845.83	17,076.97	14.64	87.85	754.67	154.73			
12	3,000	4,000	3,500	56	8,432	0.65	98.48	398.95	11,435.38	3.12	89.41	0	67	0.00	90.54	0.00	17,076.97	0.00	87.85	0.00	149.33			
13	4,000	5,000	4,500	28	8,460	0.33	98.81	262.08	11,697.46	2.05	91.46	0	67	0.00	90.54	0.00	17,076.97	0.00	87.85	0.00	145.99			
14	5,000	7,500	6,250	32	8,492	0.37	99.18	324.76	12,022.22	2.54	94.00	2	69	2.70	93.24	11.36	17,088.33	0.06	87.91	3.50	142.14			
15	7,500	10,000	8,750	10	8,502	0.12	99.30	155.91	12,178.13	1.22	95.22	0	69	0.00	93.24	0.00	17,088.33	0.00	87.91	0.00	140.32			
16	10,000	20,000	15,000	30	8,532	0.35	99.65	371.69	12,549.83	2.91	98.13	2	71	2.70	95.95	407.95	17,496.29	2.10	90.00	109.76	139.41			
17	20,000	50,000	35,000	8	8,540	0.09	99.74	186.55	12,736.37	1.46	99.59	0	71	0.00	95.95	0.00	17,496.29	0.00	90.00	0.00	137.37			
18	50,000	100,000	75,000	5	8,545	0.06	99.80	4.24	12,740.61	0.03	99.62	0	71	0.00	95.95	0.00	17,496.29	0.00	90.00	0.00	137.07			
19	100,000	500,000	300,000	13	8,558	0.15	99.95	23.53	12,764.14	0.18	99.80	0	71	0.00	95.95	0.00	17,496.29	0.00	90.00	0.00	137.07			
20	500,000	UP		4	8,562	0.05	100.00	25.01	12,789.15	0.20	100.00	3	74	4.05	100.00	1,943.00	19,439.29	10.00	100.00	7769.22	152.00			
				8,562					12,789.15					74					19,439.29					152.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2934 Shops

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25,404	25,404	11.58	11.58	13,660.59	13,660.59	4.73	4.73	658	658	29.76	29.76	5,880.84	5,880.84	3.70	3.70	43.05	43.05			
2	50	100	75	12,082	37,486	5.51	17.09	7,899.55	21,560.14	2.74	7.47	187	845	8.46	38.22	3,203.06	9,083.90	2.02	5.72	40.55	42.13			
3	100	200	150	19,636	57,122	8.95	26.04	12,335.05	33,895.20	4.27	11.74	117	962	5.29	43.51	8,590.18	17,674.09	5.41	11.13	69.64	52.14			
4	200	300	250	19,374	76,496	8.83	34.87	14,102.85	47,998.05	4.88	16.62	57	1,019	2.58	46.09	5,746.04	23,420.12	3.62	14.75	40.74	48.79			
5	300	500	400	34,887	111,383	15.90	50.77	28,743.90	76,741.95	9.95	26.57	128	1,147	5.79	51.88	12,822.31	36,242.43	8.08	22.83	44.61	47.23			
6	500	750	625	31,118	142,501	14.18	64.95	28,307.37	105,049.32	9.80	36.38	155	1,302	7.01	58.89	6,979.99	43,222.42	4.40	27.23	24.66	41.14			
7	750	1,000	875	31,652	174,153	14.43	79.38	35,340.58	140,389.90	12.24	48.61	403	1,705	18.23	77.11	16,368.23	59,590.65	10.31	37.54	46.32	42.45			
8	1,000	1,500	1,250	18,608	192,761	8.48	87.86	32,332.97	172,722.87	11.20	59.81	192	1,897	8.68	85.80	11,172.09	70,762.74	7.04	44.57	34.55	40.97			
9	1,500	2,000	1,750	11,039	203,800	5.03	92.89	24,140.49	196,863.36	8.36	68.17	80	1,977	3.62	89.42	7,208.88	77,971.63	4.54	49.11	29.86	39.61			
10	2,000	2,500	2,250	4,344	208,144	1.98	94.87	13,793.51	210,656.87	4.78	72.94	50	2,027	2.26	91.68	6,214.90	84,186.53	3.91	53.03	45.06	39.96			
11	2,500	3,000	2,750	2,945	211,089	1.34	96.21	12,748.19	223,405.06	4.41	77.36	24	2,051	1.09	92.76	6,293.15	90,479.68	3.96	56.99	49.37	40.50			
12	3,000	4,000	3,500	2,562	213,651	1.17	97.38	13,894.92	237,299.98	4.81	82.17	87	2,138	3.93	96.70	11,267.59	101,747.27	7.10	64.09	81.09	42.88			
13	4,000	5,000	4,500	1,537	215,188	0.70	98.08	10,828.50	248,128.48	3.75	85.92	13	2,151	0.59	97.29	9,172.21	110,919.48	5.78	69.87	84.70	44.70			
14	5,000	7,500	6,250	1,706	216,894	0.78	98.86	14,482.03	262,610.50	5.01	90.93	16	2,167	0.72	98.01	3,112.41	114,031.89	1.96	71.83	21.49	43.42			
15	7,500	10,000	8,750	827	217,721	0.38	99.24	8,455.94	271,066.45	2.93	93.86	13	2,180	0.59	98.60	15,908.04	129,939.93	10.02	81.85	188.13	47.94			
16	10,000	20,000	15,000	878	218,599	0.40	99.64	12,203.54	283,269.99	4.23	98.09	10	2,190	0.45	99.05	6,974.18	136,914.11	4.39	86.24	57.15	48.33			
17	20,000	50,000	35,000	448	219,047	0.20	99.84	6,458.47	289,728.46	2.24	100.32	8	2,198	0.36	99.41	21,623.25	158,537.36	13.62	99.86	334.80	54.72			
18	50,000	100,000	75,000	165	219,212	0.08	99.91	1,838.08	291,566.54	0.64	100.96	5	2,203	0.23	99.64	78.39	158,615.75	0.05	99.91	4.26	54.40			
19	100,000	500,000	300,000	124	219,336	0.06	99.97	602.91	292,169.45	0.21	101.17	6	2,209	0.27	99.91	6.84	158,622.59	0.00	99.92	1.14	54.29			
20	500,000	UP		63	219,399	0.03	100.00	3,377.53	288,791.92	1.17	100.00	2	2,211	0.09	100.00	131.25	158,753.84	0.08	100.00	3.89	54.97			
				219,399					288,791.92					2,211					158,753.84					54.97



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29341 Shops :subject to Warranty A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14,724	14,724	12.65	12.65	7,809.23	7,809.23	4.44	4.44	23	23	6.42	6.42	535.25	535.25	0.70	0.70	6.85	6.85	
2	50	100	75	11,491	26,215	9.87	22.52	8,366.41	16,175.64	4.75	9.19	16	39	4.47	10.89	992.56	1,527.81	1.29	1.99	11.86	9.45	
3	100	200	150	17,252	43,467	14.82	37.33	12,041.27	28,216.91	6.84	16.03	45	84	12.57	23.46	3,447.64	4,975.45	4.49	6.48	28.63	17.63	
4	200	300	250	13,242	56,709	11.37	48.71	10,652.80	38,869.71	6.05	22.08	28	112	7.82	31.28	3,927.36	8,902.81	5.12	11.60	36.87	22.90	
5	300	500	400	19,234	75,943	16.52	65.23	20,452.24	59,321.95	11.62	33.69	99	211	27.65	58.94	8,191.83	17,094.64	10.67	22.27	40.05	28.82	
6	500	750	625	11,710	87,653	10.06	75.29	16,270.25	75,592.19	9.24	42.94	24	235	6.70	65.64	4,793.49	21,888.13	6.24	28.51	29.46	28.96	
7	750	1,000	875	9,213	96,866	7.91	83.20	17,757.99	93,350.18	10.09	53.02	23	258	6.42	72.07	2,565.23	24,453.36	3.34	31.85	14.45	26.20	
8	1,000	1,500	1,250	7,398	104,264	6.35	89.55	18,521.04	111,871.22	10.52	63.54	24	282	6.70	78.77	6,989.33	31,442.69	9.10	40.96	37.74	28.11	
9	1,500	2,000	1,750	3,989	108,253	3.43	92.98	13,197.76	125,068.98	7.50	71.04	14	296	3.91	82.68	1,940.34	33,383.03	2.53	43.48	14.70	26.69	
10	2,000	2,500	2,250	1,991	110,244	1.71	94.69	8,105.29	133,174.28	4.60	75.64	9	305	2.51	85.20	3,036.66	36,419.69	3.96	47.44	37.47	27.35	
11	2,500	3,000	2,750	1,438	111,682	1.24	95.93	6,725.04	139,899.31	3.82	79.46	3	308	0.84	86.03	1,373.98	37,793.67	1.79	49.23	20.43	27.01	
12	3,000	4,000	3,500	1,458	113,140	1.25	97.18	8,394.16	148,293.47	4.77	84.23	5	313	1.40	87.43	2,846.12	40,639.79	3.71	52.93	33.91	27.40	
13	4,000	5,000	4,500	816	113,956	0.70	97.88	6,048.10	154,341.58	3.44	87.67	5	318	1.40	88.83	332.21	40,972.00	0.43	53.37	5.49	26.55	
14	5,000	7,500	6,250	830	114,786	0.71	98.59	7,996.66	162,338.23	4.54	92.21	9	327	2.51	91.34	12,917.34	53,889.33	16.83	70.19	161.53	33.20	
15	7,500	10,000	8,750	353	115,139	0.30	98.89	4,179.85	166,518.08	2.37	94.58	5	332	1.40	92.74	7,679.14	61,568.47	10.00	80.20	183.72	36.97	
16	10,000	20,000	15,000	411	115,550	0.35	99.25	5,152.25	171,670.34	2.93	97.51	4	336	1.12	93.85	10,912.90	72,481.37	14.21	94.41	211.81	42.22	
17	20,000	50,000	35,000	371	115,921	0.32	99.57	2,743.77	174,414.10	1.56	99.07	12	348	3.35	97.21	511.14	72,992.50	0.67	95.08	18.63	41.85	
18	50,000	100,000	75,000	227	116,148	0.19	99.76	696.54	175,110.65	0.40	99.46	4	352	1.12	98.32	392.75	73,385.25	0.51	95.59	56.39	41.91	
19	100,000	500,000	300,000	207	116,355	0.18	99.94	627.59	175,738.24	0.36	99.82	3	355	0.84	99.16	503.01	73,888.27	0.66	96.24	80.15	42.04	
20	500,000	UP		71	116,426	0.06	100.00	318.73	176,056.97	0.18	100.00	3	358	0.84	100.00	2,885.03	76,773.30	3.76	100.00	905.17	43.61	
				116,426					176,056.97					358					76,773.30			43.61



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29342 Shops :subject to Warranty B

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	420	420	7.66	7.66	266.99	266.99	2.77	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	404	824	7.37	15.04	284.04	551.04	2.95	5.72	1	1	7.69	7.69	6.67	6.67	0.16	0.16	2.35	1.21			
3	100	200	150	820	1,644	14.96	30.00	452.64	1,003.68	4.70	10.41	0	1	0.00	7.69	0.00	6.67	0.00	0.16	0.00	0.66			
4	200	300	250	636	2,280	11.61	41.61	503.50	1,507.17	5.22	15.64	0	1	0.00	7.69	0.00	6.67	0.00	0.16	0.00	0.44			
5	300	500	400	980	3,260	17.88	59.49	1,054.49	2,561.66	10.94	26.58	2	3	15.38	23.08	447.00	453.67	10.51	10.66	42.39	17.71			
6	500	750	625	595	3,855	10.86	70.35	838.54	3,400.21	8.70	35.27	0	3	0.00	23.08	0.00	453.67	0.00	10.66	0.00	13.34			
7	750	1,000	875	465	4,320	8.49	78.83	944.04	4,344.25	9.79	45.07	0	3	0.00	23.08	0.00	453.67	0.00	10.66	0.00	10.44			
8	1,000	1,500	1,250	456	4,776	8.32	87.15	1,187.91	5,532.16	12.32	57.39	4	7	30.77	53.85	1,518.68	1,972.35	35.70	46.36	127.84	35.65			
9	1,500	2,000	1,750	227	5,003	4.14	91.30	813.54	6,345.70	8.44	65.83	0	7	0.00	53.85	0.00	1,972.35	0.00	46.36	0.00	31.08			
10	2,000	2,500	2,250	129	5,132	2.35	93.65	523.41	6,869.11	5.43	71.26	3	10	23.08	76.92	2,281.29	4,253.64	53.62	99.99	435.85	61.92			
11	2,500	3,000	2,750	96	5,228	1.75	95.40	585.88	7,454.99	6.08	77.34	0	10	0.00	76.92	0.00	4,253.64	0.00	99.99	0.00	57.06			
12	3,000	4,000	3,500	107	5,335	1.95	97.35	759.75	8,214.73	7.88	85.22	0	10	0.00	76.92	0.00	4,253.64	0.00	99.99	0.00	51.78			
13	4,000	5,000	4,500	63	5,398	1.15	98.50	519.91	8,734.65	5.39	90.62	0	10	0.00	76.92	0.00	4,253.64	0.00	99.99	0.00	48.70			
14	5,000	7,500	6,250	42	5,440	0.77	99.27	417.59	9,152.24	4.33	94.95	0	10	0.00	76.92	0.00	4,253.64	0.00	99.99	0.00	46.48			
15	7,500	10,000	8,750	21	5,461	0.38	99.65	310.82	9,463.06	3.22	98.17	1	11	7.69	84.62	0.00	4,253.64	0.00	99.99	0.00	44.95			
16	10,000	20,000	15,000	10	5,471	0.18	99.84	138.55	9,601.61	1.44	99.61	0	11	0.00	84.62	0.00	4,253.64	0.00	99.99	0.00	44.30			
17	20,000	50,000	35,000	3	5,474	0.05	99.89	30.86	9,632.47	0.32	99.93	0	11	0.00	84.62	0.00	4,253.64	0.00	99.99	0.00	44.16			
18	50,000	100,000	75,000	1	5,475	0.02	99.91	1.55	9,634.02	0.02	99.95	0	11	0.00	84.62	0.00	4,253.64	0.00	99.99	0.00	44.15			
19	100,000	500,000	300,000	3	5,478	0.05	99.96	3.70	9,637.73	0.04	99.98	2	13	15.38	100.00	0.60	4,254.24	0.01	100.00	16.22	44.14			
20	500,000	UP		2	5,480	0.04	100.00	1.50	9,639.23	0.02	100.00	0	13	0.00	100.00	0.00	4,254.24	0.00	100.00	0.00	44.13			
				5,480					9,639.23					13					4,254.24					44.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29343 Shops :subject to Warranty C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	321	321	9.94	9.94	199.87	199.87	3.44	3.44	1	1	12.50	12.50	47.50	47.50	2.49	2.49	23.77	23.77			
2	50	100	75	175	496	5.42	15.36	162.62	362.49	2.80	6.24	1	2	12.50	25.00	14.89	62.39	0.78	3.26	9.15	17.21			
3	100	200	150	624	1,120	19.32	34.69	274.94	637.43	4.74	10.98	0	2	0.00	25.00	0.00	62.39	0.00	3.26	0.00	9.79			
4	200	300	250	239	1,359	7.40	42.09	194.31	831.74	3.35	14.33	0	2	0.00	25.00	0.00	62.39	0.00	3.26	0.00	7.50			
5	300	500	400	503	1,862	15.58	57.66	479.36	1,311.10	8.26	22.58	2	4	25.00	50.00	464.00	526.39	24.28	27.55	96.80	40.15			
6	500	750	625	322	2,184	9.97	67.64	371.32	1,682.42	6.40	28.98	0	4	0.00	50.00	0.00	526.39	0.00	27.55	0.00	31.29			
7	750	1,000	875	298	2,482	9.23	76.87	634.25	2,316.66	10.92	39.90	0	4	0.00	50.00	0.00	526.39	0.00	27.55	0.00	22.72			
8	1,000	1,500	1,250	242	2,724	7.49	84.36	618.29	2,934.95	10.65	50.55	1	5	12.50	62.50	1,272.47	1,798.86	66.59	94.14	205.81	61.29			
9	1,500	2,000	1,750	161	2,885	4.99	89.35	532.40	3,467.35	9.17	59.72	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	51.88			
10	2,000	2,500	2,250	69	2,954	2.14	91.48	262.06	3,729.41	4.51	64.24	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	48.23			
11	2,500	3,000	2,750	64	3,018	1.98	93.47	387.09	4,116.50	6.67	70.91	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	43.70			
12	3,000	4,000	3,500	67	3,085	2.07	95.54	533.84	4,650.34	9.20	80.10	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	38.68			
13	4,000	5,000	4,500	33	3,118	1.02	96.56	290.30	4,940.63	5.00	85.10	0	5	0.00	62.50	0.00	1,798.86	0.00	94.14	0.00	36.41			
14	5,000	7,500	6,250	48	3,166	1.49	98.05	399.93	5,340.57	6.89	91.99	1	6	12.50	75.00	44.49	1,843.35	2.33	96.47	11.12	34.52			
15	7,500	10,000	8,750	12	3,178	0.37	98.42	92.49	5,433.06	1.59	93.58	0	6	0.00	75.00	0.00	1,843.35	0.00	96.47	0.00	33.93			
16	10,000	20,000	15,000	24	3,202	0.74	99.16	307.75	5,740.81	5.30	98.88	2	8	25.00	100.00	67.54	1,910.89	3.53	100.00	21.95	33.29			
17	20,000	50,000	35,000	17	3,219	0.53	99.69	18.91	5,759.72	0.33	99.21	0	8	0.00	100.00	0.00	1,910.89	0.00	100.00	0.00	33.18			
18	50,000	100,000	75,000	4	3,223	0.12	99.81	33.55	5,793.27	0.58	99.79	0	8	0.00	100.00	0.00	1,910.89	0.00	100.00	0.00	32.98			
19	100,000	500,000	300,000	4	3,227	0.12	99.94	10.41	5,803.68	0.18	99.97	0	8	0.00	100.00	0.00	1,910.89	0.00	100.00	0.00	32.93			
20	500,000	UP		2	3,229	0.06	100.00	1.93	5,805.61	0.03	100.00	0	8	0.00	100.00	0.00	1,910.89	0.00	100.00	0.00	32.91			
				3,229					5,805.61					8					1,910.89					32.91



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29344 Shops :totally detached and subject to Warranty A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29345 Shops :for special agent of certain products

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2935 Pasar risk

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2936 Others

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2937 Private Warehouse and Storehouse

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3,855	3,855	13.52	13.52	452.51	452.51	0.64	0.64	9	9	6.77	6.77	136.55	136.55	0.52	0.52	30.18	30.18
2	50	100	75	1,166	5,021	4.09	17.61	1,565.89	2,018.41	2.20	2.83	4	13	3.01	9.77	209.98	346.53	0.80	1.32	13.41	17.17
3	100	200	150	1,727	6,748	6.06	23.66	1,633.95	3,652.36	2.29	5.13	7	20	5.26	15.04	371.27	717.80	1.42	2.74	22.72	19.65
4	200	300	250	1,649	8,397	5.78	29.44	1,376.27	5,028.63	1.93	7.06	4	24	3.01	18.05	776.41	1,494.21	2.96	5.70	56.41	29.71
5	300	500	400	2,927	11,324	10.26	39.71	2,427.50	7,456.12	3.41	10.47	4	28	3.01	21.05	245.65	1,739.86	0.94	6.64	10.12	23.33
6	500	750	625	2,474	13,798	8.67	48.38	2,338.12	9,794.25	3.28	13.75	6	34	4.51	25.56	1,686.62	3,426.48	6.44	13.08	72.14	34.98
7	750	1,000	875	2,618	16,416	9.18	57.56	3,510.17	13,304.42	4.93	18.68	7	41	5.26	30.83	1,257.23	4,683.71	4.80	17.88	35.82	35.20
8	1,000	1,500	1,250	2,439	18,855	8.55	66.11	4,276.61	17,581.03	6.01	24.69	7	48	5.26	36.09	2,279.18	6,962.88	8.70	26.58	53.29	39.60
9	1,500	2,000	1,750	1,685	20,540	5.91	72.02	4,181.12	21,762.15	5.87	30.56	6	54	4.51	40.60	3,053.83	10,016.71	11.66	38.24	73.04	46.03
10	2,000	2,500	2,250	944	21,484	3.31	75.33	2,684.15	24,446.30	3.77	34.33	3	57	2.26	42.86	533.49	10,550.20	2.04	40.28	19.88	43.16
11	2,500	3,000	2,750	889	22,373	3.12	78.45	3,051.35	27,497.65	4.28	38.61	5	62	3.76	46.62	3,158.89	13,709.09	12.06	52.33	103.52	49.86
12	3,000	4,000	3,500	1,032	23,405	3.62	82.07	4,116.01	31,613.67	5.78	44.39	8	70	6.02	52.63	857.21	14,566.29	3.27	55.61	20.83	46.08
13	4,000	5,000	4,500	813	24,218	2.85	84.92	4,200.55	35,814.21	5.90	50.29	10	80	7.52	60.15	1,244.99	15,811.29	4.75	60.36	29.64	44.15
14	5,000	7,500	6,250	1,089	25,307	3.82	88.74	6,003.04	41,817.25	8.43	58.72	7	87	5.26	65.41	1,193.46	17,004.75	4.56	64.92	19.88	40.66
15	7,500	10,000	8,750	670	25,977	2.35	91.09	4,631.15	46,448.40	6.50	65.22	5	92	3.76	69.17	733.46	17,738.21	2.80	67.72	15.84	38.19
16	10,000	20,000	15,000	1,086	27,063	3.81	94.89	10,979.18	57,427.58	15.42	80.64	13	105	9.77	78.95	3,051.47	20,789.67	11.65	79.36	27.79	36.20
17	20,000	50,000	35,000	851	27,914	2.98	97.88	9,313.63	66,741.21	13.08	93.72	10	115	7.52	86.47	3,799.38	24,589.06	14.50	93.87	40.79	36.84
18	50,000	100,000	75,000	297	28,211	1.04	98.92	2,472.41	69,213.61	3.47	97.19	6	121	4.51	90.98	22.57	24,611.63	0.09	93.95	0.91	35.56
19	100,000	500,000	300,000	267	28,478	0.94	99.86	1,849.99	71,063.61	2.60	99.79	9	130	6.77	97.74	96.53	24,708.15	0.37	94.32	5.22	34.77
20	500,000	UP		41	28,519	0.14	100.00	152.84	71,216.45	0.21	100.00	3	133	2.26	100.00	1,487.05	26,195.20	5.68	100.00	972.95	36.78
				28,519				71,216.45				133			26,195.20					36.78	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29371 - subject to Warranty A

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19,390	19,390	12.09	12.09	8,760.52	8,760.52	2.49	2.49	42	42	42	3.93	3.93	561.42	561.42	0.20	0.20	6.41	6.41
2	50	100	75	7,579	26,969	4.73	16.82	7,884.32	16,644.85	2.24	4.73	25	67	67	2.34	6.26	1,091.53	1,652.95	0.40	0.60	13.84	9.93
3	100	200	150	10,856	37,825	6.77	23.59	11,336.10	27,980.95	3.22	7.95	36	103	103	3.36	9.63	5,704.94	7,357.89	2.07	2.67	50.33	26.30
4	200	300	250	8,681	46,506	5.41	29.00	8,443.24	36,424.19	2.40	10.34	29	132	132	2.71	12.34	2,768.43	10,126.32	1.01	3.68	32.79	27.80
5	300	500	400	15,021	61,527	9.37	38.37	13,377.33	49,801.52	3.80	14.14	55	187	187	5.14	17.48	5,254.98	15,381.30	1.91	5.59	39.28	30.89
6	500	750	625	11,891	73,418	7.41	45.78	10,495.20	60,296.72	2.98	17.12	47	234	234	4.39	21.87	5,343.86	20,725.15	1.94	7.53	50.92	34.37
7	750	1,000	875	12,896	86,314	8.04	53.82	14,519.43	74,816.15	4.12	21.25	78	312	312	7.29	29.16	5,134.54	25,859.70	1.87	9.40	35.36	34.56
8	1,000	1,500	1,250	13,178	99,492	8.22	62.04	18,161.90	92,978.05	5.16	26.41	103	415	415	9.63	38.79	8,604.36	34,464.06	3.13	12.52	47.38	37.07
9	1,500	2,000	1,750	11,140	110,632	6.95	68.99	17,630.62	110,608.67	5.01	31.41	139	554	554	12.99	51.78	9,692.84	44,156.90	3.52	16.04	54.98	39.92
10	2,000	2,500	2,250	6,016	116,648	3.75	72.74	12,275.24	122,883.91	3.49	34.90	40	594	594	3.74	55.51	11,847.76	56,004.66	4.30	20.35	96.52	45.58
11	2,500	3,000	2,750	5,087	121,735	3.17	75.91	14,132.71	137,016.62	4.01	38.91	33	627	627	3.08	58.60	17,525.89	73,530.54	6.37	26.71	124.01	53.67
12	3,000	4,000	3,500	6,203	127,938	3.87	79.78	20,637.06	157,653.68	5.86	44.77	33	660	660	3.08	61.68	10,439.60	83,970.14	3.79	30.51	50.59	53.26
13	4,000	5,000	4,500	4,845	132,783	3.02	82.80	19,064.09	176,717.77	5.41	50.19	37	697	697	3.46	65.14	14,119.86	98,090.00	5.13	35.64	74.07	55.51
14	5,000	7,500	6,250	6,737	139,520	4.20	87.00	31,327.40	208,045.17	8.90	59.08	74	771	771	6.92	72.06	34,624.67	132,714.67	12.58	48.22	110.53	63.79
15	7,500	10,000	8,750	4,333	143,853	2.70	89.70	25,344.52	233,389.69	7.20	66.28	52	823	823	4.86	76.92	24,742.13	157,456.80	8.99	57.21	97.62	67.47
16	10,000	20,000	15,000	7,134	150,987	4.45	94.15	52,094.47	285,484.16	14.79	81.08	95	918	918	8.88	85.79	75,911.50	233,368.30	27.58	84.79	145.72	81.74
17	20,000	50,000	35,000	5,334	156,321	3.33	97.48	42,953.69	328,437.85	12.20	93.27	102	1,020	1,020	9.53	95.33	37,688.21	271,056.51	13.69	98.48	87.74	82.53
18	50,000	100,000	75,000	2,163	158,484	1.35	98.83	12,368.50	340,806.35	3.51	96.79	17	1,037	1,037	1.59	96.92	856.42	271,912.93	0.31	98.79	6.92	79.79
19	100,000	500,000	300,000	1,581	160,065	0.99	99.81	8,134.60	348,940.94	2.31	99.10	27	1,064	1,064	2.52	99.44	3,288.20	275,201.13	1.19	99.98	40.42	78.87
20	500,000	UP		303	160,368	0.19	100.00	3,181.70	352,122.65	0.90	100.00	6	1,070	1,070	0.56	100.00	42.31	275,243.44	0.02	100.00	1.33	78.17
				160,368					352,122.65					1,070					275,243.44			78.17



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 293711 Private warehouses & storehouses terbatas dalam Warranty A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29372 - subject to Warranty B

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	217	217	6.50	6.50	129.69	129.69	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	257	474	7.70	14.20	88.15	217.83	1.30	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	278	752	8.33	22.52	152.97	370.80	2.26	5.48	2	2	8.33	8.33	28.43	28.43	1.25	1.25	18.58	7.67			
4	200	300	250	223	975	6.68	29.20	155.63	526.43	2.30	7.78	0	2	0.00	8.33	0.00	28.43	0.00	1.25	0.00	5.40			
5	300	500	400	367	1,342	10.99	40.19	358.14	884.57	5.29	13.08	1	3	4.17	12.50	69.82	98.24	3.06	4.30	19.49	11.11			
6	500	750	625	339	1,681	10.15	50.34	325.44	1,210.01	4.81	17.89	5	8	20.83	33.33	25.39	123.64	1.11	5.42	7.80	10.22			
7	750	1,000	875	342	2,023	10.24	60.59	395.80	1,605.81	5.85	23.74	0	8	0.00	33.33	0.00	123.64	0.00	5.42	0.00	7.70			
8	1,000	1,500	1,250	301	2,324	9.01	69.60	495.04	2,100.85	7.32	31.06	0	8	0.00	33.33	0.00	123.64	0.00	5.42	0.00	5.89			
9	1,500	2,000	1,750	234	2,558	7.01	76.61	463.36	2,564.22	6.85	37.91	2	10	8.33	41.67	271.64	395.28	11.90	17.32	58.62	15.42			
10	2,000	2,500	2,250	152	2,710	4.55	81.16	415.03	2,979.25	6.14	44.04	8	18	33.33	75.00	1,429.43	1,824.71	62.63	79.95	344.41	61.25			
11	2,500	3,000	2,750	126	2,836	3.77	84.94	383.25	3,362.50	5.67	49.71	1	19	4.17	79.17	11.56	1,836.27	0.51	80.46	3.02	54.61			
12	3,000	4,000	3,500	149	2,985	4.46	89.40	595.08	3,957.58	8.80	58.50	2	21	8.33	87.50	83.86	1,920.12	3.67	84.13	14.09	48.52			
13	4,000	5,000	4,500	72	3,057	2.16	91.55	295.49	4,253.06	4.37	62.87	0	21	0.00	87.50	0.00	1,920.12	0.00	84.13	0.00	45.15			
14	5,000	7,500	6,250	104	3,161	3.11	94.67	520.52	4,773.58	7.69	70.57	1	22	4.17	91.67	30.00	1,950.12	1.31	85.45	5.76	40.85			
15	7,500	10,000	8,750	40	3,201	1.20	95.87	348.92	5,122.50	5.16	75.72	0	22	0.00	91.67	0.00	1,950.12	0.00	85.45	0.00	38.07			
16	10,000	20,000	15,000	86	3,287	2.58	98.44	765.18	5,887.68	11.31	87.03	2	24	8.33	100.00	332.15	2,282.27	14.55	100.00	43.41	38.76			
17	20,000	50,000	35,000	32	3,319	0.96	99.40	754.07	6,641.76	11.15	98.18	0	24	0.00	100.00	0.00	2,282.27	0.00	100.00	0.00	34.36			
18	50,000	100,000	75,000	5	3,324	0.15	99.55	68.73	6,710.48	1.02	99.20	0	24	0.00	100.00	0.00	2,282.27	0.00	100.00	0.00	34.01			
19	100,000	500,000	300,000	13	3,337	0.39	99.94	40.98	6,751.47	0.61	99.80	0	24	0.00	100.00	0.00	2,282.27	0.00	100.00	0.00	33.80			
20	500,000	UP		2	3,339	0.06	100.00	13.28	6,764.74	0.20	100.00	0	24	0.00	100.00	0.00	2,282.27	0.00	100.00	0.00	33.74			
				3,339					6,764.74					24					2,282.27					33.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 293721 Private warehouses & storehouses terbatas dalam Warranty B

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29373 - subject to Warranty C

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 293731 Private warehouses & storehouses terbatas dalam Warranty C

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29374 Private highracked warehouse & private highway to Warranty A

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29375 Private highracked warehouse & private highway to Warranty B

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29376 Private highracked warehouse & private highway to Warranty C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 29377 Silos storing non hazardous goods only

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	24	24	3.79	3.79	1.16	1.16	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	21	45	3.32	7.11	2.85	4.01	0.21	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	45	90	7.11	14.22	5.61	9.62	0.41	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	48	138	7.58	21.80	16.25	25.87	1.18	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	79	217	12.48	34.28	32.63	58.50	2.38	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	67	284	10.58	44.87	45.75	104.25	3.33	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	67	351	10.58	55.45	61.83	166.08	4.50	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	86	437	13.59	69.04	188.50	354.58	13.72	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	30	467	4.74	73.78	53.81	408.39	3.92	29.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	488	3.32	77.09	44.47	452.86	3.24	32.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	16	504	2.53	79.62	38.28	491.14	2.79	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	50	554	7.90	87.52	174.66	665.80	12.71	48.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	569	2.37	89.89	63.16	728.96	4.60	53.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	22	591	3.48	93.36	111.17	840.13	8.09	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	23	614	3.63	97.00	203.28	1,043.41	14.80	75.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	15,000	12,500	9	623	1.42	98.42	109.62	1,153.03	7.98	83.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	632	1.42	99.84	174.41	1,327.44	12.70	96.64	1	1	100.00	100.00	51.28	51.28	100.00	100.00	29.40	3.86	
18	50,000	100,000	75,000	1	633	0.16	100.00	46.21	1,373.65	3.36	100.00	0	1	0.00	100.00	0.00	51.28	0.00	100.00	0.00	3.73	
19	100,000	500,000	300,000	0	633	0.00	100.00	0.00	1,373.65	0.00	100.00	0	1	0.00	100.00	0.00	51.28	0.00	100.00	0.00	3.73	
20	500,000	UP		0	633	0.00	100.00	0.00	1,373.65	0.00	100.00	0	1	0.00	100.00	0.00	51.28	0.00	100.00	0.00	3.73	
				633					1,373.65					1					51.28			3.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29378 Public Warehouses subject to Warranty C

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	414	414	13.95	13.95	96.36	96.36	0.70	0.70	2	2	9.52	9.52	57.02	57.02	1.03	1.03	59.18	59.18			
2	50	100	75	112	526	3.77	17.72	111.88	208.25	0.81	1.50	0	2	0.00	9.52	0.00	57.02	0.00	1.03	0.00	27.38	27.38		
3	100	200	150	171	697	5.76	23.48	335.29	543.53	2.42	3.92	0	2	0.00	9.52	0.00	57.02	0.00	1.03	0.00	10.49	10.49		
4	200	300	250	86	783	2.90	26.38	172.53	716.06	1.25	5.17	0	2	0.00	9.52	0.00	57.02	0.00	1.03	0.00	7.96	7.96		
5	300	500	400	224	1,007	7.55	33.93	399.49	1,115.55	2.88	8.05	0	2	0.00	9.52	0.00	57.02	0.00	1.03	0.00	5.11	5.11		
6	500	750	625	135	1,142	4.55	38.48	337.38	1,452.93	2.44	10.49	1	3	4.76	14.29	13.12	70.14	0.24	1.27	3.89	4.83	4.83		
7	750	1,000	875	152	1,294	5.12	43.60	373.25	1,826.18	2.69	13.18	0	3	0.00	14.29	0.00	70.14	0.00	1.27	0.00	3.84	3.84		
8	1,000	1,500	1,250	184	1,478	6.20	49.80	413.69	2,239.87	2.99	16.17	0	3	0.00	14.29	0.00	70.14	0.00	1.27	0.00	3.13	3.13		
9	1,500	2,000	1,750	134	1,612	4.51	54.31	380.24	2,620.11	2.74	18.91	1	4	4.76	19.05	0.00	70.14	0.00	1.27	0.00	2.68	2.68		
10	2,000	2,500	2,250	119	1,731	4.01	58.32	384.97	3,005.08	2.78	21.69	0	4	0.00	19.05	0.00	70.14	0.00	1.27	0.00	2.33	2.33		
11	2,500	3,000	2,750	116	1,847	3.91	62.23	498.02	3,503.09	3.60	25.29	1	5	4.76	23.81	21.72	91.86	0.39	1.66	4.36	2.62	2.62		
12	3,000	4,000	3,500	99	1,946	3.34	65.57	551.64	4,054.73	3.98	29.27	1	6	4.76	28.57	310.75	402.61	5.63	7.29	56.33	9.93	9.93		
13	4,000	5,000	4,500	107	2,053	3.61	69.17	563.76	4,618.49	4.07	33.34	0	6	0.00	28.57	0.00	402.61	0.00	7.29	0.00	8.72	8.72		
14	5,000	7,500	6,250	159	2,212	5.36	74.53	912.17	5,530.66	6.59	39.93	3	9	14.29	42.86	1,357.50	1,760.11	24.59	31.89	148.82	31.82	31.82		
15	7,500	10,000	8,750	159	2,371	5.36	79.89	1,440.42	6,971.08	10.40	50.32	1	10	4.76	47.62	72.26	1,832.37	1.31	33.20	5.02	26.29	26.29		
16	10,000	20,000	15,000	234	2,605	7.88	87.77	2,713.28	9,684.36	19.59	69.91	3	13	14.29	61.90	574.14	2,406.51	10.40	43.60	21.16	24.85	24.85		
17	20,000	50,000	35,000	182	2,787	6.13	93.90	2,216.60	11,900.97	16.00	85.91	3	16	14.29	76.19	102.69	2,509.20	1.86	45.46	4.63	21.08	21.08		
18	50,000	100,000	75,000	95	2,882	3.20	97.10	998.03	12,899.00	7.20	93.12	0	16	0.00	76.19	0.00	2,509.20	0.00	45.46	0.00	19.45	19.45		
19	100,000	500,000	300,000	74	2,956	2.49	99.60	632.94	13,531.94	4.57	97.69	3	19	14.29	90.48	5.57	2,514.77	0.10	45.56	0.88	18.58	18.58		
20	500,000	UP		12	2,968	0.40	100.00	320.23	13,852.17	2.31	100.00	2	21	9.52	100.00	3,004.73	5,519.50	54.44	100.00	938.30	39.85	39.85		
				2,968					13,852.17					21					5,519.50					39.85



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 29379 Cold Storage Public Warehouses

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2938 Storage tanks

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	377	377	10.75	10.75	118.95	118.95	0.93	0.93	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	242	619	6.90	17.65	251.59	370.55	1.98	2.91	3	3	9.09	9.09	110.21	110.21	5.65	5.65	43.80	29.74			
3	100	200	150	119	738	3.39	21.04	300.12	670.67	2.36	5.27	0	3	0.00	9.09	0.00	110.21	0.00	5.65	0.00	16.43			
4	200	300	250	149	887	4.25	25.29	93.16	763.82	0.73	6.00	0	3	0.00	9.09	0.00	110.21	0.00	5.65	0.00	14.43			
5	300	500	400	233	1,120	6.64	31.93	245.81	1,009.63	1.93	7.93	0	3	0.00	9.09	0.00	110.21	0.00	5.65	0.00	10.92			
6	500	750	625	205	1,325	5.84	37.77	481.34	1,490.97	3.78	11.71	1	4	3.03	12.12	189.09	299.30	9.70	15.35	39.28	20.07			
7	750	1,000	875	270	1,595	7.70	45.47	582.31	2,073.28	4.57	16.29	2	6	6.06	18.18	25.98	325.27	1.33	16.68	4.46	15.69			
8	1,000	1,500	1,250	288	1,883	8.21	53.68	668.24	2,741.52	5.25	21.54	2	8	6.06	24.24	44.97	370.24	2.31	18.99	6.73	13.50			
9	1,500	2,000	1,750	238	2,121	6.78	60.46	707.51	3,449.03	5.56	27.09	3	11	9.09	33.33	107.69	477.93	5.52	24.51	15.22	13.86			
10	2,000	2,500	2,250	156	2,277	4.45	64.91	614.39	4,063.42	4.83	31.92	4	15	12.12	45.45	59.64	537.57	3.06	27.57	9.71	13.23			
11	2,500	3,000	2,750	194	2,471	5.53	70.44	814.60	4,878.02	6.40	38.32	3	18	9.09	54.55	28.30	565.87	1.45	29.02	3.47	11.60			
12	3,000	4,000	3,500	248	2,719	7.07	77.51	1,307.50	6,185.53	10.27	48.59	4	22	12.12	66.67	335.97	901.84	17.23	46.26	25.70	14.58			
13	4,000	5,000	4,500	171	2,890	4.87	82.38	1,050.62	7,236.15	8.25	56.84	0	22	0.00	66.67	0.00	901.84	0.00	46.26	0.00	12.46			
14	5,000	7,500	6,250	192	3,082	5.47	87.86	1,754.25	8,990.39	13.78	70.62	5	27	15.15	81.82	487.87	1,389.72	25.02	71.28	27.81	15.46			
15	7,500	10,000	8,750	100	3,182	2.85	90.71	973.56	9,963.96	7.65	78.27	3	30	9.09	90.91	23.31	1,413.03	1.20	72.48	2.39	14.18			
16	10,000	20,000	15,000	99	3,281	2.82	93.53	1,430.31	11,394.27	11.24	89.51	1	31	3.03	93.94	10.63	1,423.65	0.54	73.02	0.74	12.49			
17	20,000	50,000	35,000	72	3,353	2.05	95.58	745.50	12,139.77	5.86	95.36	1	32	3.03	96.97	17.61	1,441.26	0.90	73.92	2.36	11.87			
18	50,000	100,000	75,000	18	3,371	0.51	96.09	212.89	12,352.66	1.67	97.03	0	32	0.00	96.97	0.00	1,441.26	0.00	73.92	0.00	11.67			
19	100,000	500,000	300,000	12	3,383	0.34	96.44	310.19	12,662.85	2.44	99.47	1	33	3.03	100.00	508.39	1,949.65	26.08	100.00	163.90	15.40			
20	500,000	UP		125	3,508	3.56	100.00	67.29	12,730.14	0.53	100.00	0	33	0.00	100.00	0.00	1,949.65	0.00	100.00	0.00	15.32			
				3,508					12,730.14					33					1,949.65					15.32



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29381 Storage tanks :underground storage tanks for non hazardous

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29382 Storage tanks :surface storage tanks(including barrels)

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29383 Petrol/diesel fuel stations

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	405	405	10.25	10.25	95.93	95.93	0.82	0.82	2	2	4.76	4.76	11.57	11.57	0.50	0.50	12.06	12.06			
2	50	100	75	128	533	3.24	13.49	293.88	389.81	2.52	3.34	2	4	4.76	9.52	142.87	154.44	6.14	6.64	48.62	39.62			
3	100	200	150	352	885	8.91	22.39	338.83	728.64	2.91	6.25	1	5	2.38	11.90	16.56	171.00	0.71	7.35	4.89	23.47			
4	200	300	250	136	1,021	3.44	25.84	140.77	869.40	1.21	7.46	2	7	4.76	16.67	66.43	237.43	2.86	10.21	47.19	27.31			
5	300	500	400	290	1,311	7.34	33.17	283.79	1,153.19	2.43	9.89	2	9	4.76	21.43	341.22	578.65	14.68	24.89	120.24	50.18			
6	500	750	625	201	1,512	5.09	38.26	249.85	1,403.04	2.14	12.04	1	10	2.38	23.81	2.38	581.03	0.10	24.99	0.95	41.41			
7	750	1,000	875	250	1,762	6.33	44.59	385.28	1,788.31	3.31	15.34	1	11	2.38	26.19	2.85	583.88	0.12	25.11	0.74	32.65			
8	1,000	1,500	1,250	442	2,204	11.18	55.77	862.68	2,651.00	7.40	22.74	4	15	9.52	35.71	178.02	761.90	7.66	32.77	20.64	28.74			
9	1,500	2,000	1,750	349	2,553	8.83	64.60	1,048.04	3,699.03	8.99	31.73	0	15	0.00	35.71	0.00	761.90	0.00	32.77	0.00	20.60			
10	2,000	2,500	2,250	224	2,777	5.67	70.27	807.96	4,506.99	6.93	38.67	3	18	7.14	42.86	262.60	1,024.50	11.29	44.06	32.50	22.73			
11	2,500	3,000	2,750	175	2,952	4.43	74.70	784.54	5,291.53	6.73	45.40	2	20	4.76	47.62	34.46	1,058.96	1.48	45.54	4.39	20.01			
12	3,000	4,000	3,500	288	3,240	7.29	81.98	1,353.61	6,645.15	11.61	57.01	4	24	9.52	57.14	96.17	1,155.13	4.14	49.68	7.11	17.38			
13	4,000	5,000	4,500	205	3,445	5.19	87.17	1,384.58	8,029.73	11.88	68.89	3	27	7.14	64.29	40.22	1,195.35	1.73	51.41	2.90	14.89			
14	5,000	7,500	6,250	217	3,662	5.49	92.66	1,794.38	9,824.10	15.39	84.28	5	32	11.90	76.19	1,037.95	2,233.30	44.64	96.05	57.84	22.73			
15	7,500	10,000	8,750	84	3,746	2.13	94.79	779.58	10,603.69	6.69	90.97	4	36	9.52	85.71	30.84	2,264.14	1.33	97.38	3.96	21.35			
16	10,000	20,000	15,000	51	3,797	1.29	96.08	570.06	11,173.75	4.89	95.86	0	36	0.00	85.71	0.00	2,264.14	0.00	97.38	0.00	20.26			
17	20,000	50,000	35,000	15	3,812	0.38	96.46	270.74	11,444.48	2.32	98.19	0	36	0.00	85.71	0.00	2,264.14	0.00	97.38	0.00	19.78			
18	50,000	100,000	75,000	6	3,818	0.15	96.61	66.19	11,510.67	0.57	98.75	0	36	0.00	85.71	0.00	2,264.14	0.00	97.38	0.00	19.67			
19	100,000	500,000	300,000	5	3,823	0.13	96.74	139.64	11,650.31	1.20	99.95	1	37	2.38	88.10	56.66	2,320.80	2.44	99.81	40.57	19.92			
20	500,000	UP		129	3,952	3.26	100.00	5.70	11,656.00	0.05	100.00	5	42	11.90	100.00	4.33	2,325.12	0.19	100.00	75.94	19.95			
				3,952					11,656.00					42					2,325.12					19.95



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29384 LNG stations for automobiles

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29385 Others

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2939 Miscellaneous

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	768	768	8.65	8.65	612.25	612.25	2.22	2.22	5	5	6.17	6.17	42.02	42.02	0.76	0.76	6.86	6.86			
2	50	100	75	603	1,371	6.79	15.44	606.90	1,219.15	2.20	4.43	5	10	6.17	12.35	72.69	114.71	1.32	2.09	11.98	9.41			
3	100	200	150	690	2,061	7.77	23.21	708.93	1,928.07	2.57	7.00	1	11	1.23	13.58	9.79	124.49	0.18	2.27	1.38	6.46			
4	200	300	250	464	2,525	5.23	28.44	438.37	2,366.44	1.59	8.60	4	15	4.94	18.52	230.44	354.94	4.19	6.46	52.57	15.00			
5	300	500	400	897	3,422	10.10	38.54	765.32	3,131.76	2.78	11.37	2	17	2.47	20.99	8.24	363.18	0.15	6.61	1.08	11.60			
6	500	750	625	700	4,122	7.88	46.43	746.71	3,878.47	2.71	14.09	4	21	4.94	25.93	239.06	602.24	4.35	10.96	32.01	15.53			
7	750	1,000	875	724	4,846	8.15	54.58	1,010.69	4,889.16	3.67	17.76	7	28	8.64	34.57	851.31	1,453.55	15.49	26.45	84.23	29.73			
8	1,000	1,500	1,250	826	5,672	9.30	63.89	1,622.48	6,511.64	5.89	23.65	4	32	4.94	39.51	1,472.96	2,926.51	26.80	53.24	90.78	44.94			
9	1,500	2,000	1,750	598	6,270	6.74	70.62	1,488.35	8,000.00	5.41	29.06	4	36	4.94	44.44	66.68	2,993.19	1.21	54.46	4.48	37.41			
10	2,000	2,500	2,250	394	6,664	4.44	75.06	1,160.27	9,160.27	4.21	33.27	3	39	3.70	48.15	29.38	3,022.57	0.53	54.99	2.53	33.00			
11	2,500	3,000	2,750	324	6,988	3.65	78.71	1,217.80	10,378.07	4.42	37.69	4	43	4.94	53.09	74.20	3,096.76	1.35	56.34	6.09	29.84			
12	3,000	4,000	3,500	315	7,303	3.55	82.26	1,439.34	11,817.41	5.23	42.92	3	46	3.70	56.79	415.17	3,511.93	7.55	63.90	28.84	29.72			
13	4,000	5,000	4,500	260	7,563	2.93	85.19	1,448.30	13,265.70	5.26	48.18	2	48	2.47	59.26	131.38	3,643.31	2.39	66.29	9.07	27.46			
14	5,000	7,500	6,250	333	7,896	3.75	88.94	2,612.34	15,878.05	9.49	57.67	2	50	2.47	61.73	583.27	4,226.59	10.61	76.90	22.33	26.62			
15	7,500	10,000	8,750	192	8,088	2.16	91.10	1,731.05	17,609.09	6.29	63.96	1	51	1.23	62.96	0.00	4,226.59	0.00	76.90	0.00	24.00			
16	10,000	20,000	15,000	294	8,382	3.31	94.41	3,949.91	21,559.00	14.35	78.30	2	53	2.47	65.43	6.27	4,232.85	0.11	77.01	0.16	19.63			
17	20,000	50,000	35,000	256	8,638	2.88	97.30	4,448.93	26,007.93	16.16	94.46	13	66	16.05	81.48	318.99	4,551.84	5.80	82.82	7.17	17.50			
18	50,000	100,000	75,000	83	8,721	0.93	98.23	1,214.53	27,222.46	4.41	98.87	5	71	6.17	87.65	371.39	4,923.23	6.76	89.57	30.58	18.09			
19	100,000	500,000	300,000	112	8,833	1.26	99.49	782.03	28,004.49	2.84	101.71	9	80	11.11	98.77	563.07	5,486.31	10.24	99.82	72.00	19.59			
20	500,000	UP		45	8,878	0.51	100.00	472.15	27,532.33	1.71	100.00	1	81	1.23	100.00	10.00	5,496.31	0.18	100.00	2.12	19.96			
				8,878					27,532.33					81					5,496.31					19.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29391 Storage of goods in the open private or public warranty A

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29392 Storage of goods in the open private or public Warranty B

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29393 Storage of goods in the openprivate or public to Warranty C

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29394 Veem and Bonded Warehouse

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 293941 Veem and bonded warehouse : - subject to Warranty A

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 293942 Veem and bonded warehouse : - subject to Warranty B

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 293943 Veem and bonded warehouse : - subject to Warranty C

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29395 Show Rooms

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	173	173	6.88	6.88	143.75	143.75	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	75	248	2.98	9.86	125.81	269.56	2.00	4.28	1	1	5.88	5.88	17.60	17.60	1.13	1.13	13.99	6.53			
3	100	200	150	166	414	6.60	16.45	216.78	486.33	3.44	7.73	0	1	0.00	5.88	0.00	17.60	0.00	1.13	0.00	3.62			
4	200	300	250	137	551	5.45	21.90	112.00	598.34	1.78	9.51	1	2	5.88	11.76	168.35	185.95	10.85	11.98	150.31	31.08			
5	300	500	400	269	820	10.69	32.59	232.96	831.30	3.70	13.21	0	2	0.00	11.76	0.00	185.95	0.00	11.98	0.00	22.37			
6	500	750	625	288	1,108	11.45	44.04	245.50	1,076.79	3.90	17.11	0	2	0.00	11.76	0.00	185.95	0.00	11.98	0.00	17.27			
7	750	1,000	875	238	1,346	9.46	53.50	363.03	1,439.82	5.77	22.88	0	2	0.00	11.76	0.00	185.95	0.00	11.98	0.00	12.91			
8	1,000	1,500	1,250	286	1,632	11.37	64.86	533.26	1,973.08	8.47	31.35	3	5	17.65	29.41	1,235.29	1,421.24	79.61	91.59	231.65	72.03			
9	1,500	2,000	1,750	196	1,828	7.79	72.66	465.92	2,438.99	7.40	38.75	1	6	5.88	35.29	19.89	1,441.13	1.28	92.88	4.27	59.09			
10	2,000	2,500	2,250	115	1,943	4.57	77.23	305.69	2,744.68	4.86	43.61	1	7	5.88	41.18	0.00	1,441.13	0.00	92.88	0.00	52.51			
11	2,500	3,000	2,750	133	2,076	5.29	82.51	331.86	3,076.54	5.27	48.88	1	8	5.88	47.06	49.67	1,490.80	3.20	96.08	14.97	48.46			
12	3,000	4,000	3,500	128	2,204	5.09	87.60	494.44	3,570.98	7.86	56.74	1	9	5.88	52.94	3.35	1,494.15	0.22	96.29	0.68	41.84			
13	4,000	5,000	4,500	74	2,278	2.94	90.54	334.26	3,905.24	5.31	62.05	0	9	0.00	52.94	0.00	1,494.15	0.00	96.29	0.00	38.26			
14	5,000	7,500	6,250	101	2,379	4.01	94.55	629.74	4,534.97	10.01	72.05	2	11	11.76	64.71	35.29	1,529.44	2.27	98.57	5.60	33.73			
15	7,500	10,000	8,750	29	2,408	1.15	95.71	219.25	4,754.22	3.48	75.53	0	11	0.00	64.71	0.00	1,529.44	0.00	98.57	0.00	32.17			
16	10,000	20,000	15,000	72	2,480	2.86	98.57	936.22	5,690.44	14.87	90.41	1	12	5.88	70.59	0.36	1,529.80	0.02	98.59	0.04	26.88			
17	20,000	50,000	35,000	30	2,510	1.19	99.76	537.35	6,227.79	8.54	98.95	5	17	29.41	100.00	21.89	1,551.69	1.41	100.00	4.07	24.92			
18	50,000	100,000	75,000	1	2,511	0.04	99.80	0.03	6,227.82	0.00	98.95	0	17	0.00	100.00	0.00	1,551.69	0.00	100.00	0.00	24.92			
19	100,000	500,000	300,000	1	2,512	0.04	99.84	44.31	6,272.13	0.70	99.65	0	17	0.00	100.00	0.00	1,551.69	0.00	100.00	0.00	24.74			
20	500,000	UP		4	2,516	0.16	100.00	21.94	6,294.06	0.35	100.00	0	17	0.00	100.00	0.00	1,551.69	0.00	100.00	0.00	24.65			
				2,516					6,294.06					17					1,551.69					24.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 293951 Show rooms(permanent show roomi thout repair) for NEW motor

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

DATA POSITION FROM : 01/01/2014

OCCUPATION CODE : 293952 Show rooms(permanent show rooms without repair) GUARANTEED

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 293953 Show rooms(permanent show rooms without repair) used cars

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29396 When there is no exhibition & building space

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29397 Contents during the exhibition or in the course of erection

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 29398 Storage of logs in ponds

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 294 Hotels Entertainment Sports and services

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2941 Hotels motels inns and the like

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	204	204	8.88	8.88	158.29	158.29	1.39	1.39	2	2	6.25	6.25	1.08	1.08	0.08	0.08	0.68	0.68			
2	50	100	75	68	272	2.96	11.84	175.39	333.68	1.54	2.93	1	3	3.13	9.38	15.01	16.09	1.13	1.21	8.56	4.82			
3	100	200	150	149	421	6.49	18.33	272.33	606.01	2.39	5.32	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	2.65			
4	200	300	250	103	524	4.48	22.81	484.11	1,090.12	4.25	9.57	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	1.48			
5	300	500	400	156	680	6.79	29.60	228.19	1,318.31	2.00	11.58	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	1.22			
6	500	750	625	95	775	4.14	33.74	101.87	1,420.18	0.89	12.47	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	1.13			
7	750	1,000	875	109	884	4.75	38.48	172.49	1,592.67	1.51	13.98	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	1.01			
8	1,000	1,500	1,250	166	1,050	7.23	45.71	301.89	1,894.56	2.65	16.63	0	3	0.00	9.38	0.00	16.09	0.00	1.21	0.00	0.85			
9	1,500	2,000	1,750	178	1,228	7.75	53.46	338.77	2,233.34	2.97	19.61	1	4	3.13	12.50	17.00	33.09	1.28	2.49	5.02	1.48			
10	2,000	2,500	2,250	114	1,342	4.96	58.42	250.89	2,484.22	2.20	21.81	1	5	3.13	15.63	10.05	43.13	0.76	3.24	4.00	1.74			
11	2,500	3,000	2,750	91	1,433	3.96	62.39	319.73	2,803.95	2.81	24.62	1	6	3.13	18.75	4.35	47.48	0.33	3.57	1.36	1.69			
12	3,000	4,000	3,500	127	1,560	5.53	67.91	541.02	3,344.98	4.75	29.37	0	6	0.00	18.75	0.00	47.48	0.00	3.57	0.00	1.42			
13	4,000	5,000	4,500	86	1,646	3.74	71.66	504.90	3,849.88	4.43	33.80	4	10	12.50	31.25	34.50	81.98	2.59	6.16	6.83	2.13			
14	5,000	7,500	6,250	98	1,744	4.27	75.93	815.34	4,665.22	7.16	40.96	2	12	6.25	37.50	111.82	193.80	8.41	14.57	13.72	4.15			
15	7,500	10,000	8,750	70	1,814	3.05	78.97	716.38	5,381.60	6.29	47.25	1	13	3.13	40.63	51.30	245.10	3.86	18.42	7.16	4.55			
16	10,000	20,000	15,000	150	1,964	6.53	85.50	2,230.42	7,612.02	19.58	66.84	1	14	3.13	43.75	5.75	250.85	0.43	18.86	0.26	3.30			
17	20,000	50,000	35,000	132	2,096	5.75	91.25	2,160.83	9,772.85	18.97	85.81	4	18	12.50	56.25	508.94	759.80	38.25	57.11	23.55	7.77			
18	50,000	100,000	75,000	73	2,169	3.18	94.43	910.49	10,683.34	7.99	93.80	4	22	12.50	68.75	225.39	985.18	16.94	74.05	24.75	9.22			
19	100,000	500,000	300,000	75	2,244	3.27	97.69	468.62	11,151.96	4.11	97.92	5	27	15.63	84.38	214.85	1,200.03	16.15	90.20	45.85	10.76			
20	500,000	UP		53	2,297	2.31	100.00	237.08	11,389.04	2.08	100.00	5	32	15.63	100.00	130.37	1,330.40	9.80	100.00	54.99	11.68			
				2,297					11,389.04					32					1,330.40					11.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 29411 Hotelsmotelsinss & the like:-certified below 3 starts

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	794	794	5.94	5.94	469.30	469.30	0.95	0.95	3	3	2.48	2.48	39.46	39.46	0.32	0.32	8.41	8.41			
2	50	100	75	618	1,412	4.63	10.57	627.09	1,096.39	1.27	2.22	0	3	0.00	2.48	0.00	39.46	0.00	0.32	0.00	3.60			
3	100	200	150	1,153	2,565	8.63	19.20	1,169.92	2,266.31	2.37	4.58	1	4	0.83	3.31	2.50	41.96	0.02	0.34	0.21	1.85			
4	200	300	250	1,013	3,578	7.58	26.78	1,174.17	3,440.48	2.38	6.96	5	9	4.13	7.44	563.85	605.81	4.62	4.97	48.02	17.61			
5	300	500	400	1,545	5,123	11.56	38.35	1,591.03	5,031.51	3.22	10.18	5	14	4.13	11.57	461.69	1,067.50	3.79	8.76	29.02	21.22			
6	500	750	625	1,054	6,177	7.89	46.24	1,191.29	6,222.80	2.41	12.59	4	18	3.31	14.88	683.97	1,751.47	5.61	14.36	57.41	28.15			
7	750	1,000	875	1,163	7,340	8.71	54.94	1,601.41	7,824.21	3.24	15.83	3	21	2.48	17.36	1,565.95	3,317.42	12.84	27.21	97.79	42.40			
8	1,000	1,500	1,250	1,141	8,481	8.54	63.48	2,475.37	10,299.57	5.01	20.83	8	29	6.61	23.97	92.81	3,410.23	0.76	27.97	3.75	33.11			
9	1,500	2,000	1,750	818	9,299	6.12	69.60	2,154.22	12,453.79	4.36	25.19	7	36	5.79	29.75	111.74	3,521.97	0.92	28.89	5.19	28.28			
10	2,000	2,500	2,250	549	9,848	4.11	73.71	2,051.67	14,505.46	4.15	29.34	4	40	3.31	33.06	1,285.13	4,807.10	10.54	39.43	62.64	33.14			
11	2,500	3,000	2,750	442	10,290	3.31	77.02	1,818.56	16,324.02	3.68	33.02	6	46	4.96	38.02	340.31	5,147.42	2.79	42.22	18.71	31.53			
12	3,000	4,000	3,500	596	10,886	4.46	81.48	2,877.20	19,201.22	5.82	38.84	6	52	4.96	42.98	1,492.22	6,639.63	12.24	54.46	51.86	34.58			
13	4,000	5,000	4,500	439	11,325	3.29	84.77	2,774.24	21,975.46	5.61	44.45	6	58	4.96	47.93	490.46	7,130.09	4.02	58.48	17.68	32.45			
14	5,000	7,500	6,250	506	11,831	3.79	88.56	4,202.05	26,177.51	8.50	52.95	7	65	5.79	53.72	164.49	7,294.58	1.35	59.83	3.91	27.87			
15	7,500	10,000	8,750	395	12,226	2.96	91.51	4,509.91	30,687.42	9.12	62.07	8	73	6.61	60.33	1,043.42	8,338.00	8.56	68.39	23.14	27.17			
16	10,000	20,000	15,000	595	12,821	4.45	95.97	9,470.99	40,158.41	19.16	81.23	17	90	14.05	74.38	2,868.34	11,206.34	23.53	91.91	30.29	27.91			
17	20,000	50,000	35,000	338	13,159	2.53	98.50	6,912.75	47,071.16	13.98	95.22	20	110	16.53	90.91	721.16	11,927.50	5.91	97.82	10.43	25.34			
18	50,000	100,000	75,000	87	13,246	0.65	99.15	1,201.53	48,272.69	2.43	97.65	4	114	3.31	94.21	225.82	12,153.32	1.85	99.68	18.79	25.18			
19	100,000	500,000	300,000	99	13,345	0.74	99.89	936.65	49,209.34	1.89	99.54	5	119	4.13	98.35	37.56	12,190.89	0.31	99.99	4.01	24.77			
20	500,000	UP		15	13,360	0.11	100.00	227.36	49,436.70	0.46	100.00	2	121	1.65	100.00	1.81	12,192.70	0.01	100.00	0.80	24.66			
				13,360					49,436.70					121					12,192.70			24.66		



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

RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29412 Hotelsmotelsinss & the like:-certified as 3 starts or high

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	383	383	7.85	7.85	86.16	86.16	0.20	0.20	21	21	6.84	6.84	82.35	82.35	0.42	0.42	95.58	95.58			
2	50	100	75	170	553	3.49	11.34	514.78	600.94	1.21	1.42	5	26	1.63	8.47	96.84	179.19	0.50	0.92	18.81	29.82			
3	100	200	150	143	696	2.93	14.27	1,574.73	2,175.68	3.72	5.13	11	37	3.58	12.05	748.76	927.95	3.85	4.77	47.55	42.65			
4	200	300	250	86	782	1.76	16.03	1,303.50	3,479.18	3.08	8.21	0	37	0.00	12.05	0.00	927.95	0.00	4.77	0.00	26.67			
5	300	500	400	89	871	1.82	17.86	714.59	4,193.77	1.69	9.89	2	39	0.65	12.70	407.94	1,335.89	2.10	6.87	57.09	31.85			
6	500	750	625	45	916	0.92	18.78	160.35	4,354.11	0.38	10.27	1	40	0.33	13.03	682.56	2,018.45	3.51	10.39	425.68	46.36			
7	750	1,000	875	68	984	1.39	20.18	240.73	4,594.84	0.57	10.84	3	43	0.98	14.01	129.35	2,147.80	0.67	11.05	53.73	46.74			
8	1,000	1,500	1,250	98	1,082	2.01	22.19	170.10	4,764.94	0.40	11.24	5	48	1.63	15.64	1,406.12	3,553.92	7.24	18.29	826.65	74.58			
9	1,500	2,000	1,750	93	1,175	1.91	24.09	232.14	4,997.08	0.55	11.79	2	50	0.65	16.29	0.68	3,554.60	0.00	18.29	0.29	71.13			
10	2,000	2,500	2,250	60	1,235	1.23	25.32	201.32	5,198.41	0.47	12.26	2	52	0.65	16.94	91.72	3,646.31	0.47	18.76	45.56	70.14			
11	2,500	3,000	2,750	74	1,309	1.52	26.84	168.18	5,366.58	0.40	12.66	0	52	0.00	16.94	0.00	3,646.31	0.00	18.76	0.00	67.94			
12	3,000	4,000	3,500	69	1,378	1.41	28.26	407.83	5,774.41	0.96	13.62	0	52	0.00	16.94	0.00	3,646.31	0.00	18.76	0.00	63.15			
13	4,000	5,000	4,500	63	1,441	1.29	29.55	325.48	6,099.88	0.77	14.39	2	54	0.65	17.59	1,905.04	5,551.35	9.80	28.56	585.31	91.01			
14	5,000	7,500	6,250	171	1,612	3.51	33.05	1,216.32	7,316.20	2.87	17.26	4	58	1.30	18.89	190.90	5,742.25	0.98	29.55	15.69	78.49			
15	7,500	10,000	8,750	147	1,759	3.01	36.07	1,419.71	8,735.91	3.35	20.61	3	61	0.98	19.87	147.95	5,890.20	0.76	30.31	10.42	67.43			
16	10,000	20,000	15,000	487	2,246	9.99	46.05	5,404.28	14,140.18	12.75	33.36	17	78	5.54	25.41	202.51	6,092.71	1.04	31.35	3.75	43.09			
17	20,000	50,000	35,000	824	3,070	16.90	62.95	10,319.46	24,459.64	24.34	57.70	45	123	14.66	40.07	3,562.43	9,655.14	18.33	49.68	34.52	39.47			
18	50,000	100,000	75,000	674	3,744	13.82	76.77	8,268.59	32,728.24	19.51	77.21	46	169	14.98	55.05	4,381.03	14,036.18	22.54	72.22	52.98	42.89			
19	100,000	500,000	300,000	818	4,562	16.77	93.54	7,642.96	40,371.20	18.03	95.24	90	259	29.32	84.36	2,787.63	16,823.81	14.34	86.57	36.47	41.67			
20	500,000	UP		315	4,877	6.46	100.00	2,017.21	42,388.40	4.76	100.00	48	307	15.64	100.00	2,610.56	19,434.37	13.43	100.00	129.41	45.85			
				4,877					42,388.40					307					19,434.37					45.85



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2942 Night clubs dance halls ball roomsdiscotheques bars

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2943 Swimming pools or complex or swimming pools sports stadia sp

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	123	123	8.01	8.01	95.83	95.83	2.09	2.09	1	1	4.76	4.76	43.93	43.93	5.45	5.45	45.85	45.85	
2	50	100	75	47	170	3.06	11.07	55.13	150.96	1.20	3.30	0	1	0.00	4.76	0.00	43.93	0.00	5.45	0.00	29.10	
3	100	200	150	118	288	7.68	18.75	113.61	264.57	2.48	5.78	0	1	0.00	4.76	0.00	43.93	0.00	5.45	0.00	16.61	
4	200	300	250	96	384	6.25	25.00	114.19	378.76	2.49	8.27	0	1	0.00	4.76	0.00	43.93	0.00	5.45	0.00	11.60	
5	300	500	400	135	519	8.79	33.79	144.89	523.65	3.16	11.43	1	2	4.76	9.52	10.77	54.70	1.34	6.78	7.43	10.45	
6	500	750	625	88	607	5.73	39.52	75.51	599.17	1.65	13.08	0	2	0.00	9.52	0.00	54.70	0.00	6.78	0.00	9.13	
7	750	1,000	875	124	731	8.07	47.59	132.72	731.89	2.90	15.98	0	2	0.00	9.52	0.00	54.70	0.00	6.78	0.00	7.47	
8	1,000	1,500	1,250	154	885	10.03	57.62	213.96	945.85	4.67	20.65	0	2	0.00	9.52	0.00	54.70	0.00	6.78	0.00	5.78	
9	1,500	2,000	1,750	97	982	6.32	63.93	166.84	1,112.69	3.64	24.29	1	3	4.76	14.29	486.94	541.64	60.39	67.17	291.86	48.68	
10	2,000	2,500	2,250	64	1,046	4.17	68.10	156.12	1,268.82	3.41	27.70	2	5	9.52	23.81	78.71	620.35	9.76	76.94	50.42	48.89	
11	2,500	3,000	2,750	61	1,107	3.97	72.07	160.30	1,429.12	3.50	31.20	0	5	0.00	23.81	0.00	620.35	0.00	76.94	0.00	43.41	
12	3,000	4,000	3,500	42	1,149	2.73	74.80	181.00	1,610.11	3.95	35.15	0	5	0.00	23.81	0.00	620.35	0.00	76.94	0.00	38.53	
13	4,000	5,000	4,500	32	1,181	2.08	76.89	183.57	1,793.68	4.01	39.16	0	5	0.00	23.81	0.00	620.35	0.00	76.94	0.00	34.59	
14	5,000	7,500	6,250	65	1,246	4.23	81.12	363.87	2,157.55	7.94	47.10	0	5	0.00	23.81	0.00	620.35	0.00	76.94	0.00	28.75	
15	7,500	10,000	8,750	53	1,299	3.45	84.57	397.34	2,554.89	8.67	55.77	2	7	9.52	33.33	25.61	645.96	3.18	80.11	6.45	25.28	
16	10,000	20,000	15,000	99	1,398	6.45	91.02	1,020.15	3,575.04	22.27	78.04	4	11	19.05	52.38	130.74	776.70	16.21	96.33	12.82	21.73	
17	20,000	50,000	35,000	54	1,452	3.52	94.53	570.52	4,145.56	12.45	90.50	2	13	9.52	61.90	2.41	779.11	0.30	96.63	0.42	18.79	
18	50,000	100,000	75,000	36	1,488	2.34	96.88	225.56	4,371.12	4.92	95.42	7	20	33.33	95.24	27.20	806.31	3.37	100.00	12.06	18.45	
19	100,000	500,000	300,000	42	1,530	2.73	99.61	209.37	4,580.49	4.57	99.99	1	21	4.76	100.00	0.00	806.31	0.00	100.00	0.00	17.60	
20	500,000	UP		6	1,536	0.39	100.00	0.46	4,580.95	0.01	100.00	0	21	0.00	100.00	0.00	806.31	0.00	100.00	0.00	17.60	
				1,536					4,580.95					21					806.31			17.60



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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29431 Swimming pools or complex of swimming pools not forming

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 29432 Sport stadia sports centres fitness centresgymsnms atc

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	32	32	6.71	6.71	18.87	18.87	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	22	54	4.61	11.32	38.87	57.74	3.71	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	35	89	7.34	18.66	21.40	79.14	2.04	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	35	124	7.34	26.00	66.16	145.31	6.31	13.86	1	1	33.33	33.33	0.73	0.73	0.01	0.01	1.11	0.50	
5	300	500	400	64	188	13.42	39.41	34.44	179.75	3.28	17.14	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.41
6	500	750	625	50	238	10.48	49.90	38.20	217.95	3.64	20.78	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.34
7	750	1,000	875	47	285	9.85	59.75	55.61	273.56	5.30	26.09	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.27
8	1,000	1,500	1,250	44	329	9.22	68.97	58.49	332.05	5.58	31.67	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.22
9	1,500	2,000	1,750	28	357	5.87	74.84	64.97	397.02	6.20	37.86	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.18
10	2,000	2,500	2,250	31	388	6.50	81.34	81.48	478.50	7.77	45.63	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.15
11	2,500	3,000	2,750	17	405	3.56	84.91	35.44	513.93	3.38	49.01	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.14
12	3,000	4,000	3,500	30	435	6.29	91.19	91.76	605.70	8.75	57.76	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.12
13	4,000	5,000	4,500	13	448	2.73	93.92	42.45	648.15	4.05	61.81	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.11
14	5,000	7,500	6,250	10	458	2.10	96.02	95.66	743.81	9.12	70.93	0	1	0.00	33.33	0.00	0.73	0.00	0.01	0.01	0.00	0.10
15	7,500	10,000	8,750	10	468	2.10	98.11	86.33	830.14	8.23	79.17	1	2	33.33	66.67	75.38	76.11	1.20	1.22	87.32	9.17	
16	10,000	20,000	15,000	7	475	1.47	99.58	137.96	968.09	13.16	92.32	0	2	0.00	66.67	0.00	76.11	0.00	1.22	0.00	0.00	7.86
17	20,000	50,000	35,000	1	476	0.21	99.79	39.09	1,007.18	3.73	96.05	0	2	0.00	66.67	0.00	76.11	0.00	1.22	0.00	0.00	7.56
18	50,000	100,000	75,000	1	477	0.21	100.00	41.42	1,048.60	3.95	100.00	1	3	33.33	100.00	6,186.31	6,262.42	98.78	100.00	14934.96	597.22	
19	100,000	500,000	300,000	0	477	0.00	100.00	0.00	1,048.60	0.00	100.00	0	3	0.00	100.00	0.00	6,262.42	0.00	100.00	0.00	597.22	
20	500,000	UP		0	477	0.00	100.00	0.00	1,048.60	0.00	100.00	0	3	0.00	100.00	0.00	6,262.42	0.00	100.00	0.00	597.22	
				477					1,048.60					3					6,262.42			597.22



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29433 Private(members only) club houses and golf club houses

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2944 Others

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2945 Restorants

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,634	1,634	9.78	9.78	860.49	860.49	2.18	2.18	3	2.38	2.38	3	2.38	2.38	3.46	3.46	0.03	0.03	0.40	0.40	
2	50	100	75	643	2,277	3.85	13.63	628.07	1,488.56	1.59	3.77	1	4	0.79	3.17	50.41	53.87	0.37	0.39	8.03	8.03	3.62	3.62	
3	100	200	150	857	3,134	5.13	18.75	951.20	2,439.76	2.41	6.17	3	7	2.38	5.56	156.81	210.68	1.14	1.53	16.49	16.49	8.64	8.64	
4	200	300	250	823	3,957	4.92	23.68	749.08	3,188.84	1.89	8.07	2	9	1.59	7.14	223.03	433.71	1.62	3.16	29.77	29.77	13.60	13.60	
5	300	500	400	1,635	5,592	9.78	33.46	1,673.87	4,862.71	4.23	12.30	7	16	5.56	12.70	230.00	663.71	1.68	4.84	13.74	13.74	13.65	13.65	
6	500	750	625	1,437	7,029	8.60	42.06	1,643.44	6,506.15	4.16	16.46	8	24	6.35	19.05	392.39	1,056.09	2.86	7.69	23.88	23.88	16.23	16.23	
7	750	1,000	875	1,482	8,511	8.87	50.93	2,201.50	8,707.65	5.57	22.02	9	33	7.14	26.19	454.19	1,510.29	3.31	11.00	20.63	20.63	17.34	17.34	
8	1,000	1,500	1,250	1,721	10,232	10.30	61.23	3,148.62	11,856.27	7.96	29.99	14	47	11.11	37.30	1,389.96	2,900.25	10.13	21.13	44.15	44.15	24.46	24.46	
9	1,500	2,000	1,750	1,557	11,789	9.32	70.55	3,514.33	15,370.60	8.89	38.88	18	65	14.29	51.59	2,080.75	4,981.00	15.16	36.29	59.21	59.21	32.41	32.41	
10	2,000	2,500	2,250	1,114	12,903	6.67	77.21	3,337.49	18,708.09	8.44	47.32	5	70	3.97	55.56	141.20	5,122.20	1.03	37.32	4.23	4.23	27.38	27.38	
11	2,500	3,000	2,750	633	13,536	3.79	81.00	2,339.06	21,047.15	5.92	53.24	4	74	3.17	58.73	1,442.69	6,564.88	10.51	47.83	61.68	61.68	31.19	31.19	
12	3,000	4,000	3,500	805	14,341	4.82	85.82	2,903.40	23,950.55	7.34	60.58	15	89	11.90	70.63	1,606.45	8,171.34	11.70	59.53	55.33	55.33	34.12	34.12	
13	4,000	5,000	4,500	637	14,978	3.81	89.63	2,433.91	26,384.46	6.16	66.74	6	95	4.76	75.40	253.97	8,425.30	1.85	61.39	10.43	10.43	31.93	31.93	
14	5,000	7,500	6,250	1,007	15,985	6.03	95.66	5,193.92	31,578.38	13.14	79.87	10	105	7.94	83.33	127.27	8,552.58	0.93	62.31	2.45	2.45	27.08	27.08	
15	7,500	10,000	8,750	347	16,332	2.08	97.73	2,646.97	34,225.34	6.70	86.57	6	111	4.76	88.10	4,517.49	13,070.07	32.91	95.23	170.67	170.67	38.19	38.19	
16	10,000	20,000	15,000	220	16,552	1.32	99.05	3,161.73	37,387.07	8.00	94.56	10	121	7.94	96.03	144.49	13,214.56	1.05	96.28	4.57	4.57	35.35	35.35	
17	20,000	50,000	35,000	87	16,639	0.52	99.57	1,701.56	39,088.64	4.30	98.87	2	123	1.59	97.62	505.85	13,720.41	3.69	99.96	29.73	29.73	35.10	35.10	
18	50,000	100,000	75,000	21	16,660	0.13	99.69	217.64	39,306.27	0.55	99.42	1	124	0.79	98.41	3.06	13,723.48	0.02	99.99	1.41	1.41	34.91	34.91	
19	100,000	500,000	300,000	35	16,695	0.21	99.90	166.18	39,472.45	0.42	99.84	0	124	0.00	98.41	0.00	13,723.48	0.00	99.99	0.00	0.00	34.77	34.77	
20	500,000	UP		16	16,711	0.10	100.00	63.51	39,535.97	0.16	100.00	2	126	1.59	100.00	1.87	13,725.34	0.01	100.00	2.94	2.94	34.72	34.72	
				16,711					39,535.97					126					13,725.34			34.72		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2946 Stallkedaiwarung makan and the like

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,434	1,434	23.10	23.10	463.04	463.04	6.33	6.33	3	3	17.65	17.65	63.15	63.15	2.08	2.08	13.64	13.64			
2	50	100	75	989	2,423	15.93	39.02	556.72	1,019.76	7.61	13.94	2	5	11.76	29.41	157.50	220.65	5.20	7.28	28.29	21.64			
3	100	200	150	1,116	3,539	17.97	57.00	909.11	1,928.88	12.42	26.36	3	8	17.65	47.06	227.91	448.56	7.52	14.81	25.07	23.26			
4	200	300	250	750	4,289	12.08	69.08	714.83	2,643.70	9.77	36.13	2	10	11.76	58.82	366.60	815.16	12.10	26.91	51.28	30.83			
5	300	500	400	835	5,124	13.45	82.53	1,188.34	3,832.04	16.24	52.37	3	13	17.65	76.47	936.58	1,751.74	30.92	57.82	78.81	45.71			
6	500	750	625	436	5,560	7.02	89.55	853.00	4,685.03	11.66	64.03	1	14	5.88	82.35	326.09	2,077.83	10.76	68.59	38.23	44.35			
7	750	1,000	875	277	5,837	4.46	94.01	698.46	5,383.49	9.55	73.57	2	16	11.76	94.12	949.82	3,027.64	31.35	99.94	135.99	56.24			
8	1,000	1,500	1,250	163	6,000	2.63	96.63	533.59	5,917.08	7.29	80.87	1	17	5.88	100.00	1.82	3,029.46	0.06	100.00	0.34	51.20			
9	1,500	2,000	1,750	70	6,070	1.13	97.76	408.38	6,325.47	5.58	86.45	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	47.89			
10	2,000	2,500	2,250	32	6,102	0.52	98.28	140.33	6,465.80	1.92	88.37	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	46.85			
11	2,500	3,000	2,750	17	6,119	0.27	98.55	134.71	6,600.51	1.84	90.21	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	45.90			
12	3,000	4,000	3,500	25	6,144	0.40	98.95	223.50	6,824.01	3.05	93.26	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	44.39			
13	4,000	5,000	4,500	14	6,158	0.23	99.18	195.38	7,019.39	2.67	95.93	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	43.16			
14	5,000	7,500	6,250	19	6,177	0.31	99.48	100.14	7,119.53	1.37	97.30	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	42.55			
15	7,500	10,000	8,750	7	6,184	0.11	99.60	138.12	7,257.65	1.89	99.19	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.74			
16	10,000	20,000	15,000	2	6,186	0.03	99.63	11.30	7,268.95	0.15	99.34	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.68			
17	20,000	50,000	35,000	6	6,192	0.10	99.73	14.43	7,283.37	0.20	99.54	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.59			
18	50,000	100,000	75,000	6	6,198	0.10	99.82	11.66	7,295.04	0.16	99.70	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.53			
19	100,000	500,000	300,000	11	6,209	0.18	100.00	22.11	7,317.15	0.30	100.00	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.40			
20	500,000	UP		0	6,209	0.00	100.00	0.00	7,317.15	0.00	100.00	0	17	0.00	100.00	0.00	3,029.46	0.00	100.00	0.00	41.40			
				6,209					7,317.15					17					3,029.46					41.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2947 Beauty salon/Hair dresser/Barber shops

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	256	256	8.96	8.96	98.71	98.71	3.05	3.05	1	1	8.33	8.33	37.63	37.63	1.84	1.84	38.12	38.12			
2	50	100	75	170	426	5.95	14.92	89.66	188.37	2.77	5.81	0	1	0.00	8.33	0.00	37.63	0.00	1.84	0.00	19.98			
3	100	200	150	409	835	14.32	29.24	84.85	273.22	2.62	8.43	1	2	8.33	16.67	162.72	200.36	7.94	9.77	191.79	73.33			
4	200	300	250	313	1,148	10.96	40.20	181.00	454.22	5.59	14.02	0	2	0.00	16.67	0.00	200.36	0.00	9.77	0.00	44.11			
5	300	500	400	455	1,603	15.93	56.13	285.09	739.31	8.80	22.82	2	4	16.67	33.33	81.74	282.10	3.99	13.76	28.67	38.16			
6	500	750	625	387	1,990	13.55	69.68	280.01	1,019.32	8.64	31.46	2	6	16.67	50.00	4.08	286.18	0.20	13.96	1.46	28.08			
7	750	1,000	875	268	2,258	9.38	79.06	297.93	1,317.25	9.20	40.66	0	6	0.00	50.00	0.00	286.18	0.00	13.96	0.00	21.73			
8	1,000	1,500	1,250	211	2,469	7.39	86.45	338.27	1,655.52	10.44	51.10	3	9	25.00	75.00	112.40	398.58	5.48	19.44	33.23	24.08			
9	1,500	2,000	1,750	132	2,601	4.62	91.07	272.40	1,927.92	8.41	59.50	1	10	8.33	83.33	278.00	676.58	13.56	33.01	102.06	35.09			
10	2,000	2,500	2,250	59	2,660	2.07	93.14	168.15	2,096.07	5.19	64.69	0	10	0.00	83.33	0.00	676.58	0.00	33.01	0.00	32.28			
11	2,500	3,000	2,750	59	2,719	2.07	95.20	206.02	2,302.09	6.36	71.05	1	11	8.33	91.67	1,346.71	2,023.29	65.70	98.71	653.68	87.89			
12	3,000	4,000	3,500	47	2,766	1.65	96.85	271.11	2,573.20	8.37	79.42	1	12	8.33	100.00	26.54	2,049.82	1.29	100.00	9.79	79.66			
13	4,000	5,000	4,500	21	2,787	0.74	97.58	124.91	2,698.11	3.86	83.28	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	75.97			
14	5,000	7,500	6,250	25	2,812	0.88	98.46	190.66	2,888.77	5.88	89.16	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	70.96			
15	7,500	10,000	8,750	23	2,835	0.81	99.26	206.91	3,095.69	6.39	95.55	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	66.22			
16	10,000	20,000	15,000	8	2,843	0.28	99.54	115.50	3,211.19	3.56	99.11	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.83			
17	20,000	50,000	35,000	2	2,845	0.07	99.61	1.00	3,212.19	0.03	99.14	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.81			
18	50,000	100,000	75,000	3	2,848	0.11	99.72	2.41	3,214.61	0.07	99.22	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.77			
19	100,000	500,000	300,000	6	2,854	0.21	99.93	13.16	3,227.77	0.41	99.62	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.51			
20	500,000	UP		2	2,856	0.07	100.00	12.22	3,239.99	0.38	100.00	0	12	0.00	100.00	0.00	2,049.82	0.00	100.00	0.00	63.27			
				2,856					3,239.99					12					2,049.82					63.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2949 Recreation areas and cultural centres

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29491 Recreatin areas

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	40	8.11	8.11	7.16	7.16	0.62	0.62	9	9	21.43	21.43	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	40	5.41	13.51	1.30	8.46	0.11	0.74	4	13	9.52	30.95	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	48	2.70	16.22	44.23	52.69	3.85	4.59	1	14	2.38	33.33	11.28	11.28	2.90	2.90	25.51	21.41			
4	200	300	250	3	51	1.01	17.23	1.41	54.10	0.12	4.71	0	14	0.00	33.33	0.00	11.28	0.00	2.90	0.00	20.85			
5	300	500	400	3	54	1.01	18.24	2.69	56.79	0.23	4.94	0	14	0.00	33.33	0.00	11.28	0.00	2.90	0.00	19.87			
6	500	750	625	1	55	0.34	18.58	3.69	60.48	0.32	5.26	0	14	0.00	33.33	0.00	11.28	0.00	2.90	0.00	18.65			
7	750	1,000	875	2	57	0.68	19.26	2.29	62.77	0.20	5.46	0	14	0.00	33.33	0.00	11.28	0.00	2.90	0.00	17.98			
8	1,000	1,500	1,250	7	64	2.36	21.62	12.50	75.27	1.09	6.55	0	14	0.00	33.33	0.00	11.28	0.00	2.90	0.00	14.99			
9	1,500	2,000	1,750	9	73	3.04	24.66	12.22	87.49	1.06	7.62	1	15	2.38	35.71	0.00	11.28	0.00	2.90	0.00	12.90			
10	2,000	2,500	2,250	6	79	2.03	26.69	21.87	109.36	1.90	9.52	0	15	0.00	35.71	0.00	11.28	0.00	2.90	0.00	10.32			
11	2,500	3,000	2,750	2	81	0.68	27.36	4.49	113.84	0.39	9.91	0	15	0.00	35.71	0.00	11.28	0.00	2.90	0.00	9.91			
12	3,000	4,000	3,500	11	92	3.72	31.08	22.94	136.78	2.00	11.91	1	16	2.38	38.10	0.00	11.28	0.00	2.90	0.00	8.25			
13	4,000	5,000	4,500	19	111	6.42	37.50	19.78	156.55	1.72	13.63	1	17	2.38	40.48	2.75	14.03	0.71	3.60	13.91	8.96			
14	5,000	7,500	6,250	28	139	9.46	46.96	67.34	223.89	5.86	19.49	3	20	7.14	47.62	2.25	16.28	0.58	4.18	3.34	7.27			
15	7,500	10,000	8,750	3	142	1.01	47.97	33.17	257.06	2.89	22.38	0	20	0.00	47.62	0.00	16.28	0.00	4.18	0.00	6.33			
16	10,000	20,000	15,000	50	192	16.89	64.86	495.55	752.62	43.14	65.52	4	24	9.52	57.14	4.05	20.33	1.04	5.22	0.82	2.70			
17	20,000	50,000	35,000	23	215	7.77	72.64	96.20	848.81	8.37	73.89	2	26	4.76	61.90	5.25	25.58	1.35	6.57	5.46	3.01			
18	50,000	100,000	75,000	35	250	11.82	84.46	115.87	964.68	10.09	83.98	5	31	11.90	73.81	22.41	47.99	5.75	12.32	19.34	4.97			
19	100,000	500,000	300,000	44	294	14.86	99.32	159.18	1,123.86	13.86	97.84	11	42	26.19	100.00	341.52	389.51	87.68	100.00	214.56	34.66			
20	500,000	UP		2	296	0.68	100.00	24.87	1,148.72	2.16	100.00	0	42	0.00	100.00	0.00	389.51	0.00	100.00	0.00	33.91			
				296					1,148.72					42					389.51					33.91



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29492 Aquaria

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 29493 Cultural centres

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2951 Sanatorium hospitals doctors consulting rooms old peoples

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	658	658	10.83	10.83	302.33	302.33	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	516	1,174	8.49	19.32	306.06	608.38	2.33	4.63	20	20	36.36	36.36	82.11	82.11	0.98	0.98	26.83	13.50			
3	100	200	150	505	1,679	8.31	27.63	411.47	1,019.85	3.13	7.76	2	22	3.64	40.00	270.01	352.12	3.22	4.20	65.62	34.53			
4	200	300	250	442	2,121	7.27	34.91	334.33	1,354.18	2.54	10.30	0	22	0.00	40.00	0.00	352.12	0.00	4.20	0.00	26.00			
5	300	500	400	618	2,739	10.17	45.08	273.33	1,627.51	2.08	12.38	1	23	1.82	41.82	148.92	501.04	1.78	5.98	54.49	30.79			
6	500	750	625	472	3,211	7.77	52.85	354.24	1,981.74	2.70	15.08	1	24	1.82	43.64	3.44	504.48	0.04	6.02	0.97	25.46			
7	750	1,000	875	509	3,720	8.38	61.22	450.03	2,431.77	3.42	18.50	1	25	1.82	45.45	132.29	636.76	1.58	7.60	29.39	26.19			
8	1,000	1,500	1,250	491	4,211	8.08	69.31	544.73	2,976.50	4.14	22.65	1	26	1.82	47.27	18.80	655.56	0.22	7.82	3.45	22.02			
9	1,500	2,000	1,750	236	4,447	3.88	73.19	385.85	3,362.35	2.94	25.58	1	27	1.82	49.09	198.47	854.03	2.37	10.19	51.44	25.40			
10	2,000	2,500	2,250	205	4,652	3.37	76.56	375.34	3,737.69	2.86	28.44	0	27	0.00	49.09	0.00	854.03	0.00	10.19	0.00	22.85			
11	2,500	3,000	2,750	141	4,793	2.32	78.88	327.13	4,064.82	2.49	30.93	1	28	1.82	50.91	83.62	937.65	1.00	11.19	25.56	23.07			
12	3,000	4,000	3,500	160	4,953	2.63	81.52	497.30	4,562.11	3.78	34.71	2	30	3.64	54.55	189.16	1,126.80	2.26	13.45	38.04	24.70			
13	4,000	5,000	4,500	124	5,077	2.04	83.56	419.66	4,981.77	3.19	37.91	0	30	0.00	54.55	0.00	1,126.80	0.00	13.45	0.00	22.62			
14	5,000	7,500	6,250	189	5,266	3.11	86.67	919.94	5,901.71	7.00	44.91	0	30	0.00	54.55	0.00	1,126.80	0.00	13.45	0.00	19.09			
15	7,500	10,000	8,750	108	5,374	1.78	88.45	623.93	6,525.64	4.75	49.65	1	31	1.82	56.36	46.00	1,172.80	0.55	14.00	7.37	17.97			
16	10,000	20,000	15,000	228	5,602	3.75	92.20	1,936.01	8,461.65	14.73	64.38	1	32	1.82	58.18	80.00	1,252.80	0.95	14.95	4.13	14.81			
17	20,000	50,000	35,000	201	5,803	3.31	95.51	2,296.55	10,758.20	17.47	81.86	2	34	3.64	61.82	34.45	1,287.25	0.41	15.36	1.50	11.97			
18	50,000	100,000	75,000	104	5,907	1.71	97.22	1,087.97	11,846.17	8.28	90.14	3	37	5.45	67.27	185.16	1,472.42	2.21	17.57	17.02	12.43			
19	100,000	500,000	300,000	134	6,041	2.21	99.42	1,028.72	12,874.89	7.83	97.96	16	53	29.09	96.36	6,903.33	8,375.74	82.39	99.96	671.06	65.05			
20	500,000	UP		35	6,076	0.58	100.00	267.46	13,142.35	2.04	100.00	2	55	3.64	100.00	2.94	8,378.69	0.04	100.00	1.10	63.75			
				6,076					13,142.35					55					8,378.69					63.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2952 Regilious facilities such as mosquestempleschurches

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2953 Schools universities and training colleges

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2954 Museums

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2955 Psychiatric clinics

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	7.81	7.81	22.99	22.99	3.08	3.08	1	1	100.00	100.00	2.64	2.64	100.00	100.00	11.49	11.49			
2	50	100	75	21	51	5.47	13.28	33.25	56.24	4.46	7.54	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	4.70			
3	100	200	150	27	78	7.03	20.31	7.16	63.39	0.96	8.50	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	4.17			
4	200	300	250	31	109	8.07	28.39	12.21	75.60	1.64	10.14	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	3.49			
5	300	500	400	65	174	16.93	45.31	32.19	107.80	4.32	14.45	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	2.45			
6	500	750	625	45	219	11.72	57.03	32.66	140.46	4.38	18.83	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	1.88			
7	750	1,000	875	29	248	7.55	64.58	40.01	180.46	5.36	24.20	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	1.46			
8	1,000	1,500	1,250	60	308	15.63	80.21	95.40	275.87	12.79	36.99	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.96			
9	1,500	2,000	1,750	16	324	4.17	84.38	35.42	311.29	4.75	41.73	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.85			
10	2,000	2,500	2,250	10	334	2.60	86.98	34.99	346.28	4.69	46.43	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.76			
11	2,500	3,000	2,750	11	345	2.86	89.84	39.63	385.91	5.31	51.74	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.68			
12	3,000	4,000	3,500	9	354	2.34	92.19	31.49	417.39	4.22	55.96	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.63			
13	4,000	5,000	4,500	6	360	1.56	93.75	49.38	466.78	6.62	62.58	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.57			
14	5,000	7,500	6,250	8	368	2.08	95.83	64.74	531.52	8.68	71.26	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.50			
15	7,500	10,000	8,750	11	379	2.86	98.70	98.68	630.20	13.23	84.49	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.42			
16	10,000	20,000	15,000	2	381	0.52	99.22	24.17	654.36	3.24	87.73	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.40			
17	20,000	50,000	35,000	3	384	0.78	100.00	91.51	745.87	12.27	100.00	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.35			
18	50,000	100,000	75,000	0	384	0.00	100.00	0.00	745.87	0.00	100.00	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.35			
19	100,000	500,000	300,000	0	384	0.00	100.00	0.00	745.87	0.00	100.00	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.35			
20	500,000	UP		0	384	0.00	100.00	0.00	745.87	0.00	100.00	0	1	0.00	100.00	0.00	2.64	0.00	100.00	0.00	0.35			
				384					745.87					1					2.64					0.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	20	20	12.82	12.82	7.83	7.83	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	24	2.56	15.38	6.92	14.74	1.67	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	34	6.41	21.79	25.39	40.13	6.13	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15	49	9.62	31.41	6.00	46.14	1.45	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	20	69	12.82	44.23	55.75	101.89	13.45	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	80	7.05	51.28	12.27	114.16	2.96	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	92	7.69	58.97	19.15	133.31	4.62	32.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	106	8.97	67.95	24.35	157.66	5.87	38.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	118	7.69	75.64	31.77	189.44	7.67	45.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	126	5.13	80.77	24.03	213.47	5.80	51.49	1	1	50.00	50.00	8.23	8.23	100.00	100.00	34.26	3.86	
11	2,500	3,000	2,750	4	130	2.56	83.33	11.08	224.55	2.67	54.17	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	3.67	
12	3,000	4,000	3,500	7	137	4.49	87.82	30.89	255.44	7.45	61.62	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	3.22	
13	4,000	5,000	4,500	3	140	1.92	89.74	17.87	273.31	4.31	65.93	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	3.01	
14	5,000	7,500	6,250	6	146	3.85	93.59	34.27	307.58	8.27	74.20	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	2.68	
15	7,500	10,000	8,750	2	148	1.28	94.87	9.98	317.56	2.41	76.60	0	1	0.00	50.00	0.00	8.23	0.00	100.00	0.00	2.59	
16	10,000	20,000	15,000	5	153	3.21	98.08	54.98	372.54	13.26	89.87	1	2	50.00	100.00	0.00	8.23	0.00	100.00	0.00	2.21	
17	20,000	50,000	35,000	3	156	1.92	100.00	42.00	414.54	10.13	100.00	0	2	0.00	100.00	0.00	8.23	0.00	100.00	0.00	1.99	
18	50,000	100,000	75,000	0	156	0.00	100.00	0.00	414.54	0.00	100.00	0	2	0.00	100.00	0.00	8.23	0.00	100.00	0.00	1.99	
19	100,000	500,000	300,000	0	156	0.00	100.00	0.00	414.54	0.00	100.00	0	2	0.00	100.00	0.00	8.23	0.00	100.00	0.00	1.99	
20	500,000	UP		0	156	0.00	100.00	0.00	414.54	0.00	100.00	0	2	0.00	100.00	0.00	8.23	0.00	100.00	0.00	1.99	
				156					414.54					2					8.23			1.99



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2961 Motor vehicle repairshops with facilities for body repair

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,051	1,051	11.90	11.90	302.08	302.08	1.27	1.27	2	2	2.74	2.74	18.83	18.83	0.54	0.54	6.23	6.23			
2	50	100	75	658	1,709	7.45	19.34	550.47	852.55	2.31	3.57	2	4	2.74	5.48	25.93	44.76	0.74	1.28	4.71	5.25			
3	100	200	150	938	2,647	10.62	29.96	1,103.45	1,955.99	4.63	8.20	1	5	1.37	6.85	6.60	51.36	0.19	1.47	0.60	2.63			
4	200	300	250	725	3,372	8.21	38.17	763.07	2,719.06	3.20	11.40	1	6	1.37	8.22	73.53	124.90	2.10	3.57	9.64	4.59			
5	300	500	400	887	4,259	10.04	48.21	1,040.52	3,759.59	4.36	15.76	3	9	4.11	12.33	353.88	478.78	10.13	13.70	34.01	12.73			
6	500	750	625	667	4,926	7.55	55.76	709.77	4,469.35	2.98	18.74	4	13	5.48	17.81	34.06	512.84	0.97	14.68	4.80	11.47			
7	750	1,000	875	561	5,487	6.35	62.11	850.04	5,319.40	3.56	22.30	1	14	1.37	19.18	0.00	512.84	0.00	14.68	0.00	9.64			
8	1,000	1,500	1,250	593	6,080	6.71	68.82	1,118.98	6,438.38	4.69	27.00	5	19	6.85	26.03	237.79	750.63	6.80	21.48	21.25	11.66			
9	1,500	2,000	1,750	441	6,521	4.99	73.81	1,323.66	7,762.04	5.55	32.55	4	23	5.48	31.51	66.08	816.71	1.89	23.37	4.99	10.52			
10	2,000	2,500	2,250	298	6,819	3.37	77.18	834.76	8,596.81	3.50	36.05	2	25	2.74	34.25	228.44	1,045.15	6.54	29.91	27.37	12.16			
11	2,500	3,000	2,750	259	7,078	2.93	80.11	1,020.15	9,616.95	4.28	40.33	4	29	5.48	39.73	282.78	1,327.93	8.09	38.00	27.72	13.81			
12	3,000	4,000	3,500	322	7,400	3.64	83.76	1,622.53	11,239.49	6.80	47.13	4	33	5.48	45.21	128.86	1,456.79	3.69	41.69	7.94	12.96			
13	4,000	5,000	4,500	206	7,606	2.33	86.09	1,224.44	12,463.92	5.13	52.26	3	36	4.11	49.32	300.64	1,757.43	8.60	50.29	24.55	14.10			
14	5,000	7,500	6,250	291	7,897	3.29	89.38	2,142.56	14,606.48	8.98	61.25	3	39	4.11	53.42	117.90	1,875.33	3.37	53.66	5.50	12.84			
15	7,500	10,000	8,750	191	8,088	2.16	91.54	1,987.39	16,593.87	8.33	69.58	5	44	6.85	60.27	221.21	2,096.54	6.33	59.99	11.13	12.63			
16	10,000	20,000	15,000	323	8,411	3.66	95.20	5,448.32	22,042.19	22.85	92.43	10	54	13.70	73.97	681.97	2,778.51	19.52	79.51	12.52	12.61			
17	20,000	50,000	35,000	292	8,703	3.31	98.51	5,952.58	27,994.78	24.96	117.39	15	69	20.55	94.52	261.88	3,040.39	7.49	87.00	4.40	10.86			
18	50,000	100,000	75,000	70	8,773	0.79	99.30	6,429.46	21,565.32	26.96	90.43	0	69	0.00	94.52	0.00	3,040.39	0.00	87.00	0.00	14.10			
19	100,000	500,000	300,000	42	8,815	0.48	99.77	350.12	21,915.43	1.47	91.89	3	72	4.11	98.63	88.80	3,129.18	2.54	89.54	25.36	14.28			
20	500,000	UP		20	8,835	0.23	100.00	1,933.16	23,848.60	8.11	100.00	1	73	1.37	100.00	365.39	3,494.58	10.46	100.00	18.90	14.65			
				8,835					23,848.60					73					3,494.58					14.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2962 As above and also operating a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	102	102	21.66	21.66	22.98	22.98	2.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	104	206	22.08	43.74	12.15	35.12	1.26	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	49	255	10.40	54.14	19.35	54.48	2.01	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	283	5.94	60.08	14.05	68.53	1.46	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	318	7.43	67.52	53.24	121.76	5.54	12.67	1	1	20.00	20.00	7.63	7.63	6.02	6.02	14.33	6.27			
6	500	750	625	20	338	4.25	71.76	29.69	151.45	3.09	15.75	0	1	0.00	20.00	0.00	7.63	0.00	6.02	0.00	5.04			
7	750	1,000	875	16	354	3.40	75.16	34.72	186.17	3.61	19.37	0	1	0.00	20.00	0.00	7.63	0.00	6.02	0.00	4.10			
8	1,000	1,500	1,250	17	371	3.61	78.77	31.21	217.39	3.25	22.61	0	1	0.00	20.00	0.00	7.63	0.00	6.02	0.00	3.51			
9	1,500	2,000	1,750	22	393	4.67	83.44	89.93	307.31	9.35	31.97	2	3	40.00	60.00	109.06	116.69	86.01	92.03	121.28	37.97			
10	2,000	2,500	2,250	11	404	2.34	85.77	32.71	340.02	3.40	35.37	0	3	0.00	60.00	0.00	116.69	0.00	92.03	0.00	34.32			
11	2,500	3,000	2,750	7	411	1.49	87.26	45.14	385.16	4.70	40.06	0	3	0.00	60.00	0.00	116.69	0.00	92.03	0.00	30.30			
12	3,000	4,000	3,500	25	436	5.31	92.57	210.08	595.24	21.85	61.92	0	3	0.00	60.00	0.00	116.69	0.00	92.03	0.00	19.60			
13	4,000	5,000	4,500	3	439	0.64	93.21	26.43	621.67	2.75	64.66	0	3	0.00	60.00	0.00	116.69	0.00	92.03	0.00	18.77			
14	5,000	7,500	6,250	15	454	3.18	96.39	101.96	723.63	10.61	75.27	1	4	20.00	80.00	9.20	125.89	7.26	99.29	9.02	17.40			
15	7,500	10,000	8,750	10	464	2.12	98.51	68.23	791.86	7.10	82.37	1	5	20.00	100.00	0.91	126.80	0.71	100.00	1.33	16.01			
16	10,000	20,000	15,000	6	470	1.27	99.79	135.24	927.10	14.07	96.44	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.68			
17	20,000	50,000	35,000	1	471	0.21	100.00	34.27	961.37	3.56	100.00	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.19			
18	50,000	100,000	75,000	0	471	0.00	100.00	0.00	961.37	0.00	100.00	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.19			
19	100,000	500,000	300,000	0	471	0.00	100.00	0.00	961.37	0.00	100.00	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.19			
20	500,000	UP		0	471	0.00	100.00	0.00	961.37	0.00	100.00	0	5	0.00	100.00	0.00	126.80	0.00	100.00	0.00	13.19			
				471					961.37					5					126.80					13.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2963 Motor vehicle service stations (refer to code 2961) only

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	342	342	15.45	15.45	165.02	165.02	1.32	1.32	1	1	3.70	3.70	6.34	6.34	0.43	0.43	3.84	3.84			
2	50	100	75	137	479	6.19	21.64	159.40	324.42	1.27	2.59	1	2	3.70	7.41	75.38	81.73	5.11	5.54	47.29	25.19			
3	100	200	150	219	698	9.89	31.53	158.44	482.85	1.27	3.86	2	4	7.41	14.81	15.68	97.41	1.06	6.60	9.90	20.17			
4	200	300	250	185	883	8.36	39.88	115.31	598.17	0.92	4.78	2	6	7.41	22.22	14.89	112.29	1.01	7.61	12.91	18.77			
5	300	500	400	232	1,115	10.48	50.36	150.82	748.99	1.20	5.98	1	7	3.70	25.93	10.22	122.52	0.69	8.31	6.78	16.36			
6	500	750	625	166	1,281	7.50	57.86	166.61	915.59	1.33	7.31	6	13	22.22	48.15	159.61	282.13	10.82	19.13	95.80	30.81			
7	750	1,000	875	179	1,460	8.08	65.94	231.10	1,146.70	1.85	9.16	1	14	3.70	51.85	0.00	282.13	0.00	19.13	0.00	24.60			
8	1,000	1,500	1,250	197	1,657	8.90	74.84	374.39	1,521.09	2.99	12.15	6	20	22.22	74.07	821.25	1,103.37	55.68	74.81	219.36	72.54			
9	1,500	2,000	1,750	95	1,752	4.29	79.13	215.96	1,737.05	1.72	13.87	3	23	11.11	85.19	285.52	1,388.89	19.36	94.17	132.21	79.96			
10	2,000	2,500	2,250	73	1,825	3.30	82.43	231.88	1,968.93	1.85	15.72	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	70.54			
11	2,500	3,000	2,750	49	1,874	2.21	84.64	220.33	2,189.26	1.76	17.48	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	63.44			
12	3,000	4,000	3,500	46	1,920	2.08	86.72	186.29	2,375.54	1.49	18.97	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	58.47			
13	4,000	5,000	4,500	38	1,958	1.72	88.44	229.15	2,604.69	1.83	20.80	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	53.32			
14	5,000	7,500	6,250	49	2,007	2.21	90.65	329.14	2,933.83	2.63	23.43	0	23	0.00	85.19	0.00	1,388.89	0.00	94.17	0.00	47.34			
15	7,500	10,000	8,750	19	2,026	0.86	91.51	224.04	3,157.87	1.79	25.21	1	24	3.70	88.89	53.55	1,442.45	3.63	97.80	23.90	45.68			
16	10,000	20,000	15,000	62	2,088	2.80	94.31	2,077.15	5,235.02	16.59	41.80	0	24	0.00	88.89	0.00	1,442.45	0.00	97.80	0.00	27.55			
17	20,000	50,000	35,000	110	2,198	4.97	99.28	6,975.37	12,210.39	55.70	97.50	0	24	0.00	88.89	0.00	1,442.45	0.00	97.80	0.00	11.81			
18	50,000	100,000	75,000	11	2,209	0.50	99.77	274.09	12,484.48	2.19	99.69	3	27	11.11	100.00	32.46	1,474.91	2.20	100.00	11.84	11.81			
19	100,000	500,000	300,000	4	2,213	0.18	99.95	38.32	12,522.80	0.31	99.99	0	27	0.00	100.00	0.00	1,474.91	0.00	100.00	0.00	11.78			
20	500,000	UP		1	2,214	0.05	100.00	1.05	12,523.85	0.01	100.00	0	27	0.00	100.00	0.00	1,474.91	0.00	100.00	0.00	11.78			
				2,214					12,523.85					27					1,474.91					11.78



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2964 Motor vehicle pools without ANY body repair work/service

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	431	431	18.63	18.63	142.94	142.94	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	280	711	12.10	30.73	140.82	283.76	3.36	6.78	3	3	13.04	13.04	99.72	99.72	15.94	15.94	70.81	35.14			
3	100	200	150	252	963	10.89	41.62	167.17	450.93	3.99	10.77	4	7	17.39	30.43	79.43	179.15	12.70	28.63	47.51	39.73			
4	200	300	250	165	1,128	7.13	48.75	161.57	612.50	3.86	14.63	0	7	0.00	30.43	0.00	179.15	0.00	28.63	0.00	29.25			
5	300	500	400	177	1,305	7.65	56.40	182.78	795.29	4.37	19.00	2	9	8.70	39.13	29.57	208.72	4.73	33.36	16.18	26.24			
6	500	750	625	175	1,480	7.56	63.96	257.45	1,052.74	6.15	25.15	3	12	13.04	52.17	249.82	458.55	39.93	73.29	97.04	43.56			
7	750	1,000	875	116	1,596	5.01	68.97	183.52	1,236.26	4.38	29.53	1	13	4.35	56.52	60.00	518.55	9.59	82.88	32.69	41.94			
8	1,000	1,500	1,250	174	1,770	7.52	76.49	422.19	1,658.45	10.09	39.62	2	15	8.70	65.22	22.97	541.51	3.67	86.55	5.44	32.65			
9	1,500	2,000	1,750	126	1,896	5.45	81.94	292.49	1,950.94	6.99	46.60	2	17	8.70	73.91	8.79	550.30	1.40	87.96	3.01	28.21			
10	2,000	2,500	2,250	47	1,943	2.03	83.97	164.97	2,115.92	3.94	50.54	1	18	4.35	78.26	0.00	550.30	0.00	87.96	0.00	26.01			
11	2,500	3,000	2,750	42	1,985	1.82	85.78	153.93	2,269.84	3.68	54.22	2	20	8.70	86.96	9.83	560.13	1.57	89.53	6.39	24.68			
12	3,000	4,000	3,500	66	2,051	2.85	88.63	323.85	2,593.69	7.74	61.96	0	20	0.00	86.96	0.00	560.13	0.00	89.53	0.00	21.60			
13	4,000	5,000	4,500	41	2,092	1.77	90.41	138.86	2,732.55	3.32	65.27	0	20	0.00	86.96	0.00	560.13	0.00	89.53	0.00	20.50			
14	5,000	7,500	6,250	45	2,137	1.94	92.35	234.05	2,966.60	5.59	70.86	2	22	8.70	95.65	31.99	592.12	5.11	94.64	13.67	19.96			
15	7,500	10,000	8,750	65	2,202	2.81	95.16	427.61	3,394.21	10.21	81.08	1	23	4.35	100.00	33.53	625.65	5.36	100.00	7.84	18.43			
16	10,000	20,000	15,000	55	2,257	2.38	97.54	353.96	3,748.17	8.46	89.53	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	16.69			
17	20,000	50,000	35,000	32	2,289	1.38	98.92	256.22	4,004.39	6.12	95.65	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	15.62			
18	50,000	100,000	75,000	23	2,312	0.99	99.91	147.47	4,151.86	3.52	99.18	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	15.07			
19	100,000	500,000	300,000	2	2,314	0.09	100.00	34.47	4,186.32	0.82	100.00	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	14.94			
20	500,000	UP		0	2,314	0.00	100.00	0.00	4,186.32	0.00	100.00	0	23	0.00	100.00	0.00	625.65	0.00	100.00	0.00	14.94			
				2,314					4,186.32					23					625.65					14.94



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2965 Motor vehicle pools with service station under code 2961

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	137	137	7.32	7.32	103.21	103.21	0.97	0.97	2	2	5.26	5.26	50.19	50.19	1.26	1.26	48.63	48.63			
2	50	100	75	83	220	4.43	11.75	234.97	338.17	2.21	3.18	1	3	2.63	7.89	5.00	55.19	0.13	1.38	2.13	16.32			
3	100	200	150	107	327	5.72	17.47	540.98	879.16	5.08	8.26	0	3	0.00	7.89	0.00	55.19	0.00	1.38	0.00	6.28			
4	200	300	250	85	412	4.54	22.01	376.49	1,255.64	3.54	11.80	2	5	5.26	13.16	4.98	60.17	0.12	1.51	1.32	4.79			
5	300	500	400	136	548	7.26	29.27	221.05	1,476.69	2.08	13.87	3	8	7.89	21.05	58.25	118.42	1.46	2.97	26.35	8.02			
6	500	750	625	98	646	5.24	34.51	98.22	1,574.91	0.92	14.80	0	8	0.00	21.05	0.00	118.42	0.00	2.97	0.00	7.52			
7	750	1,000	875	118	764	6.30	40.81	154.22	1,729.13	1.45	16.24	1	9	2.63	23.68	3.12	121.54	0.08	3.04	2.02	7.03			
8	1,000	1,500	1,250	199	963	10.63	51.44	370.90	2,100.03	3.48	19.73	1	10	2.63	26.32	6.95	128.49	0.17	3.22	1.87	6.12			
9	1,500	2,000	1,750	164	1,127	8.76	60.20	403.53	2,503.56	3.79	23.52	2	12	5.26	31.58	1,813.90	1,942.38	45.43	48.65	449.51	77.58			
10	2,000	2,500	2,250	108	1,235	5.77	65.97	333.36	2,836.92	3.13	26.65	2	14	5.26	36.84	105.50	2,047.89	2.64	51.29	31.65	72.19			
11	2,500	3,000	2,750	72	1,307	3.85	69.82	290.94	3,127.87	2.73	29.39	0	14	0.00	36.84	0.00	2,047.89	0.00	51.29	0.00	65.47			
12	3,000	4,000	3,500	113	1,420	6.04	75.85	446.72	3,574.59	4.20	33.58	3	17	7.89	44.74	1,414.62	3,462.50	35.43	86.72	316.67	96.86			
13	4,000	5,000	4,500	79	1,499	4.22	80.07	419.73	3,994.32	3.94	37.53	2	19	5.26	50.00	57.18	3,519.68	1.43	88.16	13.62	88.12			
14	5,000	7,500	6,250	105	1,604	5.61	85.68	843.33	4,837.65	7.92	45.45	3	22	7.89	57.89	37.86	3,557.54	0.95	89.10	4.49	73.54			
15	7,500	10,000	8,750	53	1,657	2.83	88.51	538.54	5,376.19	5.06	50.51	0	22	0.00	57.89	0.00	3,557.54	0.00	89.10	0.00	66.17			
16	10,000	20,000	15,000	121	1,778	6.46	94.98	2,708.23	8,084.42	25.44	75.95	9	31	23.68	81.58	392.62	3,950.16	9.83	98.94	14.50	48.86			
17	20,000	50,000	35,000	85	1,863	4.54	99.52	2,485.78	10,570.20	23.35	99.30	7	38	18.42	100.00	42.39	3,992.55	1.06	100.00	1.71	37.77			
18	50,000	100,000	75,000	6	1,869	0.32	99.84	69.92	10,640.12	0.66	99.96	0	38	0.00	100.00	0.00	3,992.55	0.00	100.00	0.00	37.52			
19	100,000	500,000	300,000	3	1,872	0.16	100.00	4.27	10,644.39	0.04	100.00	0	38	0.00	100.00	0.00	3,992.55	0.00	100.00	0.00	37.51			
20	500,000	UP		0	1,872	0.00	100.00	0.00	10,644.39	0.00	100.00	0	38	0.00	100.00	0.00	3,992.55	0.00	100.00	0.00	37.51			
				1,872					10,644.39					38					3,992.55					37.51



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2966 Motor vehicle pools with body repairservice under code 2961

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	5.60	5.60	11.65	11.65	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	52	3.79	9.39	14.53	26.18	0.56	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	45	97	8.12	17.51	50.13	76.31	1.94	2.96	1	1	10.00	10.00	10.00	10.00	1.36	1.36	19.95	13.11			
4	200	300	250	44	141	7.94	25.45	55.94	132.24	2.17	5.13	0	1	0.00	10.00	0.00	10.00	0.00	1.36	0.00	7.56			
5	300	500	400	53	194	9.57	35.02	105.06	237.30	4.08	9.21	1	2	10.00	20.00	15.00	25.00	2.04	3.41	14.28	10.54			
6	500	750	625	48	242	8.66	43.68	39.37	276.67	1.53	10.74	0	2	0.00	20.00	0.00	25.00	0.00	3.41	0.00	9.04			
7	750	1,000	875	48	290	8.66	52.35	107.15	383.83	4.16	14.89	0	2	0.00	20.00	0.00	25.00	0.00	3.41	0.00	6.51			
8	1,000	1,500	1,250	44	334	7.94	60.29	86.57	470.40	3.36	18.25	1	3	10.00	30.00	87.67	112.67	11.95	15.36	101.27	23.95			
9	1,500	2,000	1,750	37	371	6.68	66.97	107.54	577.94	4.17	22.43	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	19.50			
10	2,000	2,500	2,250	29	400	5.23	72.20	98.31	676.24	3.81	26.24	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	16.66			
11	2,500	3,000	2,750	30	430	5.42	77.62	149.82	826.06	5.81	32.05	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	13.64			
12	3,000	4,000	3,500	19	449	3.43	81.05	86.61	912.67	3.36	35.41	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	12.35			
13	4,000	5,000	4,500	11	460	1.99	83.03	77.53	990.20	3.01	38.42	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	11.38			
14	5,000	7,500	6,250	20	480	3.61	86.64	167.57	1,157.77	6.50	44.92	0	3	0.00	30.00	0.00	112.67	0.00	15.36	0.00	9.73			
15	7,500	10,000	8,750	18	498	3.25	89.89	176.56	1,334.33	6.85	51.77	1	4	10.00	40.00	570.01	682.68	77.70	93.06	322.85	51.16			
16	10,000	20,000	15,000	25	523	4.51	94.40	532.16	1,866.49	20.65	72.42	0	4	0.00	40.00	0.00	682.68	0.00	93.06	0.00	36.58			
17	20,000	50,000	35,000	29	552	5.23	99.64	658.71	2,525.20	25.56	97.98	6	10	60.00	100.00	50.92	733.60	6.94	100.00	7.73	29.05			
18	50,000	100,000	75,000	1	553	0.18	99.82	45.65	2,570.85	1.77	99.75	0	10	0.00	100.00	0.00	733.60	0.00	100.00	0.00	28.54			
19	100,000	500,000	300,000	1	554	0.18	100.00	6.33	2,577.18	0.25	100.00	0	10	0.00	100.00	0.00	733.60	0.00	100.00	0.00	28.47			
20	500,000	UP		0	554	0.00	100.00	0.00	2,577.18	0.00	100.00	0	10	0.00	100.00	0.00	733.60	0.00	100.00	0.00	28.47			
				554					2,577.18					10					733.60					28.47



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2967 Motor vehicle pools with a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	15.49	15.49	3.55	3.55	2.34	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	22	15.49	30.99	6.55	10.11	4.31	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	32	14.08	45.07	4.09	14.20	2.69	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	35	4.23	49.30	0.75	14.95	0.49	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	46	15.49	64.79	13.83	28.78	9.09	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	55	12.68	77.46	18.27	47.05	12.00	30.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	61	8.45	85.92	16.01	63.06	10.52	41.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	63	2.82	88.73	7.60	70.66	4.99	46.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	64	1.41	90.14	6.46	77.11	4.24	50.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	65	1.41	91.55	4.75	81.86	3.12	53.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	66	1.41	92.96	9.64	91.50	6.33	60.13	1	1	100.00	100.00	9.59	9.59	100.00	100.00	99.48	10.48			
12	3,000	4,000	3,500	2	68	2.82	95.77	15.47	106.97	10.17	70.30	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	8.96			
13	4,000	5,000	4,500	1	69	1.41	97.18	17.24	124.22	11.33	81.63	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	7.72			
14	5,000	7,500	6,250	1	70	1.41	98.59	15.94	140.16	10.48	92.11	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.84			
15	7,500	10,000	8,750	1	71	1.41	100.00	12.01	152.17	7.89	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30			
16	10,000	20,000	15,000	0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30			
17	20,000	50,000	35,000	0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30			
18	50,000	100,000	75,000	0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30			
19	100,000	500,000	300,000	0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30			
20	500,000	UP		0	71	0.00	100.00	0.00	152.17	0.00	100.00	0	1	0.00	100.00	0.00	9.59	0.00	100.00	0.00	6.30			
				71					152.17					1					9.59					6.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2968 Motor vehicle pools with body repair work & service station

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	29.57	29.57	15.38	15.38	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	31	107	12.06	41.63	10.56	25.94	0.96	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	143	14.01	55.64	38.90	64.84	3.54	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	159	6.23	61.87	50.42	115.26	4.59	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	25	184	9.73	71.60	79.71	194.97	7.26	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	199	5.84	77.43	27.84	222.81	2.53	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	207	3.11	80.54	17.80	240.61	1.62	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	213	2.33	82.88	25.48	266.09	2.32	24.23	1	1	100.00	100.00	1,381.65	1,381.65	100.00	100.00	5421.90	519.24
9	1,500	2,000	1,750	5	218	1.95	84.82	21.66	287.75	1.97	26.20	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	480.15
10	2,000	2,500	2,250	3	221	1.17	85.99	16.01	303.76	1.46	27.66	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	454.85
11	2,500	3,000	2,750	5	226	1.95	87.94	15.79	319.54	1.44	29.10	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	432.38
12	3,000	4,000	3,500	4	230	1.56	89.49	27.11	346.65	2.47	31.57	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	398.57
13	4,000	5,000	4,500	2	232	0.78	90.27	18.62	365.27	1.70	33.26	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	378.25
14	5,000	7,500	6,250	2	234	0.78	91.05	0.00	365.27	0.00	33.26	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	378.25
15	7,500	10,000	8,750	5	239	1.95	93.00	90.79	456.06	8.27	41.53	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	302.95
16	10,000	20,000	15,000	8	247	3.11	96.11	44.68	500.74	4.07	45.60	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	275.92
17	20,000	50,000	35,000	3	250	1.17	97.28	214.52	715.26	19.53	65.13	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	193.17
18	50,000	100,000	75,000	2	252	0.78	98.05	210.12	925.38	19.13	84.27	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	149.31
19	100,000	500,000	300,000	5	257	1.95	100.00	172.75	1,098.13	15.73	100.00	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	125.82
20	500,000	UP		0	257	0.00	100.00	0.00	1,098.13	0.00	100.00	0	1	0.00	100.00	0.00	1,381.65	0.00	100.00	0.00	125.82
				257				1,098.13				1				1,381.65					125.82



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2969

Rust protection / paint protection workshops

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	8.33	8.33	5.90	5.90	2.47	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	1.39	9.72	5.62	11.52	2.35	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	12	6.94	16.67	1.83	13.35	0.77	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	14	2.78	19.44	1.59	14.94	0.67	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	17	4.17	23.61	1.68	16.62	0.70	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	23	8.33	31.94	4.04	20.66	1.69	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	31	11.11	43.06	8.48	29.14	3.55	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	40	12.50	55.56	13.44	42.58	5.62	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	43	4.17	59.72	6.01	48.60	2.52	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	45	2.78	62.50	6.97	55.56	2.92	23.25	1	1	100.00	100.00	690.34	690.34	100.00	100.00	9907.35	1242.44	
11	2,500	3,000	2,750	3	48	4.17	66.67	8.01	63.57	3.35	26.60	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	1085.93	
12	3,000	4,000	3,500	3	51	4.17	70.83	8.94	72.51	3.74	30.34	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	952.03	
13	4,000	5,000	4,500	3	54	4.17	75.00	10.80	83.31	4.52	34.86	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	828.63	
14	5,000	7,500	6,250	10	64	13.89	88.89	64.00	147.31	26.78	61.64	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	468.64	
15	7,500	10,000	8,750	1	65	1.39	90.28	29.44	117.87	12.32	49.32	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	585.67	
16	10,000	20,000	15,000	1	66	1.39	91.67	29.44	147.31	12.32	61.64	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	468.64	
17	20,000	50,000	35,000	4	70	5.56	97.22	70.48	217.79	29.50	91.14	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	316.97	
18	50,000	100,000	75,000	2	72	2.78	100.00	21.18	238.97	8.86	100.00	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	288.88	
19	100,000	500,000	300,000	0	72	0.00	100.00	0.00	238.97	0.00	100.00	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	288.88	
20	500,000	UP		0	72	0.00	100.00	0.00	238.97	0.00	100.00	0	1	0.00	100.00	0.00	690.34	0.00	100.00	0.00	288.88	
				72					238.97					1					690.34			288.88



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	46	46	15.18	15.18	27.36	27.36	1.50	1.50	6	6	42.86	42.86	33.33	33.33	2.93	2.93	121.83	121.83			
2	50	100	75	14	60	4.62	19.80	8.98	36.34	0.49	1.99	1	7	7.14	50.00	1.74	35.08	0.15	3.08	19.41	96.53			
3	100	200	150	11	71	3.63	23.43	25.54	61.88	1.40	3.40	0	7	0.00	50.00	0.00	35.08	0.00	3.08	0.00	56.68			
4	200	300	250	13	84	4.29	27.72	1.98	63.86	0.11	3.50	0	7	0.00	50.00	0.00	35.08	0.00	3.08	0.00	54.93			
5	300	500	400	13	97	4.29	32.01	36.55	100.41	2.01	5.51	0	7	0.00	50.00	0.00	35.08	0.00	3.08	0.00	34.93			
6	500	750	625	14	111	4.62	36.63	56.40	156.81	3.09	8.60	0	7	0.00	50.00	0.00	35.08	0.00	3.08	0.00	22.37			
7	750	1,000	875	9	120	2.97	39.60	9.57	166.38	0.53	9.13	1	8	7.14	57.14	33.84	68.91	2.98	6.06	353.61	41.42			
8	1,000	1,500	1,250	20	140	6.60	46.20	27.86	194.25	1.53	10.66	6	14	42.86	100.00	1,068.46	1,137.37	93.94	100.00	3834.68	585.53			
9	1,500	2,000	1,750	9	149	2.97	49.17	3.97	198.22	0.22	10.87	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	573.81			
10	2,000	2,500	2,250	10	159	3.30	52.48	40.59	238.80	2.23	13.10	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	476.28			
11	2,500	3,000	2,750	13	172	4.29	56.77	4.95	243.76	0.27	13.37	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	466.60			
12	3,000	4,000	3,500	17	189	5.61	62.38	86.21	329.97	4.73	18.10	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	344.69			
13	4,000	5,000	4,500	6	195	1.98	64.36	22.10	352.07	1.21	19.32	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	323.05			
14	5,000	7,500	6,250	10	205	3.30	67.66	115.95	468.03	6.36	25.68	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	243.02			
15	7,500	10,000	8,750	7	212	2.31	69.97	22.12	490.14	1.21	26.89	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	232.05			
16	10,000	20,000	15,000	35	247	11.55	81.52	321.35	811.50	17.63	44.52	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	140.16			
17	20,000	50,000	35,000	12	259	3.96	85.48	291.71	1,103.20	16.00	60.53	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	103.10			
18	50,000	100,000	75,000	14	273	4.62	90.10	325.98	1,429.19	17.88	78.41	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	79.58			
19	100,000	500,000	300,000	29	302	9.57	99.67	392.44	1,821.63	21.53	99.94	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	62.44			
20	500,000	UP		1	303	0.33	100.00	1.05	1,822.68	0.06	100.00	0	14	0.00	100.00	0.00	1,137.37	0.00	100.00	0.00	62.40			
				303					1,822.68					14					1,137.37					62.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2971 Appartements/condominiumsoffices not exceeding 6 storeys

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	47,469	47,469	30.55	30.55	4,611.49	4,611.49	2.93	2.93	46	46	5.77	5.77	557.50	557.50	1.05	1.05	12.09	12.09	
2	50	100	75	8,472	55,941	5.45	36.01	3,235.63	7,847.12	2.05	4.98	35	81	4.39	10.16	757.28	1,314.78	1.43	2.49	23.40	16.75	
3	100	200	150	19,000	74,941	12.23	48.24	6,305.09	14,152.20	4.00	8.98	91	172	11.42	21.58	1,311.02	2,625.80	2.48	4.96	20.79	18.55	
4	200	300	250	9,508	84,449	6.12	54.36	3,751.61	17,903.81	2.38	11.37	23	195	2.89	24.47	1,409.46	4,035.25	2.67	7.63	37.57	22.54	
5	300	500	400	14,725	99,174	9.48	63.83	6,596.41	24,500.22	4.19	15.55	36	231	4.52	28.98	1,176.06	5,211.31	2.22	9.85	17.83	21.27	
6	500	750	625	11,199	110,373	7.21	71.04	6,149.09	30,649.31	3.90	19.46	30	261	3.76	32.75	1,836.44	7,047.75	3.47	13.33	29.87	22.99	
7	750	1,000	875	8,859	119,232	5.70	76.74	6,952.97	37,602.28	4.41	23.87	36	297	4.52	37.26	813.11	7,860.86	1.54	14.86	11.69	20.91	
8	1,000	1,500	1,250	8,352	127,584	5.38	82.12	9,132.64	46,734.92	5.80	29.67	87	384	10.92	48.18	4,581.51	12,442.36	8.66	23.53	50.17	26.62	
9	1,500	2,000	1,750	5,049	132,633	3.25	85.37	7,952.83	54,687.75	5.05	34.72	29	413	3.64	51.82	1,494.45	13,936.82	2.83	26.35	18.79	25.48	
10	2,000	2,500	2,250	3,330	135,963	2.14	87.51	6,349.04	61,036.79	4.03	38.75	16	429	2.01	53.83	4,989.28	18,926.10	9.43	35.79	78.58	31.01	
11	2,500	3,000	2,750	2,512	138,475	1.62	89.13	5,454.48	66,491.27	3.46	42.21	26	455	3.26	57.09	272.83	19,198.93	0.52	36.30	5.00	28.87	
12	3,000	4,000	3,500	3,280	141,755	2.11	91.24	8,544.24	75,035.51	5.42	47.64	25	480	3.14	60.23	4,082.27	23,281.20	7.72	44.02	47.78	31.03	
13	4,000	5,000	4,500	2,225	143,980	1.43	92.67	7,454.65	82,490.16	4.73	52.37	17	497	2.13	62.36	827.53	24,108.73	1.56	45.58	11.10	29.23	
14	5,000	7,500	6,250	3,150	147,130	2.03	94.70	12,635.45	95,125.61	8.02	60.39	91	588	11.42	73.78	2,365.89	26,474.62	4.47	50.06	18.72	27.83	
15	7,500	10,000	8,750	1,767	148,897	1.14	95.84	9,538.67	104,664.28	6.06	66.45	18	606	2.26	76.04	9,955.01	36,429.63	18.82	68.88	104.36	34.81	
16	10,000	20,000	15,000	2,727	151,624	1.76	97.59	20,356.12	125,020.40	12.92	79.37	40	646	5.02	81.05	1,887.50	38,317.13	3.57	72.45	9.27	30.65	
17	20,000	50,000	35,000	1,974	153,598	1.27	98.86	17,768.79	142,789.19	11.28	90.65	58	704	7.28	88.33	6,137.89	44,455.01	11.61	84.06	34.54	31.13	
18	50,000	100,000	75,000	799	154,397	0.51	99.38	6,401.97	149,191.15	4.06	94.71	28	732	3.51	91.84	911.55	45,366.57	1.72	85.78	14.24	30.41	
19	100,000	500,000	300,000	802	155,199	0.52	99.89	6,845.08	156,036.24	4.35	99.06	29	761	3.64	95.48	2,321.65	47,688.22	4.39	90.17	33.92	30.56	
20	500,000	UP		166	155,365	0.11	100.00	1,480.85	157,517.09	0.94	100.00	36	797	4.52	100.00	5,199.25	52,887.47	9.83	100.00	351.10	33.58	
				155,365					157,517.09					797					52,887.47			33.58



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2972 Appartements/condominiums/offices exceeding 6-18 storeys

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,891	1,891	16.76	16.76	449.43	449.43	1.90	1.90	28	28	8.36	8.36	138.37	138.37	0.67	0.67	30.79	30.79			
2	50	100	75	940	2,831	8.33	25.08	415.26	864.69	1.76	3.66	1	29	0.30	8.66	42.90	181.27	0.21	0.88	10.33	20.96			
3	100	200	150	2,479	5,310	21.97	47.05	764.38	1,629.08	3.24	6.90	10	39	2.99	11.64	751.16	932.43	3.64	4.52	98.27	57.24			
4	200	300	250	485	5,795	4.30	51.35	554.31	2,183.38	2.35	9.25	18	57	5.37	17.01	564.59	1,497.01	2.74	7.25	101.85	68.56			
5	300	500	400	861	6,656	7.63	58.98	820.18	3,003.57	3.48	12.73	25	82	7.46	24.48	3,168.91	4,665.93	15.36	22.61	386.37	155.35			
6	500	750	625	672	7,328	5.95	64.93	515.80	3,519.37	2.19	14.91	10	92	2.99	27.46	1,424.00	6,089.93	6.90	29.51	276.08	173.04			
7	750	1,000	875	344	7,672	3.05	67.98	300.49	3,819.86	1.27	16.19	1	93	0.30	27.76	9.00	6,098.93	0.04	29.55	3.00	159.66			
8	1,000	1,500	1,250	465	8,137	4.12	72.10	586.61	4,406.46	2.49	18.67	1	94	0.30	28.06	20.20	6,119.13	0.10	29.65	3.44	138.87			
9	1,500	2,000	1,750	225	8,362	1.99	74.09	400.12	4,806.58	1.70	20.37	2	96	0.60	28.66	1,028.29	7,147.42	4.98	34.63	257.00	148.70			
10	2,000	2,500	2,250	203	8,565	1.80	75.89	392.02	5,198.60	1.66	22.03	4	100	1.19	29.85	34.37	7,181.79	0.17	34.80	8.77	138.15			
11	2,500	3,000	2,750	191	8,756	1.69	77.58	684.66	5,883.25	2.90	24.93	2	102	0.60	30.45	975.80	8,157.59	4.73	39.53	142.52	138.66			
12	3,000	4,000	3,500	241	8,997	2.14	79.72	544.73	6,427.99	2.31	27.24	1	103	0.30	30.75	4.35	8,161.94	0.02	39.55	0.80	126.98			
13	4,000	5,000	4,500	144	9,141	1.28	80.99	462.07	6,890.06	1.96	29.19	7	110	2.09	32.84	4,420.11	12,582.06	21.42	60.97	956.59	182.61			
14	5,000	7,500	6,250	220	9,361	1.95	82.94	874.10	7,764.16	3.70	32.90	2	112	0.60	33.43	408.25	12,990.30	1.98	62.95	46.70	167.31			
15	7,500	10,000	8,750	129	9,490	1.14	84.09	761.06	8,525.22	3.22	36.12	0	112	0.00	33.43	0.00	12,990.30	0.00	62.95	0.00	152.37			
16	10,000	20,000	15,000	338	9,828	2.99	87.08	2,563.93	11,089.15	10.86	46.99	9	121	2.69	36.12	75.04	13,065.35	0.36	63.31	2.93	117.82			
17	20,000	50,000	35,000	429	10,257	3.80	90.88	4,032.06	15,121.21	17.08	64.07	18	139	5.37	41.49	83.45	13,148.80	0.40	63.72	2.07	86.96			
18	50,000	100,000	75,000	356	10,613	3.15	94.04	3,532.33	18,653.54	14.97	79.04	10	149	2.99	44.48	279.08	13,427.88	1.35	65.07	7.90	71.99			
19	100,000	500,000	300,000	562	11,175	4.98	99.02	4,462.53	23,116.07	18.91	97.95	168	317	50.15	94.63	6,719.58	20,147.46	32.56	97.63	150.58	87.16			
20	500,000	UP		111	11,286	0.98	100.00	484.68	23,600.75	2.05	100.00	18	335	5.37	100.00	489.42	20,636.88	2.37	100.00	100.98	87.44			
				11,286					23,600.75					335					20,636.88					87.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2973 Appartements/condominiums/offices exceeding 18 storeys

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,182	1,182	16.12	16.12	364.02	364.02	2.46	2.46	15	15	8.93	8.93	132.56	132.56	4.87	4.87	36.42	36.42			
2	50	100	75	365	1,547	4.98	21.10	317.40	681.42	2.14	4.60	4	19	2.38	11.31	84.79	217.35	3.11	7.98	26.71	31.90			
3	100	200	150	677	2,224	9.23	30.33	375.64	1,057.06	2.53	7.13	2	21	1.19	12.50	36.63	253.99	1.35	9.33	9.75	24.03			
4	200	300	250	700	2,924	9.55	39.87	574.13	1,631.19	3.87	11.00	1	22	0.60	13.10	0.20	254.19	0.01	9.34	0.03	15.58			
5	300	500	400	799	3,723	10.90	50.77	573.64	2,204.83	3.87	14.87	1	23	0.60	13.69	28.79	282.98	1.06	10.39	5.02	12.83			
6	500	750	625	478	4,201	6.52	57.29	285.55	2,490.38	1.93	16.80	0	23	0.00	13.69	0.00	282.98	0.00	10.39	0.00	11.36			
7	750	1,000	875	362	4,563	4.94	62.23	177.75	2,668.13	1.20	18.00	2	25	1.19	14.88	254.40	537.38	9.35	19.74	143.12	20.14			
8	1,000	1,500	1,250	317	4,880	4.32	66.55	205.49	2,873.62	1.39	19.38	0	25	0.00	14.88	0.00	537.38	0.00	19.74	0.00	18.70			
9	1,500	2,000	1,750	249	5,129	3.40	69.94	330.74	3,204.37	2.23	21.61	1	26	0.60	15.48	1.66	539.04	0.06	19.80	0.50	16.82			
10	2,000	2,500	2,250	159	5,288	2.17	72.11	414.96	3,619.32	2.80	24.41	1	27	0.60	16.07	6.80	545.84	0.25	20.05	1.64	15.08			
11	2,500	3,000	2,750	110	5,398	1.50	73.61	330.84	3,950.16	2.23	26.64	1	28	0.60	16.67	28.26	574.10	1.04	21.09	8.54	14.53			
12	3,000	4,000	3,500	132	5,530	1.80	75.41	427.27	4,377.43	2.88	29.52	2	30	1.19	17.86	5.76	579.86	0.21	21.30	1.35	13.25			
13	4,000	5,000	4,500	87	5,617	1.19	76.60	396.82	4,774.25	2.68	32.20	1	31	0.60	18.45	10.35	590.21	0.38	21.68	2.61	12.36			
14	5,000	7,500	6,250	153	5,770	2.09	78.69	707.67	5,481.92	4.77	36.97	3	34	1.79	20.24	14.21	604.42	0.52	22.20	2.01	11.03			
15	7,500	10,000	8,750	87	5,857	1.19	79.87	580.24	6,062.16	3.91	40.89	0	34	0.00	20.24	0.00	604.42	0.00	22.20	0.00	9.97			
16	10,000	20,000	15,000	178	6,035	2.43	82.30	894.84	6,957.00	6.04	46.92	5	39	2.98	23.21	123.28	727.71	4.53	26.73	13.78	10.46			
17	20,000	50,000	35,000	257	6,292	3.50	85.80	1,760.40	8,717.40	11.87	58.79	17	56	10.12	33.33	560.41	1,288.12	20.59	47.32	31.83	14.78			
18	50,000	100,000	75,000	213	6,505	2.90	88.71	2,105.41	10,822.81	14.20	72.99	7	63	4.17	37.50	93.18	1,381.30	3.42	50.74	4.43	12.76			
19	100,000	500,000	300,000	544	7,049	7.42	96.13	2,216.67	13,039.48	14.95	87.94	27	90	16.07	53.57	621.04	2,002.34	22.81	73.55	28.02	15.36			
20	500,000	UP		284	7,333	3.87	100.00	1,787.57	14,827.05	12.06	100.00	78	168	46.43	100.00	719.98	2,722.31	26.45	100.00	40.28	18.36			
				7,333					14,827.05					168					2,722.31					18.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2974 Convention halls and other multi purpose buildings

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	96	96	14.68	14.68	12.43	12.43	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	114	2.75	17.43	23.28	35.71	1.38	2.11	2	2	13.33	13.33	72.41	72.41	6.62	6.62	310.98	202.75			
3	100	200	150	25	139	3.82	21.25	41.75	77.46	2.47	4.59	0	2	0.00	13.33	0.00	72.41	0.00	6.62	0.00	93.48			
4	200	300	250	22	161	3.36	24.62	78.39	155.85	4.64	9.23	0	2	0.00	13.33	0.00	72.41	0.00	6.62	0.00	46.46			
5	300	500	400	46	207	7.03	31.65	87.10	242.95	5.16	14.39	1	3	6.67	20.00	2.58	74.99	0.24	6.85	2.96	30.86			
6	500	750	625	37	244	5.66	37.31	18.69	261.64	1.11	15.49	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	28.66			
7	750	1,000	875	56	300	8.56	45.87	58.97	320.61	3.49	18.98	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	23.39			
8	1,000	1,500	1,250	43	343	6.57	52.45	42.85	363.46	2.54	21.52	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	20.63			
9	1,500	2,000	1,750	53	396	8.10	60.55	74.39	437.85	4.40	25.93	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	17.13			
10	2,000	2,500	2,250	16	412	2.45	63.00	56.87	494.72	3.37	29.29	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	15.16			
11	2,500	3,000	2,750	23	435	3.52	66.51	77.32	572.04	4.58	33.87	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	13.11			
12	3,000	4,000	3,500	32	467	4.89	71.41	83.09	655.13	4.92	38.79	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	11.45			
13	4,000	5,000	4,500	23	490	3.52	74.92	99.95	755.08	5.92	44.71	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	9.93			
14	5,000	7,500	6,250	24	514	3.67	78.59	99.14	854.22	5.87	50.58	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	8.78			
15	7,500	10,000	8,750	9	523	1.38	79.97	67.87	922.09	4.02	54.60	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	8.13			
16	10,000	20,000	15,000	44	567	6.73	86.70	126.11	1,048.20	7.47	62.06	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	7.15			
17	20,000	50,000	35,000	49	616	7.49	94.19	600.92	1,649.12	35.58	97.64	0	3	0.00	20.00	0.00	74.99	0.00	6.85	0.00	4.55			
18	50,000	100,000	75,000	18	634	2.75	96.94	197.94	1,451.18	11.72	85.92	3	6	20.00	40.00	257.06	332.05	23.49	30.34	129.87	22.88			
19	100,000	500,000	300,000	16	650	2.45	99.39	229.55	1,680.73	13.59	99.52	3	9	20.00	60.00	733.36	1,065.41	67.01	97.35	319.47	63.39			
20	500,000	UP		4	654	0.61	100.00	8.19	1,688.92	0.48	100.00	6	15	40.00	100.00	29.05	1,094.46	2.65	100.00	354.84	64.80			
				654					1,688.92					15					1,094.46					64.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2975 -exceeding 24 storeys above ground

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	709	709	17.66	17.66	460.32	460.32	4.21	4.21	30	30	16.95	16.95	185.65	185.65	2.73	2.73	40.33	40.33			
2	50	100	75	266	975	6.63	24.28	420.34	880.66	3.84	8.05	7	37	3.95	20.90	239.68	425.33	3.52	6.25	57.02	48.30			
3	100	200	150	286	1,261	7.12	31.41	369.51	1,250.17	3.38	11.43	6	43	3.39	24.29	345.02	770.36	5.07	11.32	93.37	61.62			
4	200	300	250	209	1,470	5.21	36.61	204.30	1,454.47	1.87	13.29	0	43	0.00	24.29	0.00	770.36	0.00	11.32	0.00	52.96			
5	300	500	400	346	1,816	8.62	45.23	587.01	2,041.48	5.37	18.66	4	47	2.26	26.55	767.19	1,537.54	11.27	22.59	130.69	75.31			
6	500	750	625	241	2,057	6.00	51.23	175.37	2,216.86	1.60	20.26	1	48	0.56	27.12	30.92	1,568.47	0.45	23.05	17.63	70.75			
7	750	1,000	875	188	2,245	4.68	55.92	202.23	2,419.09	1.85	22.11	1	49	0.56	27.68	964.38	2,532.85	14.17	37.22	476.88	104.70			
8	1,000	1,500	1,250	220	2,465	5.48	61.39	428.53	2,847.62	3.92	26.03	0	49	0.00	27.68	0.00	2,532.85	0.00	37.22	0.00	88.95			
9	1,500	2,000	1,750	122	2,587	3.04	64.43	218.85	3,066.46	2.00	28.03	0	49	0.00	27.68	0.00	2,532.85	0.00	37.22	0.00	82.60			
10	2,000	2,500	2,250	80	2,667	1.99	66.43	241.94	3,308.40	2.21	30.24	1	50	0.56	28.25	259.92	2,792.77	3.82	41.04	107.43	84.41			
11	2,500	3,000	2,750	69	2,736	1.72	68.14	136.49	3,444.89	1.25	31.49	1	51	0.56	28.81	12.78	2,805.55	0.19	41.23	9.36	81.44			
12	3,000	4,000	3,500	64	2,800	1.59	69.74	176.37	3,621.26	1.61	33.10	0	51	0.00	28.81	0.00	2,805.55	0.00	41.23	0.00	77.47			
13	4,000	5,000	4,500	54	2,854	1.34	71.08	237.74	3,858.99	2.17	35.27	0	51	0.00	28.81	0.00	2,805.55	0.00	41.23	0.00	72.70			
14	5,000	7,500	6,250	105	2,959	2.62	73.70	419.17	4,278.16	3.83	39.10	3	54	1.69	30.51	4.42	2,809.97	0.06	41.29	1.06	65.68			
15	7,500	10,000	8,750	48	3,007	1.20	74.89	184.01	4,462.17	1.68	40.78	0	54	0.00	30.51	0.00	2,809.97	0.00	41.29	0.00	62.97			
16	10,000	20,000	15,000	140	3,147	3.49	78.38	831.12	5,293.29	7.60	48.38	5	59	2.82	33.33	157.18	2,967.15	2.31	43.60	18.91	56.06			
17	20,000	50,000	35,000	144	3,291	3.59	81.97	788.58	6,081.87	7.21	55.59	13	72	7.34	40.68	436.79	3,403.95	6.42	50.02	55.39	55.97			
18	50,000	100,000	75,000	89	3,380	2.22	84.18	488.99	6,570.86	4.47	60.06	5	77	2.82	43.50	41.97	3,445.92	0.62	50.64	8.58	52.44			
19	100,000	500,000	300,000	417	3,797	10.39	94.57	3,376.97	9,947.84	30.87	90.92	51	128	28.81	72.32	496.73	3,942.65	7.30	57.94	14.71	39.63			
20	500,000	UP		218	4,015	5.43	100.00	993.11	10,940.95	9.08	100.00	49	177	27.68	100.00	2,862.26	6,804.91	42.06	100.00	288.21	62.20			
				4,015					10,940.95					177					6,804.91					62.20



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2976

Dwelling houses not classified as shop houses / 3 storeys

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	152,167	152,167	19.21	19.21	14,455.06	14,455.06	5.64	5.64	81	81	8.46	8.46	1,439.85	1,439.85	2.22	2.22	9.96	9.96			
2	50	100	75	115,543	267,710	14.58	33.79	11,854.05	26,309.11	4.62	10.26	59	140	6.17	14.63	2,595.16	4,035.01	4.01	6.23	21.89	15.34			
3	100	200	150	159,497	427,207	20.13	53.92	21,891.53	48,200.64	8.54	18.80	106	246	11.08	25.71	6,917.98	10,952.99	10.68	16.92	31.60	22.72			
4	200	300	250	95,351	522,558	12.03	65.95	18,259.25	66,459.89	7.12	25.92	71	317	7.42	33.12	3,933.06	14,886.05	6.07	22.99	21.54	22.40			
5	300	500	400	105,170	627,728	13.27	79.23	28,515.90	94,975.79	11.12	37.04	108	425	11.29	44.41	6,048.54	20,934.60	9.34	32.33	21.21	22.04			
6	500	750	625	55,992	683,720	7.07	86.30	21,386.28	116,362.07	8.34	45.38	69	494	7.21	51.62	4,521.38	25,455.98	6.98	39.31	21.14	21.88			
7	750	1,000	875	37,878	721,598	4.78	91.08	21,169.49	137,531.56	8.26	53.64	64	558	6.69	58.31	4,678.73	30,134.71	7.23	46.54	22.10	21.91			
8	1,000	1,500	1,250	28,786	750,384	3.63	94.71	23,896.95	161,428.51	9.32	62.96	70	628	7.31	65.62	4,008.62	34,143.33	6.19	52.73	16.77	21.15			
9	1,500	2,000	1,750	13,716	764,100	1.73	96.44	15,909.95	177,338.47	6.21	69.17	39	667	4.08	69.70	2,148.53	36,291.86	3.32	56.05	13.50	20.46			
10	2,000	2,500	2,250	6,663	770,763	0.84	97.28	11,022.55	188,361.01	4.30	73.47	30	697	3.13	72.83	3,163.39	39,455.25	4.89	60.94	28.70	20.95			
11	2,500	3,000	2,750	4,720	775,483	0.60	97.88	9,525.28	197,886.30	3.72	77.18	29	726	3.03	75.86	3,967.60	43,422.86	6.13	67.06	41.65	21.94			
12	3,000	4,000	3,500	4,489	779,972	0.57	98.44	10,545.36	208,431.66	4.11	81.29	25	751	2.61	78.47	5,502.54	48,925.40	8.50	75.56	52.18	23.47			
13	4,000	5,000	4,500	2,775	782,747	0.35	98.79	8,841.03	217,272.69	3.45	84.74	25	776	2.61	81.09	3,863.31	52,788.71	5.97	81.53	43.70	24.30			
14	5,000	7,500	6,250	2,811	785,558	0.35	99.15	11,373.69	228,646.38	4.44	89.18	24	800	2.51	83.59	6,871.70	59,660.41	10.61	92.14	60.42	26.09			
15	7,500	10,000	8,750	1,589	787,147	0.20	99.35	8,382.27	237,028.65	3.27	92.45	18	818	1.88	85.48	350.39	60,010.80	0.54	92.68	4.18	25.32			
16	10,000	20,000	15,000	1,992	789,139	0.25	99.60	10,495.75	247,524.39	4.09	96.54	34	852	3.55	89.03	1,377.69	61,388.49	2.13	94.81	13.13	24.80			
17	20,000	50,000	35,000	1,565	790,704	0.20	99.80	6,630.27	254,154.66	2.59	99.13	51	903	5.33	94.36	2,618.30	64,006.79	4.04	98.85	39.49	25.18			
18	50,000	100,000	75,000	765	791,469	0.10	99.89	1,622.52	255,777.19	0.63	99.76	17	920	1.78	96.13	223.27	64,230.06	0.34	99.20	13.76	25.11			
19	100,000	500,000	300,000	739	792,208	0.09	99.99	382.20	256,159.38	0.15	99.91	33	953	3.45	99.58	454.24	64,684.30	0.70	99.90	118.85	25.25			
20	500,000	UP		93	792,301	0.01	100.00	232.71	256,392.09	0.09	100.00	4	957	0.42	100.00	64.65	64,748.95	0.10	100.00	27.78	25.25			
				792,301					256,392.09					957					64,748.95					25.25



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 2977 Dwelling houses buildings floating on the river/sea shore

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	69	69	39.20	39.20	6.92	6.92	11.17	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	39	108	22.16	61.36	9.23	16.14	14.90	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	19	127	10.80	72.16	19.61	35.75	31.68	57.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	136	5.11	77.27	3.10	38.86	5.02	62.78	1	1	100.00	100.00	7.12	7.12	100.00	100.00	229.30	18.32	
5	300	500	400	14	150	7.95	85.23	6.41	45.27	10.36	73.14	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	15.72	
6	500	750	625	5	155	2.84	88.07	3.37	48.65	5.45	78.59	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	14.63	
7	750	1,000	875	6	161	3.41	91.48	0.96	49.60	1.54	80.13	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	14.35	
8	1,000	1,500	1,250	6	167	3.41	94.89	10.70	60.30	17.28	97.41	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.81	
9	1,500	2,000	1,750	5	172	2.84	97.73	8.10	52.20	13.08	84.34	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	13.64	
10	2,000	2,500	2,250	1	173	0.57	98.30	4.92	57.13	7.95	92.29	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.46	
11	2,500	3,000	2,750	1	174	0.57	98.86	1.37	58.49	2.21	94.50	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	12.17	
12	3,000	4,000	3,500	1	175	0.57	99.43	1.28	59.77	2.06	96.56	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.91	
13	4,000	5,000	4,500	1	176	0.57	100.00	2.13	61.90	3.44	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.50	
14	5,000	7,500	6,250	0	176	0.00	100.00	0.00	61.90	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.50	
15	7,500	10,000	8,750	0	176	0.00	100.00	0.00	61.90	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.50	
16	10,000	20,000	15,000	0	176	0.00	100.00	0.00	61.90	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.50	
17	20,000	50,000	35,000	0	176	0.00	100.00	0.00	61.90	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.50	
18	50,000	100,000	75,000	0	176	0.00	100.00	0.00	61.90	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.50	
19	100,000	500,000	300,000	0	176	0.00	100.00	0.00	61.90	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.50	
20	500,000	UP		0	176	0.00	100.00	0.00	61.90	0.00	100.00	0	1	0.00	100.00	0.00	7.12	0.00	100.00	0.00	11.50	
				176					61.90					1					7.12			11.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2978 Independent analytical laboratories

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	162	162	14.45	14.45	36.94	36.94	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	62	224	5.53	19.98	43.10	80.04	1.39	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	280	5.00	24.98	41.34	121.38	1.33	3.91	4	4	23.53	23.53	261.67	261.67	51.73	51.73	632.91	215.58			
4	200	300	250	61	341	5.44	30.42	40.14	161.52	1.29	5.21	1	5	5.88	29.41	12.22	273.89	2.42	54.14	30.45	169.57			
5	300	500	400	68	409	6.07	36.49	44.86	206.37	1.45	6.65	0	5	0.00	29.41	0.00	273.89	0.00	54.14	0.00	132.72			
6	500	750	625	67	476	5.98	42.46	49.21	255.59	1.59	8.24	0	5	0.00	29.41	0.00	273.89	0.00	54.14	0.00	107.16			
7	750	1,000	875	57	533	5.08	47.55	81.12	336.70	2.61	10.85	0	5	0.00	29.41	0.00	273.89	0.00	54.14	0.00	81.35			
8	1,000	1,500	1,250	113	646	10.08	57.63	209.04	545.74	6.74	17.59	4	9	23.53	52.94	130.16	404.05	25.73	79.87	62.26	74.04			
9	1,500	2,000	1,750	78	724	6.96	64.59	159.36	705.10	5.14	22.72	2	11	11.76	64.71	50.17	454.22	9.92	89.79	31.48	64.42			
10	2,000	2,500	2,250	43	767	3.84	68.42	132.67	837.77	4.28	27.00	0	11	0.00	64.71	0.00	454.22	0.00	89.79	0.00	54.22			
11	2,500	3,000	2,750	54	821	4.82	73.24	129.48	967.25	4.17	31.17	0	11	0.00	64.71	0.00	454.22	0.00	89.79	0.00	46.96			
12	3,000	4,000	3,500	61	882	5.44	78.68	266.52	1,233.77	8.59	39.76	2	13	11.76	76.47	8.83	463.04	1.74	91.53	3.31	37.53			
13	4,000	5,000	4,500	74	956	6.60	85.28	304.73	1,538.50	9.82	49.58	1	14	5.88	82.35	36.22	499.27	7.16	98.69	11.89	32.45			
14	5,000	7,500	6,250	58	1,014	5.17	90.45	311.01	1,849.50	10.02	59.61	1	15	5.88	88.24	4.70	503.97	0.93	99.62	1.51	27.25			
15	7,500	10,000	8,750	23	1,037	2.05	92.51	258.36	2,107.87	8.33	67.93	1	16	5.88	94.12	0.00	503.97	0.00	99.62	0.00	23.91			
16	10,000	20,000	15,000	43	1,080	3.84	96.34	487.43	2,595.30	15.71	83.64	0	16	0.00	94.12	0.00	503.97	0.00	99.62	0.00	19.42			
17	20,000	50,000	35,000	26	1,106	2.32	98.66	288.97	2,884.26	9.31	92.96	0	16	0.00	94.12	0.00	503.97	0.00	99.62	0.00	17.47			
18	50,000	100,000	75,000	5	1,111	0.45	99.11	20.18	2,904.45	0.65	93.61	0	16	0.00	94.12	0.00	503.97	0.00	99.62	0.00	17.35			
19	100,000	500,000	300,000	5	1,116	0.45	99.55	190.59	3,095.04	6.14	99.75	1	17	5.88	100.00	1.91	505.88	0.38	100.00	1.00	16.34			
20	500,000	UP		5	1,121	0.45	100.00	7.79	3,102.83	0.25	100.00	0	17	0.00	100.00	0.00	505.88	0.00	100.00	0.00	16.30			
				1,121					3,102.83					17					505.88					16.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	35.29	35.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	5.88	41.18	22.58	22.58	30.44	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	5.88	47.06	0.00	22.58	0.00	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	5.88	52.94	30.00	52.58	40.44	70.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	5.88	58.82	0.20	52.78	0.27	71.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	5.88	64.71	0.06	52.84	0.08	71.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	5.88	70.59	0.11	52.95	0.14	71.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	5.88	76.47	8.31	61.26	11.20	82.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	5.88	82.35	8.14	69.39	10.97	93.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	5.88	88.24	1.20	70.59	1.61	95.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	5.88	94.12	3.60	74.19	4.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	5.88	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	74.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					74.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2981 Public buildings

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	76	76	6.93	6.93	9.24	9.24	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	107	183	9.75	16.68	11.56	20.79	1.79	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	79	262	7.20	23.88	18.47	39.26	2.87	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	85	347	7.75	31.63	4.97	44.23	0.77	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	200	547	18.23	49.86	28.18	72.41	4.37	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	95	642	8.66	58.52	13.09	85.51	2.03	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	57	699	5.20	63.72	3.55	81.96	0.55	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	102	801	9.30	73.02	20.59	102.55	3.19	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	75	876	6.84	79.85	13.53	116.08	2.10	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	40	916	3.65	83.50	29.13	145.21	4.52	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	930	1.28	84.78	19.22	164.43	2.98	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	954	2.19	86.96	44.96	209.39	6.98	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	35	989	3.19	90.15	107.07	316.47	16.61	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	1,011	2.01	92.16	45.36	361.82	7.04	56.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	1,025	1.28	93.44	16.28	378.10	2.53	58.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	46	1,071	4.19	97.63	98.54	476.64	15.29	73.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	1,088	1.55	99.18	94.46	571.10	14.65	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	1,094	0.55	99.73	49.31	620.41	7.65	96.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	1,097	0.27	100.00	24.16	644.57	3.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,097	0.00	100.00	0.00	644.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,097					644.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 2982 Police barracks and police stations

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	15.65	15.65	0.49	0.49	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	54	72	46.96	62.61	4.96	5.45	5.55	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	100	24.35	86.96	3.67	9.12	4.10	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	101	0.87	87.83	0.02	9.15	0.03	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	106	4.35	92.17	2.86	12.01	3.20	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	107	0.87	93.04	1.33	13.34	1.49	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	108	0.87	93.91	0.89	14.24	1.00	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	109	0.87	94.78	0.94	15.18	1.05	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	110	0.87	95.65	0.00	15.18	0.00	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	113	2.61	98.26	1.61	16.79	1.80	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	114	0.87	99.13	33.80	50.59	37.80	56.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	115	0.87	100.00	38.84	89.43	43.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	115	0.00	100.00	0.00	89.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				115					89.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2983 Military barracks

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.51	0.51	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	4.61	5.13	11.64	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	8.68	13.80	21.88	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	25.85	39.65	65.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	39.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					39.65					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 29832 Military barracks : with family accommodation

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	37.04	37.04	0.12	0.12	2.82	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	11	3.70	40.74	0.02	0.15	0.57	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	16	18.52	59.26	0.30	0.44	6.80	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	21	18.52	77.78	0.92	1.37	21.20	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	25	14.81	92.59	0.91	2.28	20.90	52.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	26	3.70	96.30	1.14	3.42	26.01	78.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	27	3.70	100.00	0.95	4.36	21.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	4.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				4.36				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2984 Others

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	182	182	29.74	29.74	13.14	13.14	3.98	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	207	4.08	33.82	5.49	18.63	1.66	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	271	478	44.28	78.10	11.55	30.18	3.50	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	502	3.92	82.03	20.58	50.76	6.23	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	513	1.80	83.82	11.25	62.01	3.41	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	523	1.63	85.46	8.32	70.33	2.52	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	531	1.31	86.76	8.93	79.27	2.71	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	544	2.12	88.89	22.14	101.41	6.71	30.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	549	0.82	89.71	9.82	111.23	2.97	33.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	551	0.33	90.03	5.88	117.10	1.78	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	554	0.49	90.52	0.86	117.97	0.26	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	562	1.31	91.83	26.89	91.08	8.14	27.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	572	1.63	93.46	31.22	122.29	9.46	37.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	579	1.14	94.61	14.90	107.40	4.51	32.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	583	0.65	95.26	43.18	150.58	13.08	45.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	592	1.47	96.73	57.58	208.15	17.44	63.05	1	1	100.00	100.00	31.79	31.79	100.00	100.00	55.21	15.27			
17	20,000	50,000	35,000	11	603	1.80	98.53	73.45	281.60	22.25	85.30	0	1	0.00	100.00	0.00	31.79	0.00	100.00	0.00	11.29			
18	50,000	100,000	75,000	3	606	0.49	99.02	42.85	324.45	12.98	98.27	0	1	0.00	100.00	0.00	31.79	0.00	100.00	0.00	9.80			
19	100,000	500,000	300,000	2	608	0.33	99.35	0.89	325.34	0.27	98.54	0	1	0.00	100.00	0.00	31.79	0.00	100.00	0.00	9.77			
20	500,000	UP		4	612	0.65	100.00	4.80	330.14	1.46	100.00	0	1	0.00	100.00	0.00	31.79	0.00	100.00	0.00	9.63			
				612					330.14					1					31.79					9.63



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	20.00	20.00	0.11	0.11	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	6.67	26.67	0.05	0.16	0.07	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	13.33	40.00	0.60	0.76	0.87	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	6.67	46.67	0.05	0.81	0.07	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	6.67	53.33	1.69	2.50	2.44	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	6.67	60.00	0.86	3.35	1.24	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	6.67	66.67	4.75	8.11	6.88	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	6.67	73.33	8.10	16.21	11.73	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	6.67	80.00	11.73	27.94	17.00	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	6.67	86.67	0.28	28.22	0.40	40.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	6.67	93.33	40.77	68.98	59.05	99.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	6.67	100.00	0.06	69.04	0.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	69.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					69.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2991 Buildings in course of construction

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	271	271	20.50	20.50	95.43	95.43	3.78	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	80	351	6.05	26.55	51.74	147.17	2.05	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	62	413	4.69	31.24	94.31	241.48	3.73	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	48	461	3.63	34.87	72.60	314.08	2.87	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	116	577	8.77	43.65	71.34	385.42	2.82	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	93	670	7.03	50.68	75.83	461.25	3.00	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	114	784	8.62	59.30	103.14	564.39	4.08	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	97	881	7.34	66.64	150.16	714.56	5.95	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	53	934	4.01	70.65	123.20	837.76	4.88	33.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	30	964	2.27	72.92	67.60	905.36	2.68	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	36	1,000	2.72	75.64	79.30	984.66	3.14	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	1,029	2.19	77.84	88.42	1,073.08	3.50	42.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	26	1,055	1.97	79.80	96.16	1,169.24	3.81	46.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	43	1,098	3.25	83.06	152.40	1,321.64	6.03	52.33	1	1	100.00	100.00	28.72	28.72	100.00	100.00	18.84	2.17			
15	7,500	10,000	8,750	27	1,125	2.04	85.10	154.89	1,476.54	6.13	58.46	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.94			
16	10,000	20,000	15,000	60	1,185	4.54	89.64	525.05	2,001.59	20.79	79.25	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.43			
17	20,000	50,000	35,000	71	1,256	5.37	95.01	294.88	2,296.47	11.67	90.92	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.25			
18	50,000	100,000	75,000	42	1,298	3.18	98.18	241.35	2,537.81	9.56	100.48	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.13			
19	100,000	500,000	300,000	22	1,320	1.66	99.85	12.01	2,525.81	0.48	100.00	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.14			
20	500,000	UP		2	1,322	0.15	100.00	0.00	2,525.81	0.00	100.00	0	1	0.00	100.00	0.00	28.72	0.00	100.00	0.00	1.14			
				1,322					2,525.81					1					28.72					1.14



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 2992 Rents

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	6.03	6.03	0.72	0.72	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.86	6.90	0.10	0.62	0.21	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	16	24	13.79	20.69	1.06	0.44	2.20	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	37	11.21	31.90	1.82	2.25	3.77	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	43	80	37.07	68.97	16.61	18.86	34.50	39.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	88	6.90	75.86	3.53	22.40	7.33	46.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	99	9.48	85.34	8.39	30.79	17.43	63.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	104	4.31	89.66	5.16	35.94	10.71	74.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	108	3.45	93.10	1.54	37.49	3.21	77.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	109	0.86	93.97	0.72	38.20	1.49	79.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	111	1.72	95.69	1.84	40.04	3.81	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	112	0.86	96.55	0.00	40.04	0.00	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	114	1.72	98.28	0.00	40.04	0.00	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	115	0.86	99.14	3.95	43.99	8.21	91.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	116	0.86	100.00	4.16	48.15	8.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	116	0.00	100.00	0.00	48.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				116					48.15					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 30 Kina

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3000 Kina

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	8.67	8.67	7.68	7.68	0.60	0.60	1	1	50.00	50.00	32.20	32.20	55.57	55.57	418.95	418.95			
2	50	100	75	1	14	0.67	9.33	0.21	7.90	0.02	0.62	0	1	0.00	50.00	0.00	32.20	0.00	55.57	0.00	407.67			
3	100	200	150	3	17	2.00	11.33	1.24	9.13	0.10	0.71	0	1	0.00	50.00	0.00	32.20	0.00	55.57	0.00	352.47			
4	200	300	250	10	27	6.67	18.00	7.41	16.54	0.58	1.29	0	1	0.00	50.00	0.00	32.20	0.00	55.57	0.00	194.66			
5	300	500	400	8	35	5.33	23.33	8.50	25.04	0.66	1.96	1	2	50.00	100.00	25.75	57.94	44.43	100.00	302.85	231.39			
6	500	750	625	11	46	7.33	30.67	18.05	43.09	1.41	3.36	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	134.46			
7	750	1,000	875	9	55	6.00	36.67	20.20	63.30	1.58	4.94	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	91.54			
8	1,000	1,500	1,250	7	62	4.67	41.33	24.40	87.69	1.90	6.85	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	66.07			
9	1,500	2,000	1,750	5	67	3.33	44.67	20.80	108.49	1.62	8.47	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	53.41			
10	2,000	2,500	2,250	7	74	4.67	49.33	37.37	145.85	2.92	11.39	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	39.73			
11	2,500	3,000	2,750	3	77	2.00	51.33	18.68	164.54	1.46	12.85	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	35.22			
12	3,000	4,000	3,500	6	83	4.00	55.33	70.90	235.43	5.54	18.38	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	24.61			
13	4,000	5,000	4,500	3	86	2.00	57.33	50.19	285.62	3.92	22.30	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	20.29			
14	5,000	7,500	6,250	14	100	9.33	66.67	227.22	512.84	17.74	40.04	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	11.30			
15	7,500	10,000	8,750	13	113	8.67	75.33	238.74	751.57	18.64	58.68	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	7.71			
16	10,000	20,000	15,000	9	122	6.00	81.33	52.61	804.19	4.11	62.79	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	7.21			
17	20,000	50,000	35,000	12	134	8.00	89.33	100.46	904.65	7.84	70.63	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	6.40			
18	50,000	100,000	75,000	10	144	6.67	96.00	327.80	1,232.44	25.59	96.22	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	4.70			
19	100,000	500,000	300,000	6	150	4.00	100.00	48.40	1,280.85	3.78	100.00	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	4.52			
20	500,000	UP		0	150	0.00	100.00	0.00	1,280.85	0.00	100.00	0	2	0.00	100.00	0.00	57.94	0.00	100.00	0.00	4.52			
				150					1,280.85					2					57.94					4.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3010 Coklat

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	8.41	8.41	0.40	0.40	0.23	0.23	1	1	14.29	14.29	14.93	14.93	4.04	4.04	3746.36	3746.36			
2	50	100	75	11	30	4.87	13.27	0.31	0.71	0.18	0.41	0	1	0.00	14.29	0.00	14.93	0.00	4.04	0.00	2104.40			
3	100	200	150	16	46	7.08	20.35	7.58	8.29	4.33	4.73	0	1	0.00	14.29	0.00	14.93	0.00	4.04	0.00	180.20			
4	200	300	250	9	55	3.98	24.34	3.65	11.94	2.09	6.82	1	2	14.29	28.57	300.00	314.93	81.10	85.13	8211.01	2637.90			
5	300	500	400	14	69	6.19	30.53	9.40	2.54	5.37	1.45	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	12414.65			
6	500	750	625	3	72	1.33	31.86	18.69	21.23	10.68	12.13	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1483.56			
7	750	1,000	875	17	89	7.52	39.38	0.85	22.08	0.49	12.61	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1426.48			
8	1,000	1,500	1,250	22	111	9.73	49.12	15.60	37.68	8.91	21.52	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	835.89			
9	1,500	2,000	1,750	9	120	3.98	53.10	4.04	41.72	2.31	23.83	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	754.86			
10	2,000	2,500	2,250	7	127	3.10	56.19	12.69	29.03	7.25	16.58	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1084.84			
11	2,500	3,000	2,750	3	130	1.33	57.52	0.77	29.80	0.44	17.02	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1056.96			
12	3,000	4,000	3,500	4	134	1.77	59.29	18.11	11.69	10.34	6.68	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	2693.91			
13	4,000	5,000	4,500	11	145	4.87	64.16	8.53	20.22	4.87	11.55	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1557.71			
14	5,000	7,500	6,250	9	154	3.98	68.14	11.26	31.48	6.43	17.98	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	1000.56			
15	7,500	10,000	8,750	3	157	1.33	69.47	0.25	31.73	0.14	18.12	0	2	0.00	28.57	0.00	314.93	0.00	85.13	0.00	992.67			
16	10,000	20,000	15,000	15	172	6.64	76.11	20.24	51.97	11.56	29.69	1	3	14.29	42.86	18.75	333.68	5.07	90.20	92.64	642.11			
17	20,000	50,000	35,000	28	200	12.39	88.50	64.53	116.50	36.86	66.55	4	7	57.14	100.00	36.26	369.94	9.80	100.00	56.18	317.55			
18	50,000	100,000	75,000	23	223	10.18	98.67	45.15	161.64	25.79	92.34	0	7	0.00	100.00	0.00	369.94	0.00	100.00	0.00	228.86			
19	100,000	500,000	300,000	2	225	0.88	99.56	13.08	174.73	7.47	99.81	0	7	0.00	100.00	0.00	369.94	0.00	100.00	0.00	211.72			
20	500,000	UP		1	226	0.44	100.00	0.33	175.06	0.19	100.00	0	7	0.00	100.00	0.00	369.94	0.00	100.00	0.00	211.32			
				226					175.06					7					369.94					211.32



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3020 Coca

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3030 Kopi

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	6.25	6.25	0.06	0.06	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	6.25	12.50	0.97	1.03	2.49	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	6.25	18.75	0.72	1.75	1.85	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	18.75	37.50	0.69	2.44	1.76	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	12.50	50.00	8.50	10.94	21.80	28.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	6.25	56.25	6.09	17.03	15.61	43.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	6.25	62.50	0.89	17.92	2.28	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	6.25	68.75	0.23	18.15	0.60	46.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	6.25	75.00	0.26	18.42	0.68	47.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	6.25	81.25	0.45	18.87	1.15	48.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	6.25	87.50	6.71	25.58	17.21	65.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	16	12.50	100.00	13.42	39.00	34.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	39.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					39.00					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3031 Rumah pengeringan

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	0.38	0.38	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	0.64	1.02	0.67	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	0.86	1.87	0.90	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	13.35	15.22	13.98	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	13.35	28.57	13.98	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	13.35	41.92	13.98	43.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	14.93	56.85	15.64	59.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	38.63	95.48	40.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	95.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					95.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3040 Teh

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	7.48	7.48	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	0.47	7.94	17.01	17.01	2.70	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	0.47	8.41	1.97	18.98	0.31	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	0.47	8.88	0.04	19.02	0.01	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	0.47	9.35	1.01	20.03	0.16	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	21	0.47	9.81	1.20	21.23	0.19	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	0.47	10.28	0.08	21.30	0.01	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	24	0.93	11.21	0.68	21.98	0.11	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	26	0.93	12.15	5.41	27.40	0.86	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	33	3.27	15.42	14.24	41.64	2.26	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	38	2.34	17.76	1.73	43.36	0.27	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	43	2.34	20.09	44.68	88.05	7.10	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	45	0.93	21.03	13.84	101.89	2.20	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	46	0.47	21.50	30.00	131.89	4.77	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	61	7.01	28.50	35.78	167.67	5.69	26.65	1	1	11.11	11.11	37.23	37.23	72.15	72.15	104.07	22.21			
16	10,000	20,000	15,000	72	133	33.64	62.15	256.08	423.75	40.70	67.34	0	1	0.00	11.11	0.00	37.23	0.00	72.15	0.00	8.79			
17	20,000	50,000	35,000	67	200	31.31	93.46	166.34	590.09	26.44	93.78	8	9	88.89	100.00	14.37	51.61	27.85	100.00	8.64	8.75			
18	50,000	100,000	75,000	9	209	4.21	97.66	9.29	599.38	1.48	95.26	0	9	0.00	100.00	0.00	51.61	0.00	100.00	0.00	8.61			
19	100,000	500,000	300,000	5	214	2.34	100.00	29.84	629.22	4.74	100.00	0	9	0.00	100.00	0.00	51.61	0.00	100.00	0.00	8.20			
20	500,000	UP		0	214	0.00	100.00	0.00	629.22	0.00	100.00	0	9	0.00	100.00	0.00	51.61	0.00	100.00	0.00	8.20			
				214					629.22					9					51.61					8.20



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3060 Kapok

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	4	50.00	66.67	0.09	0.09	1.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	16.67	83.33	0.12	0.21	2.60	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	16.67	100.00	4.39	4.60	95.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	4.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					4.60					0					0.00					0.00



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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3070 Kelapa dan koprasemua gedung (kecuali gedung pengeringan)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	1.11	1.11	68.82	68.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	0.50	1.61	31.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	1.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					1.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3071 Bila tidak dilakukan ekstraksi minyak

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	45	45	70.31	70.31	12.06	12.06	6.77	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	47	3.13	73.44	2.27	14.33	1.27	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	53	9.38	82.81	11.45	25.78	6.43	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	54	1.56	84.38	5.44	31.23	3.05	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	55	1.56	85.94	1.46	32.68	0.82	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	56	1.56	87.50	1.89	34.57	1.06	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	57	1.56	89.06	1.58	36.15	0.89	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	58	1.56	90.63	8.24	44.40	4.63	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	59	1.56	92.19	1.78	46.18	1.00	25.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	60	1.56	93.75	1.86	48.04	1.05	26.96	1	1	100.00	100.00	33.39	33.39	100.00	100.00	1792.00	69.50	
11	2,500	3,000	2,750	1	61	1.56	95.31	0.00	48.04	0.00	26.96	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	69.50	
12	3,000	4,000	3,500	1	62	1.56	96.88	32.56	80.60	18.27	45.23	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	41.43	
13	4,000	5,000	4,500	1	63	1.56	98.44	67.60	148.20	37.94	83.16	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	22.53	
14	5,000	7,500	6,250	1	64	1.56	100.00	30.00	178.20	16.84	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74	
15	7,500	10,000	8,750	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74	
16	10,000	20,000	15,000	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74	
17	20,000	50,000	35,000	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74	
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74	
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74	
20	500,000	UP		0	64	0.00	100.00	0.00	178.20	0.00	100.00	0	1	0.00	100.00	0.00	33.39	0.00	100.00	0.00	18.74	
				64					178.20					1					33.39			18.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 3072 Dengan ekstraksi minyak

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	1.42	1.42	6.44	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	12.96	14.38	58.60	65.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	7.73	22.12	34.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	22.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					22.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3073 Gedung pengeringan dengan pengeringan buatan

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.40	0.40	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	0.56	0.96	1.93	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	22.40	23.36	77.35	80.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	5.60	28.96	19.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	28.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					28.96					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3080 Karet (Gutta percha)

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	1.67	1.67	0.39	0.39	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	24	26	20.00	21.67	11.91	12.30	16.64	17.18	1	1	100.00	100.00	3.84	3.84	100.00	100.00	32.29	31.26	
3	100	200	150	2	28	1.67	23.33	2.08	14.38	2.91	20.09	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	26.74	
4	200	300	250	11	39	9.17	32.50	0.40	14.78	0.56	20.65	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	26.01	
5	300	500	400	7	46	5.83	38.33	0.58	15.36	0.80	21.45	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	25.04	
6	500	750	625	3	49	2.50	40.83	0.28	15.63	0.38	21.84	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	24.60	
7	750	1,000	875	1	50	0.83	41.67	0.41	16.04	0.58	22.41	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	23.96	
8	1,000	1,500	1,250	25	75	20.83	62.50	4.67	20.72	6.53	28.94	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	18.56	
9	1,500	2,000	1,750	7	82	5.83	68.33	1.97	22.69	2.75	31.69	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	16.95	
10	2,000	2,500	2,250	5	87	4.17	72.50	1.72	24.40	2.40	34.09	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	15.76	
11	2,500	3,000	2,750	1	88	0.83	73.33	0.05	24.46	0.08	34.17	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	15.72	
12	3,000	4,000	3,500	4	92	3.33	76.67	13.25	37.70	18.50	52.67	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	10.20	
13	4,000	5,000	4,500	2	94	1.67	78.33	0.77	38.47	1.07	53.74	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	9.99	
14	5,000	7,500	6,250	9	103	7.50	85.83	7.85	46.31	10.96	64.70	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	8.30	
15	7,500	10,000	8,750	2	105	1.67	87.50	2.83	49.14	3.95	68.66	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	7.82	
16	10,000	20,000	15,000	5	110	4.17	91.67	3.51	52.66	4.91	73.56	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	7.30	
17	20,000	50,000	35,000	6	116	5.00	96.67	9.44	62.10	13.19	86.76	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	6.19	
18	50,000	100,000	75,000	3	119	2.50	99.17	8.98	71.08	12.55	99.30	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	5.41	
19	100,000	500,000	300,000	1	120	0.83	100.00	0.50	71.58	0.70	100.00	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	5.37	
20	500,000	UP		0	120	0.00	100.00	0.00	71.58	0.00	100.00	0	1	0.00	100.00	0.00	3.84	0.00	100.00	0.00	5.37	
				120					71.58					1					3.84			5.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3081 Semua gedung tidak termasuk rumah asap

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	13.07	13.07	20.46	20.46	2.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	50	3.27	16.34	5.08	25.53	0.63	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	62	3.92	20.26	8.96	34.49	1.10	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	76	4.58	24.84	7.49	41.97	0.92	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	93	5.56	30.39	8.50	50.47	1.05	6.23	2	2	25.00	25.00	1.31	1.31	3.70	3.70	15.36	2.59			
6	500	750	625	22	115	7.19	37.58	19.09	69.57	2.36	8.58	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.88			
7	750	1,000	875	11	126	3.59	41.18	11.40	80.97	1.41	9.99	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.61			
8	1,000	1,500	1,250	19	145	6.21	47.39	14.62	95.58	1.80	11.79	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.37			
9	1,500	2,000	1,750	10	155	3.27	50.65	14.12	109.70	1.74	13.53	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.19			
10	2,000	2,500	2,250	10	165	3.27	53.92	13.89	123.59	1.71	15.25	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.06			
11	2,500	3,000	2,750	8	173	2.61	56.54	2.78	126.37	0.34	15.59	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	1.03			
12	3,000	4,000	3,500	16	189	5.23	61.76	10.37	136.74	1.28	16.87	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	0.95			
13	4,000	5,000	4,500	14	203	4.58	66.34	19.25	156.00	2.38	19.25	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	0.84			
14	5,000	7,500	6,250	21	224	6.86	73.20	26.95	182.95	3.33	22.57	0	2	0.00	25.00	0.00	1.31	0.00	3.70	0.00	0.71			
15	7,500	10,000	8,750	21	245	6.86	80.07	124.64	307.58	15.38	37.95	6	8	75.00	100.00	33.95	35.25	96.30	100.00	27.24	11.46			
16	10,000	20,000	15,000	47	292	15.36	95.42	345.44	653.03	42.62	80.57	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	5.40			
17	20,000	50,000	35,000	12	304	3.92	99.35	148.52	801.54	18.32	98.89	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	4.40			
18	50,000	100,000	75,000	1	305	0.33	99.67	3.45	804.99	0.43	99.31	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	4.38			
19	100,000	500,000	300,000	1	306	0.33	100.00	5.56	810.55	0.69	100.00	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	4.35			
20	500,000	UP		0	306	0.00	100.00	0.00	810.55	0.00	100.00	0	8	0.00	100.00	0.00	35.25	0.00	100.00	0.00	4.35			
				306					810.55					8					35.25					4.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3082 Rumah asap di perkebunan karet

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.96	0.96	1.85	1.85	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	1.92	2.88	3.24	5.09	0.90	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.96	3.85	0.09	5.18	0.03	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	4.81	8.65	5.68	10.86	1.58	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	14	4.81	13.46	13.20	24.06	3.68	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	21	6.73	20.19	2.82	26.89	0.79	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	39	17.31	37.50	27.51	54.39	7.66	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	45	5.77	43.27	30.69	85.08	8.55	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	57	11.54	54.81	45.94	131.02	12.80	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	63	5.77	60.58	46.97	177.99	13.09	49.59	1	1	33.33	33.33	0.24	0.24	0.69	0.69	0.52	0.14	0.11	0.11	
12	3,000	4,000	3,500	6	69	5.77	66.35	34.24	212.23	9.54	59.13	0	1	0.00	33.33	0.00	0.24	0.00	0.69	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	78	8.65	75.00	27.38	239.61	7.63	66.75	2	3	66.67	100.00	35.03	35.28	99.31	100.00	127.94	14.72	10.89	10.89	
14	5,000	7,500	6,250	9	87	8.65	83.65	33.86	273.48	9.43	76.19	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	0.00	0.00	12.83	
15	7,500	10,000	8,750	2	89	1.92	85.58	1.50	274.98	0.42	76.61	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	0.00	0.00	9.83	
16	10,000	20,000	15,000	11	100	10.58	96.15	49.06	324.04	13.67	90.27	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	0.00	0.00	9.83	
17	20,000	50,000	35,000	4	104	3.85	100.00	34.91	358.95	9.73	100.00	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	0.00	0.00	9.83	
18	50,000	100,000	75,000	0	104	0.00	100.00	0.00	358.95	0.00	100.00	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	0.00	0.00	9.83	
19	100,000	500,000	300,000	0	104	0.00	100.00	0.00	358.95	0.00	100.00	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	0.00	0.00	9.83	
20	500,000	UP		0	104	0.00	100.00	0.00	358.95	0.00	100.00	0	3	0.00	100.00	0.00	35.28	0.00	100.00	0.00	0.00	0.00	9.83	
				104					358.95					3					35.28					9.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3083

Suku diam untuk rumah asap di perkebunan

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	2.21	2.21	2.31	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	7.42	9.63	7.78	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	8.53	18.15	8.93	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	31.77	49.93	33.30	52.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	17.51	67.44	18.35	70.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	27.99	95.43	29.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	95.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					95.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3090 Gula bibit Gedung dan isinya

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	5.30	5.30	0.10	0.10	0.10	0.10	1	1	50.00	50.00	1.93	1.93	60.00	60.00	1899.79	1899.79	
2	50	100	75	8	16	5.30	10.60	0.06	0.16	0.06	0.15	1	2	50.00	100.00	1.29	3.22	40.00	100.00	2165.63	1997.89	
3	100	200	150	3	19	1.99	12.58	0.02	0.18	0.02	0.17	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	1801.69	
4	200	300	250	6	25	3.97	16.56	0.10	0.28	0.09	0.26	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	1154.27	
5	300	500	400	14	39	9.27	25.83	0.33	0.61	0.31	0.57	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	530.11	
6	500	750	625	21	60	13.91	39.74	0.72	1.33	0.68	1.25	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	242.53	
7	750	1,000	875	3	63	1.99	41.72	0.21	1.53	0.20	1.45	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	209.70	
8	1,000	1,500	1,250	11	74	7.28	49.01	1.02	2.55	0.96	2.40	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	126.12	
9	1,500	2,000	1,750	9	83	5.96	54.97	1.15	3.70	1.08	3.49	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	86.94	
10	2,000	2,500	2,250	4	87	2.65	57.62	0.69	4.40	0.65	4.14	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	73.22	
11	2,500	3,000	2,750	3	90	1.99	59.60	0.62	5.02	0.59	4.73	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	64.13	
12	3,000	4,000	3,500	6	96	3.97	63.58	2.08	7.10	1.96	6.69	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	45.32	
13	4,000	5,000	4,500	8	104	5.30	68.87	3.45	10.55	3.25	9.94	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	30.51	
14	5,000	7,500	6,250	12	116	7.95	76.82	15.92	26.46	15.00	24.93	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	12.16	
15	7,500	10,000	8,750	7	123	4.64	81.46	6.79	33.26	6.40	31.33	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	9.68	
16	10,000	20,000	15,000	19	142	12.58	94.04	34.07	67.32	32.10	63.43	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	4.78	
17	20,000	50,000	35,000	8	150	5.30	99.34	28.81	96.14	27.15	90.58	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	3.35	
18	50,000	100,000	75,000	1	151	0.66	100.00	10.00	106.14	9.42	100.00	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	3.03	
19	100,000	500,000	300,000	0	151	0.00	100.00	0.00	106.14	0.00	100.00	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	3.03	
20	500,000	UP		0	151	0.00	100.00	0.00	106.14	0.00	100.00	0	2	0.00	100.00	0.00	3.22	0.00	100.00	0.00	3.03	
				151				106.14				2					3.22					3.03



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3100

Perkebunan seratserat campuran dan kapok

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.76	4.76	0.09	0.09	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	5.23	5.33	2.57	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	8.90	14.22	4.37	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	7.45	21.67	3.66	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.76	23.81	12.61	34.28	6.19	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.76	28.57	14.22	48.50	6.98	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.76	33.33	15.97	64.47	7.84	31.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.76	38.10	16.05	80.52	7.88	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.76	42.86	14.18	94.71	6.96	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.76	47.62	0.23	94.94	0.11	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.76	52.38	27.54	122.48	13.52	60.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.76	57.14	16.00	138.48	7.86	67.99	2	2	66.67	66.67	244.58	244.58	66.60	66.60	1528.48	176.62	176.62	176.62	
14	5,000	7,500	6,250	1	13	4.76	61.90	16.22	154.70	7.96	75.95	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	158.10	158.10	158.10	
15	7,500	10,000	8,750	1	14	4.76	66.67	45.46	200.16	22.32	98.27	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	122.19	122.19	122.19	
16	10,000	20,000	15,000	1	15	4.76	71.43	0.11	200.27	0.06	98.32	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	122.12	122.12	122.12	
17	20,000	50,000	35,000	1	16	4.76	76.19	0.00	200.27	0.00	98.32	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	122.12	122.12	122.12	
18	50,000	100,000	75,000	1	17	4.76	80.95	0.00	200.27	0.00	98.32	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	122.12	122.12	122.12	
19	100,000	500,000	300,000	1	18	4.76	85.71	1.58	201.86	0.78	99.10	0	2	0.00	66.67	0.00	244.58	0.00	66.60	0.00	121.16	121.16	121.16	
20	500,000	UP		3	21	14.29	100.00	1.83	203.69	0.90	100.00	1	3	33.33	100.00	122.65	367.22	33.40	100.00	6702.02	180.29	180.29	180.29	
				21					203.69					3					367.22					180.29



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3110 Pabrik tapioka di perkebunan

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	8.93	8.93	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.79	10.71	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.79	12.50	0.01	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.79	14.29	0.00	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	3.57	17.86	0.03	0.05	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	13	5.36	23.21	0.14	0.19	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	17	7.14	30.36	2.82	3.01	1.24	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	19	3.57	33.93	7.21	10.21	3.16	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	1.79	35.71	0.05	10.26	0.02	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	1.79	37.50	0.17	10.43	0.07	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	1.79	39.29	0.45	10.88	0.20	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	25	5.36	44.64	64.90	75.78	28.48	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	27	3.57	48.21	2.40	78.17	1.05	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	28	1.79	50.00	0.12	78.29	0.05	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	29	1.79	51.79	55.58	133.88	24.39	58.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	35	10.71	62.50	22.01	155.89	9.66	68.41	1	1	100.00	100.00	67.68	67.68	100.00	100.00	307.48	43.41			
17	20,000	50,000	35,000	13	48	23.21	85.71	59.47	215.35	26.10	94.50	0	1	0.00	100.00	0.00	67.68	0.00	100.00	0.00	31.43			
18	50,000	100,000	75,000	5	53	8.93	94.64	7.11	222.46	3.12	97.62	0	1	0.00	100.00	0.00	67.68	0.00	100.00	0.00	30.42			
19	100,000	500,000	300,000	3	56	5.36	100.00	5.41	227.88	2.38	100.00	0	1	0.00	100.00	0.00	67.68	0.00	100.00	0.00	29.70			
20	500,000	UP		0	56	0.00	100.00	0.00	227.88	0.00	100.00	0	1	0.00	100.00	0.00	67.68	0.00	100.00	0.00	29.70			
				56					227.88					1					67.68					29.70



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
OCCUPATION CODE : 3120 Damar dan terpentin

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	30.20	30.20	25.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.00	30.20	0.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.00	30.20	0.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	15.10	45.30	12.50	37.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	45.30	90.60	37.50	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	30.20	120.80	25.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	120.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					120.80					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 3130 Perkenekirs dan rempah - rempah

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.31	0.31	3.34	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	9.00	9.31	96.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2			9.31				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3140

Padi tanpa pengerjaan termasuk padi di tempat terbuka

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	3.03	3.03	0.38	0.38	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	3.03	6.06	0.62	1.00	0.17	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	8	6.06	12.12	2.84	3.83	0.79	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	1.52	13.64	1.25	5.08	0.35	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	15	9.09	22.73	3.21	8.30	0.90	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	22	10.61	33.33	8.99	17.29	2.52	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	32	15.15	48.48	12.76	30.04	3.57	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	39	10.61	59.09	17.57	47.61	4.92	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	44	7.58	66.67	10.67	58.28	2.99	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	45	1.52	68.18	5.23	63.51	1.47	17.80	2	2	66.67	66.67	21.18	21.18	96.74	96.74	404.81	404.81	33.34	33.34	
12	3,000	4,000	3,500	1	46	1.52	69.70	9.96	73.47	2.79	20.59	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	96.74	0.00	28.82	28.82
13	4,000	5,000	4,500	1	47	1.52	71.21	6.53	80.00	1.83	22.42	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	96.74	0.00	26.47	26.47
14	5,000	7,500	6,250	1	48	1.52	72.73	0.04	80.04	0.01	22.43	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	96.74	0.00	26.46	26.46
15	7,500	10,000	8,750	1	49	1.52	74.24	1.26	81.30	0.35	22.78	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	96.74	0.00	26.05	26.05
16	10,000	20,000	15,000	3	52	4.55	78.79	60.96	142.27	17.08	39.87	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	96.74	0.00	14.88	14.88
17	20,000	50,000	35,000	3	55	4.55	83.33	48.60	190.86	13.62	53.48	0	2	0.00	66.67	0.00	21.18	0.00	96.74	0.00	96.74	0.00	11.09	11.09
18	50,000	100,000	75,000	8	63	12.12	95.45	144.00	334.86	40.35	93.84	1	3	33.33	100.00	0.71	21.89	3.26	100.00	0.50	100.00	0.50	6.54	6.54
19	100,000	500,000	300,000	3	66	4.55	100.00	22.00	356.86	6.16	100.00	0	3	0.00	100.00	0.00	21.89	0.00	100.00	0.00	100.00	0.00	6.13	6.13
20	500,000	UP		0	66	0.00	100.00	0.00	0.00	0.00	100.00	0	3	0.00	100.00	0.00	21.89	0.00	100.00	0.00	100.00	0.00	6.13	6.13
				66					356.86					3					21.89					6.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3150 Hortikulturasayur-sayurankentang dan tidak ada pengering

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	16.67	16.67	0.13	0.13	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	16.67	33.33	4.97	5.10	6.09	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	11	27.78	61.11	5.38	10.48	6.59	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	5.56	66.67	0.29	10.77	0.36	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	5.56	72.22	44.04	54.81	53.95	67.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	15	11.11	83.33	4.96	59.77	6.07	73.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	5.56	88.89	1.42	61.19	1.74	74.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	5.56	94.44	16.05	77.24	19.66	94.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	5.56	100.00	4.40	81.64	5.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	81.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					81.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3160

Minyak kelapa sawit tanpa pemakaian bensin dalam pengerjaan

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	120	120	5.00	5.00	11.40	11.40	0.10	0.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	44	164	1.83	6.84	91.12	102.52	0.81	0.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	64	228	2.67	9.50	219.54	322.06	1.96	2.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	42	270	1.75	11.25	82.30	404.36	0.73	3.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	48	318	2.00	13.26	194.07	598.43	1.73	5.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	56	374	2.33	15.59	89.75	688.18	0.80	6.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	58	432	2.42	18.01	93.06	781.24	0.83	6.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	109	541	4.54	22.55	223.30	1,004.54	1.99	8.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	109	650	4.54	27.09	174.54	1,179.08	1.56	10.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	83	733	3.46	30.55	217.60	1,396.67	1.94	12.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	64	797	2.67	33.22	70.64	1,467.31	0.63	13.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	154	951	6.42	39.64	245.59	1,712.90	2.19	15.28	1	1	1	1	1.22	1.22	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	137	1,088	5.71	45.35	315.36	2,028.25	2.81	18.09	1	2	2	2	1.22	2.44	45.00	45.00	0.34	0.34			
14	5,000	7,500	6,250	188	1,276	7.84	53.19	450.04	2,478.29	4.01	22.11	4	6	6	6	4.88	7.32	1,445.79	1,490.79	10.93	11.27			
15	7,500	10,000	8,750	109	1,385	4.54	57.73	384.81	2,863.10	3.43	25.54	0	6	6	6	0.00	7.32	0.00	1,490.79	0.00	11.27			
16	10,000	20,000	15,000	132	1,517	5.50	63.23	546.93	3,410.02	4.88	30.42	1	7	7	7	1.22	8.54	11.17	1,501.96	0.08	11.36			
17	20,000	50,000	35,000	273	1,790	11.38	74.61	1,888.36	5,298.39	16.85	47.27	1	8	8	8	1.22	9.76	2,248.34	3,750.30	17.00	28.36			
18	50,000	100,000	75,000	302	2,092	12.59	87.20	2,894.16	8,192.55	25.82	73.09	59	67	67	67	71.95	81.71	6,262.91	10,013.21	47.35	75.71			
19	100,000	500,000	300,000	292	2,384	12.17	99.37	3,001.16	11,193.71	26.77	99.86	12	79	79	79	14.63	96.34	3,194.62	13,207.83	24.15	99.86			
20	500,000	UP		15	2,399	0.63	100.00	15.26	11,208.97	0.14	100.00	3	82	82	82	3.66	100.00	18.31	13,226.15	0.14	100.00			
				2,399					11,208.97					82					13,226.15					118.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3170 Tembakau jika fermentasi tembakau dikerjakan diperkebunan

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.35	0.35	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	17.01	17.36	9.90	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	26.62	43.98	15.49	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	57.93	101.91	33.71	59.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	69.95	171.86	40.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	171.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					171.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3210 Perabot rumah dalam rumah tinggal

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.57	3.57	0.04	0.04	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.57	7.14	0.14	0.18	2.31	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	24	78.57	85.71	2.58	2.76	41.74	44.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	25	3.57	89.29	0.65	3.41	10.58	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	27	7.14	96.43	1.35	4.76	21.90	77.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	28	3.57	100.00	1.41	6.17	22.90	100.00	2	2	100.00	100.00	12.86	12.86	100.00	100.00	909.26	208.19	
7	750	1,000	875	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
8	1,000	1,500	1,250	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
9	1,500	2,000	1,750	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
10	2,000	2,500	2,500	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
11	2,500	3,000	2,750	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
20	500,000	UP		0	28	0.00	100.00	0.00	6.17	0.00	100.00	0	2	0.00	100.00	0.00	12.86	0.00	100.00	0.00	208.19	
				28					6.17					2					12.86			208.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3240

PERKEBUNAN GULA JAMINAN (ampas & rapak tidak disimpan dalam

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	41.30	41.30	31.54	31.54	13.35	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	23	8.70	50.00	19.47	51.01	8.24	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	24	2.17	52.17	0.02	51.03	0.01	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	25	2.17	54.35	0.07	51.10	0.03	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	26	2.17	56.52	0.08	51.18	0.03	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	2.17	58.70	0.11	51.29	0.05	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	28	2.17	60.87	6.26	57.54	2.65	24.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	2.17	63.04	19.20	76.74	8.13	32.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	30	2.17	65.22	9.91	86.66	4.19	36.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	31	2.17	67.39	6.20	92.85	2.62	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	32	2.17	69.57	9.12	101.97	3.86	43.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	2.17	71.74	0.90	102.87	0.38	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	34	2.17	73.91	1.17	104.03	0.49	44.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	35	2.17	76.09	9.12	113.15	3.86	47.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	36	2.17	78.26	19.20	132.35	8.13	56.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	37	2.17	80.43	9.12	141.47	3.86	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	38	2.17	82.61	19.20	160.67	8.13	68.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	39	2.17	84.78	0.40	161.07	0.17	68.17	3	3	100.00	100.00	181.10	181.10	100.00	100.00	45776.37	112.44
19	100,000	500,000	300,000	6	45	13.04	97.83	56.02	217.09	23.71	91.87	0	3	0.00	100.00	0.00	181.10	0.00	100.00	0.00	83.42
20	500,000	UP		1	46	2.17	100.00	19.20	236.29	8.13	100.00	0	3	0.00	100.00	0.00	181.10	0.00	100.00	0.00	76.64
				46				236.29				3				181.10				76.64	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 32401 Pab. gula tdk termasuk gula tetes tebu ampas rapak dll

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	3.15	3.15	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.15		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 32402 Pab. gula termasuk gula tetes tebu ampas rapak dll

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	8	36.36	36.36	78.00	78.00	14.28	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	4.55	40.91	29.61	107.61	5.42	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	4.55	45.45	32.00	139.61	5.86	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	4.55	50.00	32.00	171.61	5.86	31.42	1	1	25.00	25.00	39.20	39.20	3.55	3.55	122.50	122.50	22.84	22.84	
6	500	750	625	1	12	4.55	54.55	32.00	203.61	5.86	37.28	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	0.00	19.25	19.25	
7	750	1,000	875	1	13	4.55	59.09	32.00	235.61	5.86	43.14	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	0.00	16.64	16.64	
8	1,000	1,500	1,250	1	14	4.55	63.64	32.00	267.61	5.86	49.00	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	0.00	14.65	14.65	
9	1,500	2,000	1,750	1	15	4.55	68.18	32.00	299.61	5.86	54.86	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	0.00	13.08	13.08	
10	2,000	2,500	2,250	1	16	4.55	72.73	32.00	331.61	5.86	60.72	0	1	0.00	25.00	0.00	39.20	0.00	3.55	0.00	0.00	11.82	11.82	
11	2,500	3,000	2,750	1	17	4.55	77.27	73.00	404.61	13.37	74.09	1	2	25.00	50.00	816.00	855.20	73.93	77.48	1117.81	1117.81	211.37	211.37	
12	3,000	4,000	3,500	1	18	4.55	81.82	29.20	433.81	5.35	79.44	0	2	0.00	50.00	0.00	855.20	0.00	77.48	0.00	0.00	197.14	197.14	
13	4,000	5,000	4,500	1	19	4.55	86.36	32.00	465.81	5.86	85.30	0	2	0.00	50.00	0.00	855.20	0.00	77.48	0.00	0.00	183.60	183.60	
14	5,000	7,500	6,250	1	20	4.55	90.91	25.55	491.36	4.68	89.97	0	2	0.00	50.00	0.00	855.20	0.00	77.48	0.00	0.00	174.05	174.05	
15	7,500	10,000	8,750	1	21	4.55	95.45	29.20	520.56	5.35	95.32	1	3	25.00	75.00	241.09	1,096.29	21.84	99.32	825.63	825.63	210.60	210.60	
16	10,000	20,000	15,000	1	22	4.55	100.00	25.55	546.11	4.68	100.00	1	4	25.00	100.00	7.47	1,103.75	0.68	100.00	29.23	29.23	202.11	202.11	
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	546.11	0.00	100.00	0	4	0.00	100.00	0.00	1,103.75	0.00	100.00	0.00	0.00	202.11	202.11	
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	546.11	0.00	100.00	0	4	0.00	100.00	0.00	1,103.75	0.00	100.00	0.00	0.00	202.11	202.11	
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	546.11	0.00	100.00	0	4	0.00	100.00	0.00	1,103.75	0.00	100.00	0.00	0.00	202.11	202.11	
20	500,000	UP		0	22	0.00	100.00	0.00	546.11	0.00	100.00	0	4	0.00	100.00	0.00	1,103.75	0.00	100.00	0.00	0.00	202.11	202.11	
				22					546.11					4					1,103.75					202.11



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 3260 Pertanggungans kerugian pertama untuk pabrik gula

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.62	9.62	0.12	0.12	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.96	10.58	0.01	0.13	0.01	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	15	3.85	14.42	0.10	0.23	0.10	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	27	11.54	25.96	0.47	0.69	0.50	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	35	7.69	33.65	0.49	1.18	0.53	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	46	10.58	44.23	1.02	2.21	1.10	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	56	9.62	53.85	1.58	3.78	1.70	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	63	6.73	60.58	1.32	5.10	1.42	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	68	4.81	65.38	1.32	6.43	1.43	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	75	6.73	72.12	2.46	8.89	2.65	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	80	4.81	76.92	6.19	15.08	6.67	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	85	4.81	81.73	2.57	17.66	2.77	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	87	1.92	83.65	1.31	18.97	1.41	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	90	2.88	86.54	2.75	21.72	2.96	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	95	4.81	91.35	6.45	28.17	6.94	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	97	1.92	93.27	3.06	31.23	3.29	33.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	98	0.96	94.23	5.12	36.35	5.51	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	100	1.92	96.15	49.97	86.31	53.78	92.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	104	3.85	100.00	6.59	92.91	7.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	104	0.00	100.00	0.00	92.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					92.91					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	58	58	51.33	51.33	50.71	50.71	11.72	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	70	10.62	61.95	8.38	42.32	1.94	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	77	6.19	68.14	113.12	155.45	26.15	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	78	0.88	69.03	3.64	151.81	0.84	35.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	81	2.65	71.68	38.56	113.25	8.91	26.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	82	0.88	72.57	2.52	110.73	0.58	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	83	0.88	73.45	1.48	109.25	0.34	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	84	0.88	74.34	4.90	104.35	1.13	24.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	86	1.77	76.11	14.36	89.98	3.32	20.80	2	2	100.00	100.00	144.18	144.18	100.00	100.00	1003.73	160.23	
10	2,000	2,500	2,250	2	88	1.77	77.88	12.45	77.53	2.88	17.92	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	185.97	
11	2,500	3,000	2,750	2	90	1.77	79.65	0.58	76.95	0.13	17.79	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	187.37	
12	3,000	4,000	3,500	1	91	0.88	80.53	30.60	46.35	7.07	10.71	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	311.06	
13	4,000	5,000	4,500	1	92	0.88	81.42	43.97	2.39	10.16	0.55	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	6041.76	
14	5,000	7,500	6,250	1	93	0.88	82.30	10.87	8.48	2.51	1.96	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	1700.22	
15	7,500	10,000	8,750	1	94	0.88	83.19	27.50	35.98	6.36	8.32	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	400.73	
16	10,000	20,000	15,000	7	101	6.19	89.38	175.15	211.13	40.48	48.80	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	68.29	
17	20,000	50,000	35,000	2	103	1.77	91.15	198.00	409.13	45.76	94.56	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	35.24	
18	50,000	100,000	75,000	1	104	0.88	92.04	5.60	414.73	1.29	95.86	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	34.77	
19	100,000	500,000	300,000	7	111	6.19	98.23	16.75	431.48	3.87	99.73	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	33.42	
20	500,000	UP		2	113	1.77	100.00	1.18	432.66	0.27	100.00	0	2	0.00	100.00	0.00	144.18	0.00	100.00	0.00	33.33	
				113					432.66					2					144.18			33.33



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014

OCCUPATION CODE : 4000 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	91	91	48.40	48.40	33.69	33.69	3.57	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	112	11.17	59.57	16.86	50.56	1.78	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	121	4.79	64.36	22.72	73.28	2.40	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	124	1.60	65.96	9.35	82.62	0.99	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	128	2.13	68.09	5.95	88.58	0.63	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	132	2.13	70.21	66.98	155.55	7.09	16.46	1	1	100.00	100.00	10.14	10.14	100.00	100.00	15.14	6.52			
7	750	1,000	875	2	134	1.06	71.28	0.00	155.56	0.00	16.46	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	6.52			
8	1,000	1,500	1,250	4	138	2.13	73.40	44.52	200.07	4.71	21.18	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	5.07			
9	1,500	2,000	1,750	6	144	3.19	76.60	0.02	200.09	0.00	21.18	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	5.07			
10	2,000	2,500	2,250	2	146	1.06	77.66	0.01	200.09	0.00	21.18	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	5.07			
11	2,500	3,000	2,750	3	149	1.60	79.26	60.01	260.11	6.35	27.53	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.90			
12	3,000	4,000	3,500	5	154	2.66	81.91	0.02	260.13	0.00	27.53	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.90			
13	4,000	5,000	4,500	2	156	1.06	82.98	0.02	260.15	0.00	27.53	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.90			
14	5,000	7,500	6,250	3	159	1.60	84.57	2.02	262.17	0.21	27.75	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.87			
15	7,500	10,000	8,750	3	162	1.60	86.17	8.47	270.64	0.90	28.64	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.75			
16	10,000	20,000	15,000	5	167	2.66	88.83	30.29	300.93	3.21	31.85	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	3.37			
17	20,000	50,000	35,000	9	176	4.79	93.62	329.79	630.72	34.90	66.75	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	1.61			
18	50,000	100,000	75,000	6	182	3.19	96.81	184.05	814.77	19.48	86.23	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	1.24			
19	100,000	500,000	300,000	4	186	2.13	98.94	102.12	916.89	10.81	97.04	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	1.11			
20	500,000	UP		2	188	1.06	100.00	27.96	944.85	2.96	100.00	0	1	0.00	100.00	0.00	10.14	0.00	100.00	0.00	1.07			
				188					944.85					1					10.14					1.07



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4001 Capoc/Kapuk

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.08	0.08	36.16	36.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.13	0.21	63.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.21				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4002 Caster Oil Plant/Jarak

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	7.50	7.50	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	7.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.50		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4003 Chocolate/Coklat

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4005 Coconut/Kelapa

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	66.67	66.67	0.46	0.46	10.76	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	16.67	83.33	2.08	2.54	48.49	59.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	16.67	100.00	1.75	4.29	40.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	4.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					4.29					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4006 Coffee/Kopi

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.10	0.10	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.22	2.32	11.81	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.22	0.10	11.81	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.05	0.15	0.27	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	10.35	10.50	55.18	55.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.40	11.90	7.47	63.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	6.86	18.76	36.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				18.76		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4007 Cotton/Kapas

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	3.90	3.90	69.27	69.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.17	4.07	2.98	72.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.08	6.15	36.99	109.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.52	5.63	9.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					5.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4011 Paddy/Padi

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.98	0.98	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4012 Palm Oil/Kelapa Sawit

DATA POSITION FROM : 01/01/2014

DATA POSITION TO : 31/12/2014

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,553	3,553	66.52	66.52	358.96	358.96	7.86	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	877	4,430	16.42	82.94	313.92	672.88	6.88	14.74	1	1	1.23	1.23	0.51	0.51	0.01	0.01	0.16	0.08			
3	100	200	150	280	4,710	5.24	88.19	200.35	873.23	4.39	19.12	0	1	0.00	1.23	0.00	0.51	0.00	0.01	0.00	0.06			
4	200	300	250	57	4,767	1.07	89.25	77.93	951.17	1.71	20.83	0	1	0.00	1.23	0.00	0.51	0.00	0.01	0.00	0.05			
5	300	500	400	41	4,808	0.77	90.02	77.21	1,028.37	1.69	22.52	0	1	0.00	1.23	0.00	0.51	0.00	0.01	0.00	0.05			
6	500	750	625	17	4,825	0.32	90.34	84.16	1,112.53	1.84	24.37	0	1	0.00	1.23	0.00	0.51	0.00	0.01	0.00	0.05			
7	750	1,000	875	13	4,838	0.24	90.58	47.09	1,159.62	1.03	25.40	1	2	1.23	2.47	752.20	752.71	22.11	22.12	1597.34	64.91			
8	1,000	1,500	1,250	18	4,856	0.34	90.92	68.80	1,228.42	1.51	26.90	0	2	0.00	2.47	0.00	752.71	0.00	22.12	0.00	61.27			
9	1,500	2,000	1,750	16	4,872	0.30	91.22	42.97	1,271.39	0.94	27.85	1	3	1.23	3.70	12.67	765.37	0.37	22.50	29.48	60.20			
10	2,000	2,500	2,250	14	4,886	0.26	91.48	32.79	1,304.18	0.72	28.56	0	3	0.00	3.70	0.00	765.37	0.00	22.50	0.00	58.69			
11	2,500	3,000	2,750	9	4,895	0.17	91.65	86.06	1,390.24	1.88	30.45	0	3	0.00	3.70	0.00	765.37	0.00	22.50	0.00	55.05			
12	3,000	4,000	3,500	19	4,914	0.36	92.01	52.09	1,442.32	1.14	31.59	0	3	0.00	3.70	0.00	765.37	0.00	22.50	0.00	53.07			
13	4,000	5,000	4,500	10	4,924	0.19	92.19	37.98	1,480.30	0.83	32.42	1	4	1.23	4.94	16.06	781.44	0.47	22.97	42.30	52.79			
14	5,000	7,500	6,250	27	4,951	0.51	92.70	149.73	1,630.03	3.28	35.70	2	6	2.47	7.41	66.48	847.92	1.95	24.92	44.40	52.02			
15	7,500	10,000	8,750	25	4,976	0.47	93.17	106.91	1,736.94	2.34	38.04	1	7	1.23	8.64	1.31	849.23	0.04	24.96	1.23	48.89			
16	10,000	20,000	15,000	55	5,031	1.03	94.20	532.33	2,269.27	11.66	49.70	2	9	2.47	11.11	45.90	895.14	1.35	26.31	8.62	39.45			
17	20,000	50,000	35,000	101	5,132	1.89	96.09	1,086.76	3,356.03	23.80	73.50	7	16	8.64	19.75	299.10	1,194.24	8.79	35.10	27.52	35.58			
18	50,000	100,000	75,000	75	5,207	1.40	97.49	619.66	3,975.70	13.57	87.07	5	21	6.17	25.93	938.70	2,132.95	27.59	62.69	151.49	53.65			
19	100,000	500,000	300,000	102	5,309	1.91	99.40	424.68	4,400.38	9.30	96.37	15	36	18.52	44.44	647.74	2,780.68	19.04	81.73	152.52	63.19			
20	500,000	UP		32	5,341	0.60	100.00	165.58	4,565.96	3.63	100.00	45	81	55.56	100.00	621.48	3,402.16	18.27	100.00	375.32	74.51			
				5,341					4,565.96					81					3,402.16					74.51



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4013 Pineapples/Nanas

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	2.50	2.50	31.83	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	2.50	5.00	31.83	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	0.00	5.00	0.00	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	2.50	2.50	31.83	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	5.35	7.85	68.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	7.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				7.85		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4016 Perkebunan karet

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	774	774	88.46	88.46	83.30	83.30	42.44	42.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	76	850	8.69	97.14	21.42	104.72	10.91	53.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	865	1.71	98.86	6.95	111.67	3.54	56.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	869	0.46	99.31	4.06	115.73	2.07	58.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	871	0.23	99.54	2.82	118.55	1.44	60.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	872	0.11	99.66	4.50	123.05	2.29	62.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	873	0.11	99.77	4.98	128.03	2.53	65.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	874	0.11	99.89	54.00	182.03	27.51	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	875	0.11	100.00	14.25	196.28	7.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	875	0.00	100.00	0.00	196.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				875					196.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4017 Spices/Rempah-rempah

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	0.29	0.29	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	0.53	0.81	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	5	13.33	33.33	1.19	2.00	0.34	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	9	26.67	60.00	4.89	6.88	1.42	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	6.67	66.67	4.84	11.73	1.40	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	6.67	73.33	77.00	88.73	22.30	25.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	6.67	80.00	27.06	115.79	7.84	33.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	6.67	86.67	30.85	146.63	8.94	42.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	6.67	93.33	117.92	264.56	34.16	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	6.67	100.00	80.67	345.22	23.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	345.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					345.22					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4018 Sugar Bibit/Gula Bibit

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4019 Sugar Cane/Tebu

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	39.47	39.47	6.45	6.45	11.08	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	47	22.37	61.84	5.98	12.44	10.27	21.36	2	2	33.33	33.33	10.31	10.31	12.98	12.98	172.31	82.88			
3	100	200	150	9	56	11.84	73.68	7.48	19.91	12.84	34.20	1	3	16.67	50.00	18.36	28.66	23.11	36.09	245.52	143.95			
4	200	300	250	6	62	7.89	81.58	6.96	26.87	11.95	46.14	1	4	16.67	66.67	3.29	31.95	4.14	40.23	47.30	118.93			
5	300	500	400	3	65	3.95	85.53	6.14	33.01	10.54	56.68	0	4	0.00	66.67	0.00	31.95	0.00	40.23	0.00	96.82			
6	500	750	625	2	67	2.63	88.16	7.22	40.23	12.41	69.09	2	6	33.33	100.00	47.47	79.43	59.77	100.00	657.17	197.44			
7	750	1,000	875	1	68	1.32	89.47	4.46	44.69	7.67	76.76	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	177.72			
8	1,000	1,500	1,250	1	69	1.32	90.79	1.73	46.43	2.98	79.73	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	171.08			
9	1,500	2,000	1,750	1	70	1.32	92.11	1.87	48.30	3.22	82.95	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	164.44			
10	2,000	2,500	2,250	1	71	1.32	93.42	2.50	50.80	4.29	87.25	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	156.35			
11	2,500	3,000	2,750	1	72	1.32	94.74	2.31	53.11	3.97	91.22	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	149.55			
12	3,000	4,000	3,500	1	73	1.32	96.05	2.50	55.61	4.29	95.51	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	142.83			
13	4,000	5,000	4,500	1	74	1.32	97.37	2.31	57.92	3.97	99.48	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	137.13			
14	5,000	7,500	6,250	1	75	1.32	98.68	0.23	58.15	0.40	99.87	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.59			
15	7,500	10,000	8,750	1	76	1.32	100.00	0.07	58.23	0.13	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41			
16	10,000	20,000	15,000	0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41			
17	20,000	50,000	35,000	0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41			
18	50,000	100,000	75,000	0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41			
19	100,000	500,000	300,000	0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41			
20	500,000	UP		0	76	0.00	100.00	0.00	58.23	0.00	100.00	0	6	0.00	100.00	0.00	79.43	0.00	100.00	0.00	136.41			
				76					58.23					6					79.43					136.41



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4020 Tea/Teh

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	34.00	34.00	48.43	48.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	36.20	70.20	51.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	70.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					70.20					0					0.00					0.00		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2014
 OCCUPATION CODE : 4022 Vegetables/Sayur2an

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	50.00	100.00	1.02	1.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	2	0.00	100.00	0.00	1.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				2					1.02					0					0.00			0.00	
GRANT TOTAL								2,008,377.0					3,461,639.79					14,675.0					4,236,832.75

1.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,783	3,783	19.86	19.86	180.86	180.86	1.19	1.19	5	5	6.49	6.49	169.50	169.50	1.19	1.19	93.72	93.72			
2	50	100	75	2,322	6,105	12.19	32.05	538.60	719.45	3.55	4.75	10	15	12.99	19.48	338.19	507.69	2.37	3.55	62.79	70.57			
3	100	200	150	3,744	9,849	19.66	51.71	868.40	1,587.86	5.73	10.48	6	21	7.79	27.27	349.39	857.08	2.44	6.00	40.23	53.98			
4	200	300	250	2,634	12,483	13.83	65.54	1,024.77	2,612.62	6.76	17.24	9	30	11.69	38.96	767.48	1,624.56	5.37	11.37	74.89	62.18			
5	300	500	400	2,583	15,066	13.56	79.10	1,538.24	4,150.86	10.15	27.39	6	36	7.79	46.75	381.33	2,005.89	2.67	14.03	24.79	48.32			
6	500	750	625	1,252	16,318	6.57	85.67	1,046.78	5,197.65	6.91	34.30	4	40	5.19	51.95	45.84	2,051.73	0.32	14.36	4.38	39.47			
7	750	1,000	875	721	17,039	3.79	89.46	918.31	6,115.95	6.06	40.36	0	40	0.00	51.95	0.00	2,051.73	0.00	14.36	0.00	33.55			
8	1,000	1,500	1,250	549	17,588	2.88	92.34	903.60	7,019.55	5.96	46.32	2	42	2.60	54.55	11.72	2,063.45	0.08	14.44	1.30	29.40			
9	1,500	2,000	1,750	259	17,847	1.36	93.70	656.86	7,676.41	4.33	50.65	2	44	2.60	57.14	7.85	2,071.30	0.05	14.49	1.20	26.98			
10	2,000	2,500	2,250	157	18,004	0.82	94.52	437.05	8,113.46	2.88	53.54	0	44	0.00	57.14	0.00	2,071.30	0.00	14.49	0.00	25.53			
11	2,500	3,000	2,750	157	18,161	0.82	95.35	412.08	8,525.53	2.72	56.26	1	45	1.30	58.44	7.19	2,078.49	0.05	14.54	1.75	24.38			
12	3,000	4,000	3,500	138	18,299	0.72	96.07	613.49	9,139.03	4.05	60.31	0	45	0.00	58.44	0.00	2,078.49	0.00	14.54	0.00	22.74			
13	4,000	5,000	4,500	76	18,375	0.40	96.47	395.72	9,534.75	2.61	62.92	1	46	1.30	59.74	36.22	2,114.72	0.25	14.80	9.15	22.18			
14	5,000	7,500	6,250	183	18,558	0.96	97.43	763.16	10,297.91	5.04	67.95	1	47	1.30	61.04	1,702.89	3,817.61	11.91	26.71	223.14	37.07			
15	7,500	10,000	8,750	81	18,639	0.43	97.86	381.95	10,679.86	2.52	70.47	4	51	5.19	66.23	9,628.18	13,445.78	67.36	94.08	2520.81	125.90			
16	10,000	20,000	15,000	115	18,754	0.60	98.46	1,231.84	11,911.70	8.13	78.60	14	65	18.18	84.42	310.57	13,756.36	2.17	96.25	25.21	115.49			
17	20,000	50,000	35,000	154	18,908	0.81	99.27	2,188.74	14,100.44	14.44	93.04	6	71	7.79	92.21	435.65	14,192.01	3.05	99.30	19.90	100.65			
18	50,000	100,000	75,000	86	18,994	0.45	99.72	803.60	14,904.04	5.30	98.35	5	76	6.49	98.70	52.49	14,244.50	0.37	99.66	6.53	95.57			
19	100,000	500,000	300,000	32	19,026	0.17	99.89	134.92	15,038.96	0.89	99.24	1	77	1.30	100.00	48.10	14,292.60	0.34	100.00	35.65	95.04			
20	500,000	UP		21	19,047	0.11	100.00	115.56	15,154.52	0.76	100.00	0	77	0.00	100.00	0.00	14,292.60	0.00	100.00	0.00	94.31			
				19,047					15,154.52					77					14,292.60					94.31



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 02 SUMATERA UTARA
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM
1	0	50	25	28,645	28,645	19.99	19.99	5,631.40	5,631.40	2.94	2.94	150	150	12.35	12.35	1,175.39	1,175.39	0.55	0.55	20.87	20.87
2	50	100	75	16,346	44,991	11.41	31.40	4,369.61	10,001.01	2.28	5.22	48	198	3.95	16.30	818.60	1,993.99	0.38	0.94	18.73	19.94
3	100	200	150	19,952	64,943	13.93	45.33	6,493.69	16,494.71	3.39	8.61	61	259	5.02	21.32	2,136.03	4,130.02	1.00	1.94	32.89	25.04
4	200	300	250	14,147	79,090	9.87	55.20	6,197.10	22,691.80	3.23	11.84	34	293	2.80	24.12	3,495.02	7,625.04	1.64	3.59	56.40	33.60
5	300	500	400	18,985	98,075	13.25	68.45	11,453.97	34,145.77	5.98	17.82	107	400	8.81	32.92	5,806.74	13,431.78	2.73	6.32	50.70	39.34
6	500	750	625	10,463	108,538	7.30	75.76	8,930.54	43,076.31	4.66	22.48	28	428	2.30	35.23	1,292.77	14,724.54	0.61	6.92	14.48	34.18
7	750	1,000	875	7,884	116,422	5.50	81.26	9,205.79	52,282.10	4.80	27.28	76	504	6.26	41.48	7,979.48	22,704.02	3.75	10.68	86.68	43.43
8	1,000	1,500	1,250	6,439	122,861	4.49	85.75	10,087.72	62,369.82	5.26	32.54	91	595	7.49	48.97	4,121.56	26,825.58	1.94	12.61	40.86	43.01
9	1,500	2,000	1,750	3,854	126,715	2.69	88.44	7,986.41	70,356.23	4.17	36.71	37	632	3.05	52.02	5,326.40	32,151.98	2.50	15.12	66.69	45.70
10	2,000	2,500	2,250	2,074	128,789	1.45	89.89	5,250.02	75,606.24	2.74	39.45	85	717	7.00	59.01	5,357.89	37,509.86	2.52	17.64	102.05	49.61
11	2,500	3,000	2,750	1,558	130,347	1.09	90.98	5,057.86	80,664.10	2.64	42.09	13	730	1.07	60.08	7,776.10	45,285.96	3.66	21.29	153.74	56.14
12	3,000	4,000	3,500	1,907	132,254	1.33	92.31	7,338.20	88,002.30	3.83	45.92	91	821	7.49	67.57	11,050.02	56,335.99	5.20	26.49	150.58	64.02
13	4,000	5,000	4,500	1,423	133,677	0.99	93.30	6,037.99	94,040.29	3.15	49.07	24	845	1.98	69.55	3,127.37	59,463.35	1.47	27.96	51.79	63.23
14	5,000	7,500	6,250	1,935	135,612	1.35	94.65	9,923.56	103,963.85	5.18	54.25	34	879	2.80	72.35	8,479.57	67,942.92	3.99	31.95	85.45	65.35
15	7,500	10,000	8,750	1,213	136,825	0.85	95.50	7,486.56	111,450.41	3.91	58.15	41	920	3.37	75.72	11,648.97	79,591.90	5.48	37.43	155.60	71.41
16	10,000	20,000	15,000	2,007	138,832	1.40	96.90	18,363.67	129,814.08	9.58	67.73	54	974	4.44	80.16	11,338.48	90,930.37	5.33	42.76	61.74	70.05
17	20,000	50,000	35,000	2,026	140,858	1.41	98.31	16,007.25	145,821.33	8.35	76.09	102	1,076	8.40	88.56	56,875.49	147,805.86	26.74	69.50	355.31	101.36
18	50,000	100,000	75,000	1,022	141,880	0.71	99.03	399.09	145,422.24	0.21	75.88	43	1,119	3.54	92.10	50,704.11	198,509.97	23.84	93.34	12704.94	136.51
19	100,000	500,000	300,000	1,044	142,924	0.73	99.76	45,339.31	190,761.55	23.66	99.54	67	1,186	5.51	97.61	8,037.52	206,547.49	3.78	97.12	17.73	108.28
20	500,000	UP		351	143,275	0.24	100.00	889.46	191,651.01	0.46	100.00	29	1,215	2.39	100.00	6,122.25	212,669.74	2.88	100.00	688.31	110.97
				143,275				191,651.01					1,215				212,669.74				110.97



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 03 SUMATERA BARAT
UNDERWRITING YEAR 2014
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,075	6,075	11.15	11.15	1,313.48	1,313.48	2.53	2.53	11	11	8.21	8.21	133.10	133.10	0.72	0.72	10.13	10.13			
2	50	100	75	6,104	12,179	11.20	22.35	1,233.90	2,547.37	2.38	4.91	10	21	7.46	15.67	401.94	535.04	2.18	2.90	32.57	21.00			
3	100	200	150	9,411	21,590	17.27	39.63	2,349.22	4,896.59	4.53	9.44	4	25	2.99	18.66	185.09	720.13	1.00	3.91	7.88	14.71			
4	200	300	250	7,511	29,101	13.79	53.42	2,659.95	7,556.54	5.13	14.57	7	32	5.22	23.88	424.60	1,144.73	2.30	6.21	15.96	15.15			
5	300	500	400	9,597	38,698	17.62	71.03	5,311.13	12,867.67	10.24	24.81	14	46	10.45	34.33	847.85	1,992.58	4.60	10.81	15.96	15.49			
6	500	750	625	4,808	43,506	8.83	79.86	4,138.70	17,006.37	7.98	32.78	14	60	10.45	44.78	635.42	2,628.00	3.45	14.25	15.35	15.45			
7	750	1,000	875	3,625	47,131	6.65	86.51	4,549.59	21,555.97	8.77	41.55	4	64	2.99	47.76	2,553.90	5,181.90	13.85	28.10	56.13	24.04			
8	1,000	1,500	1,250	2,418	49,549	4.44	90.95	4,182.55	25,738.52	8.06	49.62	4	68	2.99	50.75	284.68	5,466.58	1.54	29.65	6.81	21.24			
9	1,500	2,000	1,750	1,163	50,712	2.13	93.08	2,967.82	28,706.34	5.72	55.34	4	72	2.99	53.73	25.53	5,492.11	0.14	29.79	0.86	19.13			
10	2,000	2,500	2,250	668	51,380	1.23	94.31	2,285.28	30,991.62	4.41	59.74	3	75	2.24	55.97	2,263.23	7,755.34	12.27	42.06	99.04	25.02			
11	2,500	3,000	2,750	460	51,840	0.84	95.15	1,680.02	32,671.64	3.24	62.98	1	76	0.75	56.72	20.10	7,775.44	0.11	42.17	1.20	23.80			
12	3,000	4,000	3,500	535	52,375	0.98	96.14	2,287.28	34,958.92	4.41	67.39	4	80	2.99	59.70	385.07	8,160.51	2.09	44.26	16.84	23.34			
13	4,000	5,000	4,500	363	52,738	0.67	96.80	1,869.55	36,828.48	3.60	70.99	5	85	3.73	63.43	567.78	8,728.29	3.08	47.34	30.37	23.70			
14	5,000	7,500	6,250	432	53,170	0.79	97.60	2,446.44	39,274.92	4.72	75.71	0	85	0.00	63.43	0.00	8,728.29	0.00	47.34	0.00	22.22			
15	7,500	10,000	8,750	230	53,400	0.42	98.02	1,833.33	41,108.25	3.53	79.25	5	90	3.73	67.16	143.24	8,871.53	0.78	48.11	7.81	21.58			
16	10,000	20,000	15,000	354	53,754	0.65	98.67	3,524.54	44,632.80	6.79	86.04	4	94	2.99	70.15	896.12	9,767.65	4.86	52.97	25.43	21.88			
17	20,000	50,000	35,000	250	54,004	0.46	99.13	3,356.34	47,989.14	6.47	92.51	9	103	6.72	76.87	2,187.66	11,955.31	11.86	64.84	65.18	24.91			
18	50,000	100,000	75,000	166	54,170	0.30	99.43	1,745.72	49,734.86	3.37	95.87	8	111	5.97	82.84	2,390.80	14,346.11	12.97	77.80	136.95	28.85			
19	100,000	500,000	300,000	273	54,443	0.50	99.93	1,924.90	51,659.76	3.71	99.59	15	126	11.19	94.03	714.21	15,060.32	3.87	81.68	37.10	29.15			
20	500,000	UP		37	54,480	0.07	100.00	215.06	51,874.82	0.41	100.00	8	134	5.97	100.00	3,378.68	18,439.00	18.32	100.00	1571.05	35.55			
				54,480					51,874.82					134					18,439.00					35.55



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 04 RIAU
UNDERWRITING YEAR 2014
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,076	9,076	16.33	16.33	2,354.46	2,354.46	3.90	3.90	45	45	12.43	12.43	492.48	492.48	1.19	1.19	20.92	20.92			
2	50	100	75	6,605	15,681	11.88	28.21	2,340.63	4,695.10	3.88	7.77	24	69	6.63	19.06	890.87	1,383.35	2.15	3.34	38.06	29.46			
3	100	200	150	8,603	24,284	15.48	43.69	3,427.44	8,122.54	5.67	13.45	15	84	4.14	23.20	567.75	1,951.10	1.37	4.71	16.56	24.02			
4	200	300	250	6,039	30,323	10.86	54.55	2,848.78	10,971.31	4.72	18.17	10	94	2.76	25.97	443.52	2,394.62	1.07	5.79	15.57	21.83			
5	300	500	400	8,008	38,331	14.41	68.96	5,430.46	16,401.77	8.99	27.16	22	116	6.08	32.04	1,609.53	4,004.15	3.89	9.67	29.64	24.41			
6	500	750	625	4,386	42,717	7.89	76.85	4,316.60	20,718.37	7.15	34.30	13	129	3.59	35.64	1,780.74	5,784.89	4.30	13.98	41.25	27.92			
7	750	1,000	875	3,233	45,950	5.82	82.67	4,167.50	24,885.86	6.90	41.20	15	144	4.14	39.78	1,282.47	7,067.36	3.10	17.08	30.77	28.40			
8	1,000	1,500	1,250	2,325	48,275	4.18	86.85	3,909.53	28,795.40	6.47	47.68	12	156	3.31	43.09	1,581.49	8,648.84	3.82	20.90	40.45	30.04			
9	1,500	2,000	1,750	1,383	49,658	2.49	89.34	2,987.28	31,782.67	4.95	52.62	10	166	2.76	45.86	1,975.03	10,623.87	4.77	25.67	66.11	33.43			
10	2,000	2,500	2,250	722	50,380	1.30	90.64	1,894.61	33,677.28	3.14	55.76	9	175	2.49	48.34	6,699.02	17,322.89	16.19	41.86	353.58	51.44			
11	2,500	3,000	2,750	510	50,890	0.92	91.56	1,772.36	35,449.64	2.93	58.69	7	182	1.93	50.28	3,138.14	20,461.03	7.58	49.44	177.06	57.72			
12	3,000	4,000	3,500	633	51,523	1.14	92.69	2,471.47	37,921.12	4.09	62.79	6	188	1.66	51.93	3,706.32	24,167.36	8.96	58.39	149.96	63.73			
13	4,000	5,000	4,500	435	51,958	0.78	93.48	1,892.48	39,813.59	3.13	65.92	8	196	2.21	54.14	189.04	24,356.39	0.46	58.85	9.99	61.18			
14	5,000	7,500	6,250	626	52,584	1.13	94.60	3,492.62	43,306.21	5.78	71.70	18	214	4.97	59.12	7,069.97	31,426.36	17.08	75.93	202.43	72.57			
15	7,500	10,000	8,750	387	52,971	0.70	95.30	2,455.76	45,761.97	4.07	75.77	16	230	4.42	63.54	270.47	31,696.83	0.65	76.59	11.01	69.26			
16	10,000	20,000	15,000	771	53,742	1.39	96.69	5,768.51	51,530.47	9.55	85.32	27	257	7.46	70.99	540.83	32,237.66	1.31	77.89	9.38	62.56			
17	20,000	50,000	35,000	732	54,474	1.32	98.00	5,456.35	56,986.82	9.03	94.35	12	269	3.31	74.31	368.88	32,606.53	0.89	78.78	6.76	57.22			
18	50,000	100,000	75,000	411	54,885	0.74	98.74	3,514.39	60,501.21	5.82	100.17	14	283	3.87	78.18	2,907.69	35,514.23	7.03	85.81	82.74	58.70			
19	100,000	500,000	300,000	558	55,443	1.00	99.75	3,623.09	64,124.31	6.00	106.17	70	353	19.34	97.51	3,783.28	39,297.51	9.14	94.95	104.42	61.28			
20	500,000	UP		141	55,584	0.25	100.00	3,727.65	60,396.66	6.17	100.00	9	362	2.49	100.00	2,089.99	41,387.50	5.05	100.00	56.07	68.53			
				55,584					60,396.66					362					41,387.50					68.53



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 05 JAMBI
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,776	3,776	16.03	16.03	791.42	791.42	3.04	3.04	22	22	14.77	14.77	169.35	169.35	1.61	1.61	21.40	21.40			
2	50	100	75	2,441	6,217	10.36	26.39	754.19	1,545.61	2.90	5.95	6	28	4.03	18.79	49.40	218.75	0.47	2.08	6.55	14.15			
3	100	200	150	4,036	10,253	17.13	43.52	1,250.57	2,796.18	4.81	10.76	3	31	2.01	20.81	348.51	567.26	3.31	5.39	27.87	20.29			
4	200	300	250	2,860	13,113	12.14	55.66	1,368.42	4,164.60	5.26	16.02	7	38	4.70	25.50	489.70	1,056.95	4.66	10.05	35.79	25.38			
5	300	500	400	3,595	16,708	15.26	70.92	2,326.36	6,490.96	8.95	24.97	10	48	6.71	32.21	1,335.49	2,392.45	12.70	22.75	57.41	36.86			
6	500	750	625	1,778	18,486	7.55	78.46	1,709.72	8,200.68	6.58	31.55	6	54	4.03	36.24	530.46	2,922.91	5.04	27.79	31.03	35.64			
7	750	1,000	875	1,309	19,795	5.56	84.02	1,524.61	9,725.29	5.86	37.41	5	59	3.36	39.60	1,521.99	4,444.90	14.47	42.27	99.83	45.70			
8	1,000	1,500	1,250	1,002	20,797	4.25	88.27	1,725.47	11,450.76	6.64	44.05	16	75	10.74	50.34	366.34	4,811.24	3.48	45.75	21.23	42.02			
9	1,500	2,000	1,750	512	21,309	2.17	90.45	1,143.62	12,594.38	4.40	48.45	2	77	1.34	51.68	270.31	5,081.55	2.57	48.32	23.64	40.35			
10	2,000	2,500	2,250	264	21,573	1.12	91.57	664.88	13,259.25	2.56	51.00	2	79	1.34	53.02	197.77	5,279.32	1.88	50.20	29.75	39.82			
11	2,500	3,000	2,750	225	21,798	0.96	92.52	819.64	14,078.89	3.15	54.16	2	81	1.34	54.36	17.63	5,296.95	0.17	50.37	2.15	37.62			
12	3,000	4,000	3,500	269	22,067	1.14	93.66	1,133.23	15,212.12	4.36	58.52	1	82	0.67	55.03	29.48	5,326.43	0.28	50.65	2.60	35.01			
13	4,000	5,000	4,500	175	22,242	0.74	94.41	821.40	16,033.52	3.16	61.68	2	84	1.34	56.38	92.29	5,418.71	0.88	51.53	11.24	33.80			
14	5,000	7,500	6,250	233	22,475	0.99	95.39	1,357.69	17,391.20	5.22	66.90	5	89	3.36	59.73	4.84	5,423.55	0.05	51.57	0.36	31.19			
15	7,500	10,000	8,750	130	22,605	0.55	95.95	927.23	18,318.43	3.57	70.47	3	92	2.01	61.74	122.93	5,546.48	1.17	52.74	13.26	30.28			
16	10,000	20,000	15,000	276	22,881	1.17	97.12	2,623.40	20,941.83	10.09	80.56	9	101	6.04	67.79	80.75	5,627.23	0.77	53.51	3.08	26.87			
17	20,000	50,000	35,000	325	23,206	1.38	98.50	2,485.32	23,427.15	9.56	90.12	7	108	4.70	72.48	37.26	5,664.49	0.35	53.86	1.50	24.18			
18	50,000	100,000	75,000	111	23,317	0.47	98.97	1,036.06	24,463.21	3.99	94.10	20	128	13.42	85.91	4,278.02	9,942.51	40.68	94.54	412.91	40.64			
19	100,000	500,000	300,000	208	23,525	0.88	99.85	1,345.42	25,808.63	5.18	99.28	20	148	13.42	99.33	513.63	10,456.15	4.88	99.43	38.18	40.51			
20	500,000	UP		35	23,560	0.15	100.00	187.39	25,996.02	0.72	100.00	1	149	0.67	100.00	60.04	10,516.18	0.57	100.00	32.04	40.45			
				23,560					25,996.02					149					10,516.18					40.45



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 06 SUMATERA SELATAN
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,080	7,080	15.16	15.16	1,890.38	1,890.38	3.31	3.31	47	47	12.08	12.08	450.19	450.19	2.05	2.05	23.81	23.81			
2	50	100	75	3,346	10,426	7.17	22.33	1,359.15	3,249.53	2.38	5.69	12	59	3.08	15.17	305.51	755.70	1.39	3.44	22.48	23.26			
3	100	200	150	5,994	16,420	12.84	35.16	2,097.70	5,347.24	3.67	9.36	9	68	2.31	17.48	468.48	1,224.18	2.13	5.57	22.33	22.89			
4	200	300	250	4,725	21,145	10.12	45.28	1,967.84	7,315.07	3.45	12.81	14	82	3.60	21.08	1,011.80	2,235.98	4.61	10.18	51.42	30.57			
5	300	500	400	7,061	28,206	15.12	60.40	4,047.13	11,362.20	7.09	19.90	24	106	6.17	27.25	739.55	2,975.53	3.37	13.54	18.27	26.19			
6	500	750	625	4,599	32,805	9.85	70.25	3,608.51	14,970.71	6.32	26.22	19	125	4.88	32.13	1,951.41	4,926.94	8.88	22.43	54.08	32.91			
7	750	1,000	875	3,451	36,256	7.39	77.64	3,967.91	18,938.62	6.95	33.17	39	164	10.03	42.16	1,738.01	6,664.95	7.91	30.34	43.80	35.19			
8	1,000	1,500	1,250	2,551	38,807	5.46	83.11	3,740.76	22,679.37	6.55	39.72	19	183	4.88	47.04	495.82	7,160.77	2.26	32.60	13.25	31.57			
9	1,500	2,000	1,750	1,424	40,231	3.05	86.16	3,174.15	25,853.52	5.56	45.28	21	204	5.40	52.44	1,020.06	8,180.83	4.64	37.24	32.14	31.64			
10	2,000	2,500	2,250	906	41,137	1.94	88.10	1,477.98	27,331.50	2.59	47.86	5	209	1.29	53.73	158.87	8,339.71	0.72	37.96	10.75	30.51			
11	2,500	3,000	2,750	676	41,813	1.45	89.54	1,843.26	29,174.76	3.23	51.09	6	215	1.54	55.27	530.17	8,869.87	2.41	40.38	28.76	30.40			
12	3,000	4,000	3,500	763	42,576	1.63	91.18	2,752.17	31,926.94	4.82	55.91	10	225	2.57	57.84	96.64	8,966.52	0.44	40.82	3.51	28.08			
13	4,000	5,000	4,500	591	43,167	1.27	92.44	2,071.25	33,998.19	3.63	59.54	9	234	2.31	60.15	627.26	9,593.78	2.86	43.67	30.28	28.22			
14	5,000	7,500	6,250	647	43,814	1.39	93.83	3,133.25	37,131.44	5.49	65.03	9	243	2.31	62.47	985.05	10,578.83	4.48	48.15	31.44	28.49			
15	7,500	10,000	8,750	423	44,237	0.91	94.73	2,673.29	39,804.73	4.68	69.71	9	252	2.31	64.78	3,417.19	13,996.02	15.55	63.71	127.83	35.16			
16	10,000	20,000	15,000	742	44,979	1.59	96.32	5,343.23	45,147.96	9.36	79.06	24	276	6.17	70.95	4,849.30	18,845.32	22.07	85.78	90.76	41.74			
17	20,000	50,000	35,000	731	45,710	1.57	97.89	5,839.77	50,987.73	10.23	89.29	36	312	9.25	80.21	1,583.07	20,428.39	7.21	92.99	27.11	40.07			
18	50,000	100,000	75,000	346	46,056	0.74	98.63	2,596.86	53,584.59	4.55	93.84	9	321	2.31	82.52	182.83	20,611.22	0.83	93.82	7.04	38.46			
19	100,000	500,000	300,000	457	46,513	0.98	99.61	2,587.96	56,172.55	4.53	98.37	14	335	3.60	86.12	448.94	21,060.16	2.04	95.87	17.35	37.49			
20	500,000	UP		183	46,696	0.39	100.00	929.91	57,102.46	1.63	100.00	54	389	13.88	100.00	908.32	21,968.48	4.13	100.00	97.68	38.47			
				46,696					57,102.46					389					21,968.48					38.47



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 07 BENGKULU
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,218	2,218	18.72	18.72	359.07	359.07	2.99	2.99	5	5	12.20	12.20	25.57	25.57	0.44	0.44	7.12	7.12			
2	50	100	75	1,479	3,697	12.48	31.20	425.63	784.69	3.54	6.53	3	8	7.32	19.51	84.50	110.07	1.47	1.91	19.85	14.03			
3	100	200	150	2,150	5,847	18.15	49.35	660.18	1,444.87	5.49	12.02	2	10	4.88	24.39	265.23	375.30	4.60	6.51	40.18	25.97			
4	200	300	250	1,252	7,099	10.57	59.92	577.03	2,021.90	4.80	16.83	3	13	7.32	31.71	300.63	675.93	5.22	11.73	52.10	33.43			
5	300	500	400	1,620	8,719	13.67	73.59	1,133.88	3,155.77	9.44	26.26	4	17	9.76	41.46	599.56	1,275.49	10.40	22.13	52.88	40.42			
6	500	750	625	836	9,555	7.06	80.65	809.70	3,965.48	6.74	33.00	4	21	9.76	51.22	260.14	1,535.63	4.51	26.65	32.13	38.73			
7	750	1,000	875	677	10,232	5.71	86.36	957.34	4,922.82	7.97	40.96	4	25	9.76	60.98	705.71	2,241.35	12.25	38.90	73.72	45.53			
8	1,000	1,500	1,250	474	10,706	4.00	90.36	845.34	5,768.16	7.03	48.00	0	25	0.00	60.98	0.00	2,241.35	0.00	38.90	0.00	38.86			
9	1,500	2,000	1,750	258	10,964	2.18	92.54	715.91	6,484.07	5.96	53.96	1	26	2.44	63.41	57.43	2,298.77	1.00	39.89	8.02	35.45			
10	2,000	2,500	2,250	138	11,102	1.16	93.70	404.05	6,888.13	3.36	57.32	1	27	2.44	65.85	2,111.37	4,410.14	36.64	76.53	522.55	64.03			
11	2,500	3,000	2,750	104	11,206	0.88	94.58	437.49	7,325.62	3.64	60.96	1	28	2.44	68.29	123.79	4,533.94	2.15	78.68	28.30	61.89			
12	3,000	4,000	3,500	117	11,323	0.99	95.57	486.27	7,811.90	4.05	65.01	0	28	0.00	68.29	0.00	4,533.94	0.00	78.68	0.00	58.04			
13	4,000	5,000	4,500	77	11,400	0.65	96.22	325.96	8,137.86	2.71	67.72	0	28	0.00	68.29	0.00	4,533.94	0.00	78.68	0.00	55.71			
14	5,000	7,500	6,250	106	11,506	0.89	97.11	456.06	8,593.92	3.80	71.51	2	30	4.88	73.17	485.10	5,019.03	8.42	87.10	106.37	58.40			
15	7,500	10,000	8,750	70	11,576	0.59	97.70	288.04	8,881.95	2.40	73.91	0	30	0.00	73.17	0.00	5,019.03	0.00	87.10	0.00	56.51			
16	10,000	20,000	15,000	82	11,658	0.69	98.40	741.47	9,623.42	6.17	80.08	3	33	7.32	80.49	316.30	5,335.33	5.49	92.59	42.66	55.44			
17	20,000	50,000	35,000	81	11,739	0.68	99.08	1,118.85	10,742.27	9.31	89.39	4	37	9.76	90.24	157.80	5,493.13	2.74	95.33	14.10	51.14			
18	50,000	100,000	75,000	57	11,796	0.48	99.56	682.62	11,424.89	5.68	95.07	1	38	2.44	92.68	0.00	5,493.13	0.00	95.33	0.00	48.08			
19	100,000	500,000	300,000	41	11,837	0.35	99.91	210.95	11,635.83	1.76	96.83	3	41	7.32	100.00	269.27	5,762.41	4.67	100.00	127.65	49.52			
20	500,000	UP		11	11,848	0.09	100.00	381.38	12,017.21	3.17	100.00	0	41	0.00	100.00	0.00	5,762.41	0.00	100.00	0.00	47.95			
				11,848					12,017.21					41					5,762.41					47.95



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 08 LAMPUNG
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,739	5,739	15.85	15.85	1,216.44	1,216.44	2.75	2.75	16	16	7.21	7.21	97.32	97.32	0.66	0.66	8.00	8.00			
2	50	100	75	3,412	9,151	9.42	25.27	1,004.43	2,220.87	2.27	5.03	14	30	6.31	13.51	583.41	680.74	3.93	4.58	58.08	30.65			
3	100	200	150	5,322	14,473	14.70	39.97	1,495.98	3,716.85	3.39	8.42	6	36	2.70	16.22	574.17	1,254.91	3.87	8.45	38.38	33.76			
4	200	300	250	3,654	18,127	10.09	50.06	1,472.64	5,189.49	3.33	11.75	5	41	2.25	18.47	329.62	1,584.53	2.22	10.67	22.38	30.53			
5	300	500	400	4,777	22,904	13.19	63.25	2,741.15	7,930.64	6.21	17.96	14	55	6.31	24.77	260.83	1,845.36	1.76	12.43	9.52	23.27			
6	500	750	625	3,222	26,126	8.90	72.15	2,649.63	10,580.27	6.00	23.95	9	64	4.05	28.83	98.01	1,943.37	0.66	13.09	3.70	18.37			
7	750	1,000	875	2,635	28,761	7.28	79.43	2,472.79	13,053.06	5.60	29.55	9	73	4.05	32.88	153.86	2,097.23	1.04	14.13	6.22	16.07			
8	1,000	1,500	1,250	1,673	30,434	4.62	84.05	2,666.46	15,719.52	6.04	35.59	11	84	4.95	37.84	3,201.31	5,298.54	21.56	35.69	120.06	33.71			
9	1,500	2,000	1,750	939	31,373	2.59	86.64	2,531.71	18,251.23	5.73	41.32	8	92	3.60	41.44	1,856.82	7,155.36	12.51	48.19	73.34	39.20			
10	2,000	2,500	2,250	503	31,876	1.39	88.03	1,619.96	19,871.19	3.67	44.99	5	97	2.25	43.69	2,243.14	9,398.50	15.11	63.30	138.47	47.30			
11	2,500	3,000	2,750	434	32,310	1.20	89.23	1,351.40	21,222.59	3.06	48.05	3	100	1.35	45.05	406.53	9,805.04	2.74	66.04	30.08	46.20			
12	3,000	4,000	3,500	508	32,818	1.40	90.63	2,053.68	23,276.28	4.65	52.70	5	105	2.25	47.30	378.76	10,183.80	2.55	68.59	18.44	43.75			
13	4,000	5,000	4,500	311	33,129	0.86	91.49	1,656.87	24,933.14	3.75	56.45	1	106	0.45	47.75	0.00	10,183.80	0.00	68.59	0.00	40.84			
14	5,000	7,500	6,250	486	33,615	1.34	92.83	2,004.61	26,937.75	4.54	60.99	10	116	4.50	52.25	275.78	10,459.58	1.86	70.45	13.76	38.83			
15	7,500	10,000	8,750	346	33,961	0.96	93.79	1,973.18	28,910.93	4.47	65.46	2	118	0.90	53.15	95.73	10,555.32	0.64	71.09	4.85	36.51			
16	10,000	20,000	15,000	624	34,585	1.72	95.51	5,069.80	33,980.73	11.48	76.93	14	132	6.31	59.46	2,077.37	12,632.69	13.99	85.08	40.98	37.18			
17	20,000	50,000	35,000	556	35,141	1.54	97.05	4,196.52	38,177.26	9.50	86.44	16	148	7.21	66.67	557.98	13,190.67	3.76	88.84	13.30	34.55			
18	50,000	100,000	75,000	354	35,495	0.98	98.03	2,605.21	40,782.47	5.90	92.33	22	170	9.91	76.58	367.88	13,558.55	2.48	91.32	14.12	33.25			
19	100,000	500,000	300,000	562	36,057	1.55	99.58	2,809.89	43,592.36	6.36	98.70	45	215	20.27	96.85	1,273.39	14,831.94	8.58	99.90	45.32	34.02			
20	500,000	UP		153	36,210	0.42	100.00	576.08	44,168.44	1.30	100.00	7	222	3.15	100.00	15.23	14,847.17	0.10	100.00	2.64	33.61			
				36,210					44,168.44					222					14,847.17					33.61



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 09 DKI JAKARTA
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60,465	60,465	15.69	15.69	15,322.70	15,322.70	2.07	2.07	290	290	7.72	7.72	2,778.45	2,778.45	0.50	0.50	18.13	18.13
2	50	100	75	23,144	83,609	6.01	21.70	15,382.57	30,705.27	2.07	4.14	135	425	3.59	11.31	3,564.97	6,343.42	0.64	1.14	23.18	20.66
3	100	200	150	34,368	117,977	8.92	30.62	21,232.74	51,938.01	2.86	7.00	148	573	3.94	15.25	7,732.60	14,076.02	1.39	2.52	36.42	27.10
4	200	300	250	29,767	147,744	7.72	38.34	16,995.66	68,933.67	2.29	9.30	131	704	3.49	18.73	7,828.73	21,904.75	1.40	3.93	46.06	31.78
5	300	500	400	50,446	198,190	13.09	51.43	25,974.05	94,907.72	3.50	12.80	249	953	6.63	25.36	13,645.96	35,550.71	2.45	6.38	52.54	37.46
6	500	750	625	36,857	235,047	9.56	61.00	24,601.52	119,509.24	3.32	16.11	120	1,073	3.19	28.55	11,206.41	46,757.12	2.01	8.39	45.55	39.12
7	750	1,000	875	33,601	268,648	8.72	69.72	32,946.09	152,455.33	4.44	20.56	159	1,232	4.23	32.78	11,805.98	58,563.10	2.12	10.51	35.83	38.41
8	1,000	1,500	1,250	29,083	297,731	7.55	77.26	40,384.34	192,839.67	5.45	26.00	204	1,436	5.43	38.21	19,854.41	78,417.51	3.56	14.07	49.16	40.66
9	1,500	2,000	1,750	17,643	315,374	4.58	81.84	33,681.84	226,521.50	4.54	30.54	126	1,562	3.35	41.56	13,131.50	91,549.02	2.36	16.42	38.99	40.42
10	2,000	2,500	2,250	9,604	324,978	2.49	84.33	24,165.06	250,686.56	3.32	33.80	68	1,630	1.81	43.37	12,570.18	104,119.20	2.25	18.68	52.02	41.53
11	2,500	3,000	2,750	7,906	332,884	2.05	86.39	23,777.35	274,463.90	3.21	37.01	64	1,694	1.70	45.08	15,258.79	119,377.99	2.74	21.41	64.17	43.49
12	3,000	4,000	3,500	8,859	341,743	2.30	88.68	32,652.85	307,116.75	4.40	41.41	69	1,763	1.84	46.91	13,240.82	132,618.80	2.38	23.79	40.55	43.18
13	4,000	5,000	4,500	6,280	348,023	1.63	90.31	29,511.00	336,627.75	3.98	45.39	51	1,814	1.36	48.27	9,266.76	141,885.56	1.66	25.45	31.40	42.15
14	5,000	7,500	6,250	7,997	356,020	2.08	92.39	46,900.72	383,528.47	6.32	51.72	99	1,913	2.63	50.90	18,233.52	160,119.08	3.27	28.72	38.88	41.75
15	7,500	10,000	8,750	4,867	360,887	1.26	93.65	36,787.55	420,316.02	4.96	56.68	50	1,963	1.33	52.24	12,873.02	172,992.09	2.31	31.03	34.99	41.16
16	10,000	20,000	15,000	7,375	368,262	1.91	95.57	76,017.24	496,333.27	10.25	66.93	179	2,142	4.76	57.00	48,186.55	221,178.64	8.64	39.68	63.39	44.56
17	20,000	50,000	35,000	6,589	374,851	1.71	97.28	75,294.50	571,627.76	10.15	77.08	262	2,404	6.97	63.97	69,869.06	291,047.70	12.53	52.21	92.79	50.92
18	50,000	100,000	75,000	3,401	378,252	0.88	98.16	30,212.87	601,840.64	4.07	81.15	204	2,608	5.43	69.40	27,056.59	318,104.29	4.85	57.06	89.55	52.86
19	100,000	500,000	300,000	4,899	383,151	1.27	99.43	33,345.79	635,186.43	4.50	85.65	473	3,081	12.59	81.99	51,519.73	369,624.02	9.24	66.30	154.50	58.19
20	500,000	UP		2,196	385,347	0.57	100.00	106,424.55	741,610.98	14.35	100.00	677	3,758	18.01	100.00	187,843.87	557,467.89	33.70	100.00	176.50	75.17
				385,347				741,610.98				3,758			557,467.89					75.17	



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 10 JAWA BARAT
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51,057	51,057	16.32	16.32	9,956.64	9,956.64	1.10	1.10	263	263	9.11	9.11	2,631.16	2,631.16	0.29	0.29	26.43	26.43
2	50	100	75	31,639	82,696	10.11	26.43	10,432.78	20,389.42	1.16	2.26	151	414	5.23	14.35	2,854.75	5,485.90	0.32	0.61	27.36	26.91
3	100	200	150	42,137	124,833	13.47	39.90	16,702.80	37,092.22	1.85	4.11	114	528	3.95	18.30	6,188.49	11,674.39	0.68	1.29	37.05	31.47
4	200	300	250	26,646	151,479	8.52	48.42	14,704.95	51,797.18	1.63	5.75	76	604	2.63	20.93	6,076.62	17,751.02	0.67	1.96	41.32	34.27
5	300	500	400	35,821	187,300	11.45	59.86	22,689.61	74,486.78	2.52	8.26	190	794	6.58	27.51	11,679.21	29,430.22	1.29	3.25	51.47	39.51
6	500	750	625	24,746	212,046	7.91	67.77	18,885.54	93,372.33	2.09	10.36	98	892	3.40	30.91	7,907.60	37,337.82	0.87	4.12	41.87	39.99
7	750	1,000	875	21,167	233,213	6.77	74.54	20,465.22	113,837.55	2.27	12.63	159	1,051	5.51	36.42	7,129.39	44,467.21	0.79	4.91	34.84	39.06
8	1,000	1,500	1,250	15,952	249,165	5.10	79.64	23,230.07	137,067.62	2.58	15.20	106	1,157	3.67	40.09	9,076.69	53,543.90	1.00	5.91	39.07	39.06
9	1,500	2,000	1,750	10,215	259,380	3.26	82.90	19,103.63	156,171.25	2.12	17.32	72	1,229	2.49	42.58	7,915.95	61,459.85	0.87	6.79	41.44	39.35
10	2,000	2,500	2,250	5,410	264,790	1.73	84.63	13,835.23	170,006.48	1.53	18.86	47	1,276	1.63	44.21	5,127.84	66,587.69	0.57	7.35	37.06	39.17
11	2,500	3,000	2,750	3,999	268,789	1.28	85.91	12,952.10	182,958.58	1.44	20.29	34	1,310	1.18	45.39	4,997.30	71,584.99	0.55	7.90	38.58	39.13
12	3,000	4,000	3,500	5,025	273,814	1.61	87.52	19,498.91	202,457.49	2.16	22.46	31	1,341	1.07	46.47	2,220.61	73,805.61	0.25	8.15	11.39	36.45
13	4,000	5,000	4,500	4,040	277,854	1.29	88.81	18,068.01	220,525.51	2.00	24.46	40	1,381	1.39	47.85	3,806.50	77,612.10	0.42	8.57	21.07	35.19
14	5,000	7,500	6,250	5,736	283,590	1.83	90.64	31,709.53	252,235.04	3.52	27.98	90	1,471	3.12	50.97	27,088.71	104,700.82	2.99	11.56	85.43	41.51
15	7,500	10,000	8,750	3,610	287,200	1.15	91.79	25,624.89	277,859.93	2.84	30.82	38	1,509	1.32	52.29	22,766.32	127,467.13	2.51	14.08	88.84	45.87
16	10,000	20,000	15,000	6,941	294,141	2.22	94.01	62,857.46	340,717.40	6.97	37.79	108	1,617	3.74	56.03	55,942.81	183,409.95	6.18	20.25	89.00	53.83
17	20,000	50,000	35,000	7,343	301,484	2.35	96.36	79,528.25	420,245.64	8.82	46.61	200	1,817	6.93	62.96	35,561.78	218,971.73	3.93	24.18	44.72	52.11
18	50,000	100,000	75,000	4,113	305,597	1.31	97.67	28,931.91	449,177.56	3.21	49.82	133	1,950	4.61	67.57	318,872.56	537,844.29	35.21	59.39	1102.15	119.74
19	100,000	500,000	300,000	5,098	310,695	1.63	99.30	91,421.98	540,599.54	10.14	59.96	240	2,190	8.32	75.88	248,260.93	786,105.22	27.41	86.80	271.55	145.41
20	500,000	UP		2,181	312,876	0.70	100.00	360,998.90	901,598.44	40.04	100.00	696	2,886	24.12	100.00	119,512.49	905,617.71	13.20	100.00	33.11	100.45
				312,876				901,598.44				2,886			905,617.71					100.45	



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 11 JAWA TENGAH
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38,485	38,485	22.52	22.52	5,711.51	5,711.51	2.98	2.98	92	92	10.98	10.98	972.81	972.81	0.24	0.24	17.03	17.03			
2	50	100	75	23,525	62,010	13.77	36.28	4,467.03	10,178.54	2.33	5.30	30	122	3.58	14.56	806.87	1,779.68	0.20	0.45	18.06	17.48			
3	100	200	150	25,921	87,931	15.17	51.45	7,357.47	17,536.00	3.83	9.14	29	151	3.46	18.02	1,684.25	3,463.93	0.42	0.87	22.89	19.75			
4	200	300	250	13,334	101,265	7.80	59.25	6,080.72	23,616.72	3.17	12.31	18	169	2.15	20.17	1,017.16	4,481.09	0.26	1.13	16.73	18.97			
5	300	500	400	16,005	117,270	9.37	68.62	9,538.11	33,154.83	4.97	17.28	59	228	7.04	27.21	4,585.13	9,066.22	1.15	2.28	48.07	27.35			
6	500	750	625	11,263	128,533	6.59	75.21	8,847.13	42,001.96	4.61	21.89	30	258	3.58	30.79	873.13	9,939.35	0.22	2.50	9.87	23.66			
7	750	1,000	875	8,666	137,199	5.07	80.28	9,057.10	51,059.06	4.72	26.61	56	314	6.68	37.47	4,051.71	13,991.07	1.02	3.52	44.74	27.40			
8	1,000	1,500	1,250	7,005	144,204	4.10	84.38	11,099.94	62,159.00	5.78	32.39	41	355	4.89	42.36	2,083.80	16,074.86	0.52	4.05	18.77	25.86			
9	1,500	2,000	1,750	4,652	148,856	2.72	87.10	9,069.59	71,228.59	4.73	37.12	44	399	5.25	47.61	4,761.71	20,836.57	1.20	5.25	52.50	29.25			
10	2,000	2,500	2,250	2,475	151,331	1.45	88.55	6,592.83	77,821.41	3.44	40.55	17	416	2.03	49.64	582.39	21,418.96	0.15	5.39	8.83	27.52			
11	2,500	3,000	2,750	1,948	153,279	1.14	89.69	6,455.55	84,276.97	3.36	43.92	20	436	2.39	52.03	6,447.78	27,866.74	1.62	7.02	99.88	33.07			
12	3,000	4,000	3,500	2,196	155,475	1.28	90.97	9,059.92	93,336.89	4.72	48.64	16	452	1.91	53.94	236.27	28,103.01	0.06	7.08	2.61	30.11			
13	4,000	5,000	4,500	1,683	157,158	0.98	91.96	8,046.69	101,383.58	4.19	52.83	14	466	1.67	55.61	683.39	28,786.40	0.17	7.25	8.49	28.39			
14	5,000	7,500	6,250	2,708	159,866	1.58	93.54	13,538.45	114,922.03	7.05	59.88	54	520	6.44	62.05	11,398.97	40,185.36	2.87	10.12	84.20	34.97			
15	7,500	10,000	8,750	1,617	161,483	0.95	94.49	10,181.57	125,103.60	5.31	65.19	39	559	4.65	66.71	31,448.94	71,634.30	7.92	18.04	308.88	57.26			
16	10,000	20,000	15,000	2,888	164,371	1.69	96.18	24,383.56	149,487.15	12.71	77.90	48	607	5.73	72.43	39,954.84	111,589.15	10.06	28.10	163.86	74.65			
17	20,000	50,000	35,000	2,658	167,029	1.56	97.73	21,165.86	170,653.02	11.03	88.92	65	672	7.76	80.19	6,188.48	117,777.63	1.56	29.66	29.24	69.02			
18	50,000	100,000	75,000	1,356	168,385	0.79	98.53	7,923.88	178,576.90	4.13	93.05	39	711	4.65	84.84	1,787.81	119,565.44	0.45	30.11	22.56	66.95			
19	100,000	500,000	300,000	1,711	170,096	1.00	99.53	10,284.64	188,861.54	5.36	98.41	65	776	7.76	92.60	6,096.84	125,662.28	1.54	31.65	59.28	66.54			
20	500,000	UP		804	170,900	0.47	100.00	3,046.08	191,907.62	1.59	100.00	62	838	7.40	100.00	271,426.93	397,089.20	68.35	100.00	8910.69	206.92			
				170,900					191,907.62					838					397,089.20					206.92



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 12 DIY YOGYAKARTA
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,847	4,847	21.43	21.43	839.34	839.34	3.00	3.00	9	9	8.18	8.18	53.68	53.68	1.06	1.06	6.40	6.40			
2	50	100	75	2,242	7,089	9.91	31.35	657.25	1,496.58	2.35	5.35	3	12	2.73	10.91	78.51	132.19	1.55	2.60	11.94	8.83			
3	100	200	150	2,885	9,974	12.76	44.10	1,216.17	2,712.75	4.35	9.70	6	18	5.45	16.36	147.68	279.87	2.91	5.51	12.14	10.32			
4	200	300	250	1,795	11,769	7.94	52.04	945.95	3,658.70	3.38	13.09	4	22	3.64	20.00	94.79	374.66	1.87	7.38	10.02	10.24			
5	300	500	400	2,543	14,312	11.24	63.28	1,522.98	5,181.67	5.45	18.54	4	26	3.64	23.64	71.35	446.00	1.40	8.78	4.68	8.61			
6	500	750	625	1,936	16,248	8.56	71.84	844.83	6,026.50	3.02	21.56	7	33	6.36	30.00	421.62	867.62	8.30	17.08	49.91	14.40			
7	750	1,000	875	1,324	17,572	5.85	77.70	1,598.70	7,625.19	5.72	27.28	3	36	2.73	32.73	21.10	888.72	0.42	17.50	1.32	11.65			
8	1,000	1,500	1,250	1,155	18,727	5.11	82.80	1,877.01	9,502.21	6.71	33.99	4	40	3.64	36.36	47.38	936.10	0.93	18.43	2.52	9.85			
9	1,500	2,000	1,750	747	19,474	3.30	86.11	1,529.12	11,031.33	5.47	39.46	8	48	7.27	43.64	35.29	971.38	0.69	19.13	2.31	8.81			
10	2,000	2,500	2,250	465	19,939	2.06	88.16	1,201.64	12,232.97	4.30	43.76	3	51	2.73	46.36	2,200.58	3,171.96	43.33	62.45	183.13	25.93			
11	2,500	3,000	2,750	339	20,278	1.50	89.66	1,214.19	13,447.16	4.34	48.11	3	54	2.73	49.09	260.24	3,432.20	5.12	67.58	21.43	25.52			
12	3,000	4,000	3,500	445	20,723	1.97	91.63	1,562.31	15,009.47	5.59	53.69	6	60	5.45	54.55	326.07	3,758.27	6.42	74.00	20.87	25.04			
13	4,000	5,000	4,500	341	21,064	1.51	93.14	1,608.93	16,618.40	5.76	59.45	0	60	0.00	54.55	0.00	3,758.27	0.00	74.00	0.00	22.62			
14	5,000	7,500	6,250	405	21,469	1.79	94.93	2,018.31	18,636.71	7.22	66.67	1	61	0.91	55.45	6.37	3,764.64	0.13	74.12	0.32	20.20			
15	7,500	10,000	8,750	217	21,686	0.96	95.89	1,528.19	20,164.90	5.47	72.14	7	68	6.36	61.82	58.76	3,823.40	1.16	75.28	3.85	18.96			
16	10,000	20,000	15,000	312	21,998	1.38	97.27	2,894.75	23,059.65	10.36	82.49	4	72	3.64	65.45	83.19	3,906.59	1.64	76.92	2.87	16.94			
17	20,000	50,000	35,000	324	22,322	1.43	98.70	2,711.45	25,771.10	9.70	92.19	7	79	6.36	71.82	263.26	4,169.85	5.18	82.10	9.71	16.18			
18	50,000	100,000	75,000	158	22,480	0.70	99.40	1,319.43	27,090.53	4.72	96.91	3	82	2.73	74.55	692.18	4,862.03	13.63	95.73	52.46	17.95			
19	100,000	500,000	300,000	102	22,582	0.45	99.85	749.78	27,840.32	2.68	99.60	20	102	18.18	92.73	130.93	4,992.96	2.58	98.31	17.46	17.93			
20	500,000	UP		34	22,616	0.15	100.00	113.18	27,953.50	0.40	100.00	8	110	7.27	100.00	86.08	5,079.04	1.69	100.00	76.05	18.17			
				22,616					27,953.50					110					5,079.04					18.17



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 13 JAWA TIMUR
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	40,759	40,759	17.41	17.41	8,787.34	8,787.34	2.60	2.60	132	132	8.53	8.53	1,431.98	1,431.98	0.17	0.17	16.30	16.30
2	50	100	75	22,713	63,472	9.70	27.11	7,786.83	16,574.17	2.30	4.90	46	178	2.97	11.50	1,177.31	2,609.29	0.14	0.31	15.12	15.74
3	100	200	150	30,771	94,243	13.14	40.25	11,701.35	28,275.52	3.46	8.36	56	234	3.62	15.12	3,261.92	5,871.21	0.39	0.71	27.88	20.76
4	200	300	250	19,069	113,312	8.14	48.40	9,228.02	37,503.54	2.73	11.09	31	265	2.00	17.12	2,301.22	8,172.42	0.28	0.99	24.94	21.79
5	300	500	400	24,820	138,132	10.60	59.00	14,948.04	52,451.58	4.42	15.51	90	355	5.81	22.93	8,688.58	16,861.00	1.05	2.03	58.13	32.15
6	500	750	625	18,636	156,768	7.96	66.96	16,092.13	68,543.72	4.76	20.27	57	412	3.68	26.61	4,815.26	21,676.26	0.58	2.61	29.92	31.62
7	750	1,000	875	14,375	171,143	6.14	73.10	16,352.75	84,896.46	4.84	25.11	53	465	3.42	30.04	7,800.12	29,476.38	0.94	3.55	47.70	34.72
8	1,000	1,500	1,250	12,381	183,524	5.29	78.38	17,949.16	102,845.62	5.31	30.42	65	530	4.20	34.24	11,320.43	40,796.81	1.36	4.92	63.07	39.67
9	1,500	2,000	1,750	8,084	191,608	3.45	81.84	15,169.54	118,015.16	4.49	34.91	51	581	3.29	37.53	10,457.14	51,253.95	1.26	6.18	68.94	43.43
10	2,000	2,500	2,250	4,623	196,231	1.97	83.81	10,918.56	128,933.72	3.23	38.14	23	604	1.49	39.02	2,546.24	53,800.18	0.31	6.48	23.32	41.73
11	2,500	3,000	2,750	3,569	199,800	1.52	85.33	10,933.58	139,867.30	3.23	41.37	29	633	1.87	40.89	13,858.76	67,658.95	1.67	8.16	126.75	48.37
12	3,000	4,000	3,500	4,549	204,349	1.94	87.28	16,137.60	156,004.90	4.77	46.14	36	669	2.33	43.22	13,676.76	81,335.70	1.65	9.80	84.75	52.14
13	4,000	5,000	4,500	3,211	207,560	1.37	88.65	14,267.43	170,272.32	4.22	50.36	41	710	2.65	45.87	14,238.01	95,573.72	1.72	11.52	99.79	56.13
14	5,000	7,500	6,250	5,028	212,588	2.15	90.80	24,328.07	194,600.40	7.20	57.56	48	758	3.10	48.97	29,223.11	124,796.82	3.52	15.04	120.12	64.13
15	7,500	10,000	8,750	3,029	215,617	1.29	92.09	18,815.41	213,415.81	5.57	63.12	34	792	2.20	51.16	31,979.42	156,776.25	3.85	18.90	169.96	73.46
16	10,000	20,000	15,000	5,423	221,040	2.32	94.41	40,943.18	254,358.99	12.11	75.23	120	912	7.75	58.91	79,380.13	236,156.38	9.57	28.46	193.88	92.84
17	20,000	50,000	35,000	5,417	226,457	2.31	96.72	40,977.59	295,336.58	12.12	87.35	166	1,078	10.72	69.64	129,249.50	365,405.87	15.58	44.04	315.42	123.73
18	50,000	100,000	75,000	2,738	229,195	1.17	97.89	18,480.44	313,817.02	5.47	92.82	126	1,204	8.14	77.78	31,045.49	396,451.36	3.74	47.78	167.99	126.33
19	100,000	500,000	300,000	3,360	232,555	1.44	99.32	15,371.30	329,188.32	4.55	97.37	177	1,381	11.43	89.21	140,939.16	537,390.52	16.99	64.77	916.90	163.25
20	500,000	UP		1,582	234,137	0.68	100.00	8,900.82	338,089.14	2.63	100.00	167	1,548	10.79	100.00	292,267.05	829,657.57	35.23	100.00	3283.60	245.40
				234,137				338,089.14					1,548				829,657.57				245.40



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 14 KALIMANTAN BARAT
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,561	9,561	17.50	17.50	2,770.69	2,770.69	4.86	4.86	17	17	5.78	5.78	259.32	259.32	0.43	0.43	9.36	9.36			
2	50	100	75	7,768	17,329	14.22	31.72	2,833.36	5,604.05	4.97	9.84	17	34	5.78	11.56	1,036.30	1,295.62	1.71	2.13	36.58	23.12			
3	100	200	150	12,729	30,058	23.30	55.02	6,667.02	12,271.07	11.70	21.54	61	95	20.75	32.31	7,547.97	8,843.59	12.43	14.56	113.21	72.07			
4	200	300	250	7,111	37,169	13.02	68.03	5,723.48	17,994.55	10.05	31.59	31	126	10.54	42.86	5,705.87	14,549.46	9.39	23.95	99.69	80.85			
5	300	500	400	6,762	43,931	12.38	80.41	8,153.19	26,147.74	14.31	45.90	36	162	12.24	55.10	9,538.57	24,088.02	15.70	39.66	116.99	92.12			
6	500	750	625	2,946	46,877	5.39	85.80	4,752.73	30,900.47	8.34	54.25	17	179	5.78	60.88	6,123.47	30,211.50	10.08	49.74	128.84	97.77			
7	750	1,000	875	2,114	48,991	3.87	89.67	4,469.87	35,370.34	7.85	62.09	17	196	5.78	66.67	4,890.78	35,102.28	8.05	57.79	109.42	99.24			
8	1,000	1,500	1,250	1,382	50,373	2.53	92.20	3,175.17	38,545.51	5.57	67.67	12	208	4.08	70.75	4,955.80	40,058.08	8.16	65.95	156.08	103.92			
9	1,500	2,000	1,750	786	51,159	1.44	93.64	2,414.92	40,960.43	4.24	71.91	3	211	1.02	71.77	1,911.23	41,969.31	3.15	69.10	79.14	102.46			
10	2,000	2,500	2,250	443	51,602	0.81	94.45	1,311.81	42,272.24	2.30	74.21	5	216	1.70	73.47	3,613.77	45,583.08	5.95	75.05	275.48	107.83			
11	2,500	3,000	2,750	409	52,011	0.75	95.20	1,457.65	43,729.90	2.56	76.77	3	219	1.02	74.49	1,309.36	46,892.44	2.16	77.21	89.83	107.23			
12	3,000	4,000	3,500	399	52,410	0.73	95.93	1,746.17	45,476.07	3.07	79.83	3	222	1.02	75.51	15.89	46,908.33	0.03	77.23	0.91	103.15			
13	4,000	5,000	4,500	232	52,642	0.42	96.35	1,074.84	46,550.91	1.89	81.72	3	225	1.02	76.53	1,100.31	48,008.63	1.81	79.04	102.37	103.13			
14	5,000	7,500	6,250	398	53,040	0.73	97.08	1,676.48	48,227.40	2.94	84.66	12	237	4.08	80.61	1,791.37	49,800.01	2.95	81.99	106.85	103.26			
15	7,500	10,000	8,750	255	53,295	0.47	97.55	1,175.09	49,402.48	2.06	86.73	5	242	1.70	82.31	2,186.76	51,986.76	3.60	85.59	186.09	105.23			
16	10,000	20,000	15,000	390	53,685	0.71	98.26	2,516.28	51,918.76	4.42	91.14	10	252	3.40	85.71	2,230.51	54,217.28	3.67	89.27	88.64	104.43			
17	20,000	50,000	35,000	311	53,996	0.57	98.83	2,161.56	54,080.32	3.79	94.94	8	260	2.72	88.44	401.02	54,618.30	0.66	89.93	18.55	100.99			
18	50,000	100,000	75,000	210	54,206	0.38	99.22	1,434.49	55,514.81	2.52	97.46	1	261	0.34	88.78	2.01	54,620.31	0.00	89.93	0.14	98.39			
19	100,000	500,000	300,000	326	54,532	0.60	99.81	1,197.68	56,712.49	2.10	99.56	25	286	8.50	97.28	3,857.56	58,477.87	6.35	96.28	322.09	103.11			
20	500,000	UP		102	54,634	0.19	100.00	251.62	56,964.11	0.44	100.00	8	294	2.72	100.00	2,259.16	60,737.03	3.72	100.00	897.83	106.62			
				54,634					56,964.11					294					60,737.03					106.62



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 15 KALIMANTAN TENGAH
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,058	2,058	15.93	15.93	246.92	246.92	1.43	1.43	8	8	6.96	6.96	187.51	187.51	0.32	0.32	75.94	75.94			
2	50	100	75	1,312	3,370	10.15	26.08	384.34	631.26	2.22	3.64	2	10	1.74	8.70	153.23	340.74	0.26	0.59	39.87	53.98			
3	100	200	150	2,138	5,508	16.55	42.63	739.02	1,370.28	4.27	7.91	5	15	4.35	13.04	246.04	586.78	0.42	1.01	33.29	42.82			
4	200	300	250	1,317	6,825	10.19	52.82	625.82	1,996.10	3.61	11.53	2	17	1.74	14.78	263.66	850.44	0.45	1.47	42.13	42.60			
5	300	500	400	1,647	8,472	12.75	65.57	1,168.69	3,164.79	6.75	18.27	5	22	4.35	19.13	261.41	1,111.84	0.45	1.92	22.37	35.13			
6	500	750	625	917	9,389	7.10	72.66	1,044.97	4,209.77	6.03	24.31	3	25	2.61	21.74	739.99	1,851.83	1.28	3.19	70.81	43.99			
7	750	1,000	875	737	10,126	5.70	78.37	884.66	5,094.43	5.11	29.41	1	26	0.87	22.61	752.20	2,604.03	1.30	4.49	85.03	51.12			
8	1,000	1,500	1,250	529	10,655	4.09	82.46	936.23	6,030.66	5.41	34.82	0	26	0.00	22.61	0.00	2,604.03	0.00	4.49	0.00	43.18			
9	1,500	2,000	1,750	325	10,980	2.52	84.98	877.93	6,908.59	5.07	39.89	3	29	2.61	25.22	1,651.90	4,255.93	2.85	7.34	188.16	61.60			
10	2,000	2,500	2,250	223	11,203	1.73	86.70	476.39	7,384.98	2.75	42.64	0	29	0.00	25.22	0.00	4,255.93	0.00	7.34	0.00	57.63			
11	2,500	3,000	2,750	141	11,344	1.09	87.80	408.67	7,793.65	2.36	45.00	1	30	0.87	26.09	5.55	4,261.48	0.01	7.35	1.36	54.68			
12	3,000	4,000	3,500	173	11,517	1.34	89.13	790.12	8,583.77	4.56	49.56	1	31	0.87	26.96	69.45	4,330.93	0.12	7.47	8.79	50.45			
13	4,000	5,000	4,500	137	11,654	1.06	90.19	467.08	9,050.85	2.70	52.26	0	31	0.00	26.96	0.00	4,330.93	0.00	7.47	0.00	47.85			
14	5,000	7,500	6,250	226	11,880	1.75	91.94	992.37	10,043.23	5.73	57.99	2	33	1.74	28.70	57.43	4,388.36	0.10	7.57	5.79	43.69			
15	7,500	10,000	8,750	129	12,009	1.00	92.94	480.18	10,523.41	2.77	60.76	1	34	0.87	29.57	6.84	4,395.19	0.01	7.58	1.42	41.77			
16	10,000	20,000	15,000	228	12,237	1.76	94.71	1,703.29	12,226.70	9.83	70.59	11	45	9.57	39.13	299.12	4,694.31	0.52	8.10	17.56	38.39			
17	20,000	50,000	35,000	244	12,481	1.89	96.59	2,410.71	14,637.41	13.92	84.51	11	56	9.57	48.70	6,007.87	10,702.18	10.36	18.46	249.22	73.12			
18	50,000	100,000	75,000	121	12,602	0.94	97.53	850.29	15,487.70	4.91	89.42	7	63	6.09	54.78	1,044.47	11,746.65	1.80	20.26	122.84	75.85			
19	100,000	500,000	300,000	275	12,877	2.13	99.66	1,702.47	17,190.17	9.83	99.25	42	105	36.52	91.30	2,073.21	13,819.86	3.58	23.83	121.78	80.39			
20	500,000	UP		44	12,921	0.34	100.00	129.40	17,319.57	0.75	100.00	10	115	8.70	100.00	44,163.16	57,983.02	76.17	100.00	34128.67	334.78			
				12,921					17,319.57					115					57,983.02					334.78



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 16 KALIMANTAN SELATAN
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,525	4,525	16.69	16.69	1,023.15	1,023.15	3.35	3.35	14	14	6.54	6.54	97.78	97.78	0.03	0.03	9.56	9.56			
2	50	100	75	3,065	7,590	11.31	28.00	912.63	1,935.78	2.99	6.34	2	16	0.93	7.48	26.75	124.53	0.01	0.04	2.93	6.43			
3	100	200	150	4,757	12,347	17.55	45.54	1,406.90	3,342.68	4.61	10.95	2	18	0.93	8.41	109.75	234.28	0.03	0.07	7.80	7.01			
4	200	300	250	2,752	15,099	10.15	55.69	1,156.36	4,499.03	3.79	14.74	5	23	2.34	10.75	447.19	681.47	0.14	0.21	38.67	15.15			
5	300	500	400	3,127	18,226	11.53	67.23	1,701.50	6,200.53	5.57	20.32	14	37	6.54	17.29	416.88	1,098.35	0.13	0.34	24.50	17.71			
6	500	750	625	2,007	20,233	7.40	74.63	1,524.94	7,725.47	5.00	25.31	14	51	6.54	23.83	360.68	1,459.03	0.11	0.45	23.65	18.89			
7	750	1,000	875	1,333	21,566	4.92	79.55	1,538.49	9,263.97	5.04	30.35	3	54	1.40	25.23	6.23	1,465.26	0.00	0.46	0.40	15.82			
8	1,000	1,500	1,250	1,164	22,730	4.29	83.84	2,015.85	11,279.82	6.60	36.96	5	59	2.34	27.57	253.96	1,719.22	0.08	0.54	12.60	15.24			
9	1,500	2,000	1,750	769	23,499	2.84	86.68	1,463.94	12,743.76	4.80	41.75	7	66	3.27	30.84	154.35	1,873.57	0.05	0.58	10.54	14.70			
10	2,000	2,500	2,250	439	23,938	1.62	88.30	1,017.25	13,761.01	3.33	45.09	0	66	0.00	30.84	0.00	1,873.57	0.00	0.58	0.00	13.62			
11	2,500	3,000	2,750	288	24,226	1.06	89.36	742.81	14,503.82	2.43	47.52	1	67	0.47	31.31	496.07	2,369.64	0.15	0.74	66.78	16.34			
12	3,000	4,000	3,500	340	24,566	1.25	90.61	1,260.81	15,764.63	4.13	51.65	6	73	2.80	34.11	30.32	2,399.96	0.01	0.75	2.41	15.22			
13	4,000	5,000	4,500	247	24,813	0.91	91.52	1,140.00	16,904.62	3.74	55.39	3	76	1.40	35.51	7.36	2,407.32	0.00	0.75	0.65	14.24			
14	5,000	7,500	6,250	410	25,223	1.51	93.04	1,795.31	18,699.94	5.88	61.27	1	77	0.47	35.98	438.27	2,845.60	0.14	0.89	24.41	15.22			
15	7,500	10,000	8,750	198	25,421	0.73	93.77	1,211.65	19,911.59	3.97	65.24	3	80	1.40	37.38	284.02	3,129.61	0.09	0.98	23.44	15.72			
16	10,000	20,000	15,000	470	25,891	1.73	95.50	3,194.38	23,105.97	10.47	75.71	11	91	5.14	42.52	882.83	4,012.44	0.28	1.25	27.64	17.37			
17	20,000	50,000	35,000	472	26,363	1.74	97.24	3,298.16	26,404.12	10.81	86.51	18	109	8.41	50.93	3,366.60	7,379.03	1.05	2.30	102.07	27.95			
18	50,000	100,000	75,000	228	26,591	0.84	98.08	2,002.49	28,406.62	6.56	93.07	50	159	23.36	74.30	3,693.46	11,072.50	1.15	3.45	184.44	38.98			
19	100,000	500,000	300,000	342	26,933	1.26	99.34	1,816.22	30,222.84	5.95	99.02	26	185	12.15	86.45	289,465.17	300,537.67	90.26	93.71	15937.82	994.41			
20	500,000	UP		178	27,111	0.66	100.00	297.78	30,520.61	0.98	100.00	29	214	13.55	100.00	20,159.66	320,697.33	6.29	100.00	6770.07	1050.76			
				27,111					30,520.61					214					320,697.33					1050.76



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 17 KALIMANTAN TIMUR
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,859	6,859	17.24	17.24	1,499.00	1,499.00	2.27	2.27	23	23	7.74	7.74	246.42	246.42	0.51	0.51	16.44	16.44
2	50	100	75	2,797	9,656	7.03	24.27	1,293.92	2,792.92	1.96	4.22	11	34	3.70	11.45	419.31	665.74	0.87	1.37	32.41	23.84
3	100	200	150	4,892	14,548	12.29	36.56	1,337.37	4,130.28	2.02	6.25	14	48	4.71	16.16	900.00	1,565.73	1.86	3.23	67.30	37.91
4	200	300	250	3,826	18,374	9.61	46.17	1,927.65	6,057.94	2.91	9.16	11	59	3.70	19.87	1,101.56	2,667.29	2.27	5.51	57.14	44.03
5	300	500	400	5,334	23,708	13.40	59.58	3,926.86	9,984.79	5.94	15.10	19	78	6.40	26.26	2,011.43	4,678.72	4.15	9.66	51.22	46.86
6	500	750	625	3,420	27,128	8.59	68.17	3,236.10	13,220.89	4.89	19.99	7	85	2.36	28.62	1,502.40	6,181.12	3.10	12.76	46.43	46.75
7	750	1,000	875	2,644	29,772	6.64	74.82	3,688.47	16,909.37	5.58	25.57	8	93	2.69	31.31	1,042.17	7,223.28	2.15	14.91	28.25	42.72
8	1,000	1,500	1,250	2,387	32,159	6.00	80.82	4,515.29	21,424.66	6.83	32.40	23	116	7.74	39.06	3,032.83	10,256.12	6.26	21.17	67.17	47.87
9	1,500	2,000	1,750	1,348	33,507	3.39	84.20	3,368.26	24,792.92	5.09	37.49	5	121	1.68	40.74	8.14	10,264.26	0.02	21.19	0.24	41.40
10	2,000	2,500	2,250	748	34,255	1.88	86.08	2,376.68	27,169.60	3.59	41.08	5	126	1.68	42.42	333.34	10,597.60	0.69	21.87	14.03	39.01
11	2,500	3,000	2,750	681	34,936	1.71	87.79	2,234.68	29,404.28	3.38	44.46	8	134	2.69	45.12	4,511.96	15,109.56	9.31	31.19	201.91	51.39
12	3,000	4,000	3,500	672	35,608	1.69	89.48	2,755.36	32,159.65	4.17	48.63	9	143	3.03	48.15	1,850.50	16,960.06	3.82	35.01	67.16	52.74
13	4,000	5,000	4,500	584	36,192	1.47	90.95	2,976.55	35,136.20	4.50	53.13	4	147	1.35	49.49	4,712.26	21,672.32	9.73	44.73	158.31	61.68
14	5,000	7,500	6,250	666	36,858	1.67	92.62	4,181.15	39,317.35	6.32	59.45	9	156	3.03	52.53	5,205.16	26,877.48	10.74	55.47	124.49	68.36
15	7,500	10,000	8,750	411	37,269	1.03	93.66	2,657.23	41,974.57	4.02	63.47	5	161	1.68	54.21	312.21	27,189.68	0.64	56.12	11.75	64.78
16	10,000	20,000	15,000	689	37,958	1.73	95.39	7,938.51	49,913.09	12.00	75.47	13	174	4.38	58.59	992.52	28,182.20	2.05	58.17	12.50	56.46
17	20,000	50,000	35,000	709	38,667	1.78	97.17	8,023.90	57,936.99	12.13	87.61	29	203	9.76	68.35	10,380.67	38,562.87	21.43	79.59	129.37	66.56
18	50,000	100,000	75,000	361	39,028	0.91	98.08	3,099.59	61,036.58	4.69	92.29	18	221	6.06	74.41	1,938.25	40,501.12	4.00	83.59	62.53	66.36
19	100,000	500,000	300,000	500	39,528	1.26	99.33	3,524.79	64,561.37	5.33	97.62	41	262	13.80	88.22	6,579.07	47,080.19	13.58	97.17	186.65	72.92
20	500,000	UP		265	39,793	0.67	100.00	1,571.34	66,132.71	2.38	100.00	35	297	11.78	100.00	1,369.65	48,449.83	2.83	100.00	87.16	73.26
				39,793				66,132.71				297			48,449.83					73.26	



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 18 SULAWESI UTARA
UNDERWRITING YEAR 2014
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,649	2,649	13.63	13.63	768.92	768.92	2.37	2.37	6	6	6.45	6.45	81.20	81.20	0.25	0.25	10.56	10.56			
2	50	100	75	1,563	4,212	8.04	21.67	837.20	1,606.12	2.58	4.95	5	11	5.38	11.83	259.23	340.43	0.78	1.03	30.96	21.20			
3	100	200	150	2,593	6,805	13.34	35.01	1,289.70	2,895.82	3.98	8.93	3	14	3.23	15.05	96.72	437.14	0.29	1.32	7.50	15.10			
4	200	300	250	1,843	8,648	9.48	44.49	875.37	3,771.19	2.70	11.62	1	15	1.08	16.13	82.75	519.89	0.25	1.57	9.45	13.79			
5	300	500	400	2,666	11,314	13.72	58.21	2,006.53	5,777.71	6.18	17.81	5	20	5.38	21.51	803.11	1,323.00	2.43	4.00	40.02	22.90			
6	500	750	625	1,814	13,128	9.33	67.54	1,575.01	7,352.72	4.85	22.66	10	30	10.75	32.26	764.06	2,087.06	2.31	6.30	48.51	28.38			
7	750	1,000	875	1,455	14,583	7.49	75.03	1,871.82	9,224.54	5.77	28.43	7	37	7.53	39.78	1,592.74	3,679.79	4.81	11.11	85.09	39.89			
8	1,000	1,500	1,250	1,302	15,885	6.70	81.73	2,195.84	11,420.38	6.77	35.20	3	40	3.23	43.01	1,572.59	5,252.38	4.75	15.86	71.62	45.99			
9	1,500	2,000	1,750	784	16,669	4.03	85.76	2,113.83	13,534.21	6.52	41.72	4	44	4.30	47.31	1,858.01	7,110.39	5.61	21.47	87.90	52.54			
10	2,000	2,500	2,250	449	17,118	2.31	88.07	1,285.57	14,819.78	3.96	45.68	4	48	4.30	51.61	2,544.64	9,655.04	7.68	29.16	197.94	65.15			
11	2,500	3,000	2,750	331	17,449	1.70	89.77	1,261.26	16,081.04	3.89	49.57	1	49	1.08	52.69	2,865.20	12,520.24	8.65	37.81	227.17	77.86			
12	3,000	4,000	3,500	495	17,944	2.55	92.32	2,269.06	18,350.10	6.99	56.56	5	54	5.38	58.06	788.89	13,309.12	2.38	40.19	34.77	72.53			
13	4,000	5,000	4,500	247	18,191	1.27	93.59	1,216.09	19,566.19	3.75	60.31	0	54	0.00	58.06	0.00	13,309.12	0.00	40.19	0.00	68.02			
14	5,000	7,500	6,250	332	18,523	1.71	95.30	2,448.91	22,015.10	7.55	67.86	6	60	6.45	64.52	9,444.61	22,753.74	28.52	68.71	385.67	103.36			
15	7,500	10,000	8,750	214	18,737	1.10	96.40	2,083.55	24,098.65	6.42	74.28	3	63	3.23	67.74	19.02	22,772.76	0.06	68.77	0.91	94.50			
16	10,000	20,000	15,000	325	19,062	1.67	98.07	3,739.24	27,837.89	11.53	85.80	6	69	6.45	74.19	7,930.86	30,703.62	23.95	92.72	212.10	110.29			
17	20,000	50,000	35,000	185	19,247	0.95	99.02	3,180.77	31,018.67	9.80	95.61	2	71	2.15	76.34	149.54	30,853.16	0.45	93.17	4.70	99.47			
18	50,000	100,000	75,000	72	19,319	0.37	99.39	729.34	31,748.01	2.25	97.85	5	76	5.38	81.72	218.62	31,071.79	0.66	93.83	29.98	97.87			
19	100,000	500,000	300,000	65	19,384	0.33	99.73	456.23	32,204.24	1.41	99.26	14	90	15.05	96.77	2,042.36	33,114.15	6.17	100.00	447.66	102.83			
20	500,000	UP		53	19,437	0.27	100.00	239.75	32,443.99	0.74	100.00	3	93	3.23	100.00	0.52	33,114.67	0.00	100.00	0.22	102.07			
				19,437					32,443.99					93					33,114.67					102.07



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 19 SULAWESI TENGAH
 UNDERWRITING YEAR 2014
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,420	3,420	22.21	22.21	576.08	576.08	3.27	3.27	2	2	8.00	8.00	31.00	31.00	0.26	0.26	5.38	5.38			
2	50	100	75	1,865	5,285	12.11	34.32	610.09	1,186.17	3.46	6.73	1	3	4.00	12.00	0.64	31.64	0.01	0.27	0.10	2.67			
3	100	200	150	2,477	7,762	16.09	50.41	1,005.38	2,191.55	5.70	12.43	1	4	4.00	16.00	107.77	139.42	0.91	1.18	10.72	6.36			
4	200	300	250	1,372	9,134	8.91	59.32	764.07	2,955.62	4.33	16.77	3	7	12.00	28.00	395.84	535.26	3.35	4.53	51.81	18.11			
5	300	500	400	1,935	11,069	12.57	71.88	1,705.07	4,660.70	9.67	26.44	5	12	20.00	48.00	666.08	1,201.34	5.64	10.17	39.06	25.78			
6	500	750	625	1,108	12,177	7.20	79.08	1,391.57	6,052.26	7.89	34.33	1	13	4.00	52.00	400.00	1,601.34	3.38	13.55	28.74	26.46			
7	750	1,000	875	828	13,005	5.38	84.45	1,398.62	7,450.88	7.93	42.27	1	14	4.00	56.00	600.73	2,202.07	5.08	18.63	42.95	29.55			
8	1,000	1,500	1,250	635	13,640	4.12	88.58	1,415.83	8,866.71	8.03	50.30	2	16	8.00	64.00	1,501.51	3,703.58	12.71	31.34	106.05	41.77			
9	1,500	2,000	1,750	412	14,052	2.68	91.25	1,227.34	10,094.05	6.96	57.26	1	17	4.00	68.00	257.39	3,960.98	2.18	33.52	20.97	39.24			
10	2,000	2,500	2,250	266	14,318	1.73	92.98	803.57	10,897.62	4.56	61.82	2	19	8.00	76.00	18.92	3,979.90	0.16	33.68	2.35	36.52			
11	2,500	3,000	2,750	196	14,514	1.27	94.25	866.17	11,763.79	4.91	66.73	1	20	4.00	80.00	1,557.78	5,537.68	13.18	46.86	179.85	47.07			
12	3,000	4,000	3,500	201	14,715	1.31	95.56	764.92	12,528.71	4.34	71.07	1	21	4.00	84.00	60.00	5,597.68	0.51	47.37	7.84	44.68			
13	4,000	5,000	4,500	137	14,852	0.89	96.45	682.92	13,211.63	3.87	74.95	1	22	4.00	88.00	54.38	5,652.06	0.46	47.83	7.96	42.78			
14	5,000	7,500	6,250	128	14,980	0.83	97.28	1,214.57	14,426.20	6.89	81.84	1	23	4.00	92.00	6,094.73	11,746.79	51.57	99.40	501.80	81.43			
15	7,500	10,000	8,750	77	15,057	0.50	97.78	464.52	14,890.73	2.64	84.47	0	23	0.00	92.00	0.00	11,746.79	0.00	99.40	0.00	78.89			
16	10,000	20,000	15,000	137	15,194	0.89	98.67	1,096.79	15,987.52	6.22	90.69	1	24	4.00	96.00	7.34	11,754.13	0.06	99.46	0.67	73.52			
17	20,000	50,000	35,000	90	15,284	0.58	99.25	837.73	16,825.25	4.75	95.45	1	25	4.00	100.00	63.24	11,817.37	0.54	100.00	7.55	70.24			
18	50,000	100,000	75,000	26	15,310	0.17	99.42	241.38	17,066.63	1.37	96.81	0	25	0.00	100.00	0.00	11,817.37	0.00	100.00	0.00	69.24			
19	100,000	500,000	300,000	75	15,385	0.49	99.91	540.92	17,607.55	3.07	99.88	0	25	0.00	100.00	0.00	11,817.37	0.00	100.00	0.00	67.12			
20	500,000	UP		14	15,399	0.09	100.00	20.61	17,628.16	0.12	100.00	0	25	0.00	100.00	0.00	11,817.37	0.00	100.00	0.00	67.04			
				15,399					17,628.16					25					11,817.37					67.04



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 20 SULAWESI SELATAN
UNDERWRITING YEAR 2014
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12,278	12,278	21.90	21.90	3,344.88	3,344.88	5.29	5.29	22	22	10.43	10.43	249.71	249.71	0.87	0.87	7.47	7.47			
2	50	100	75	5,310	17,588	9.47	31.37	2,314.86	5,659.74	3.66	8.96	7	29	3.32	13.74	176.40	426.11	0.61	1.48	7.62	7.53			
3	100	200	150	8,764	26,352	15.63	47.00	2,938.51	8,598.25	4.65	13.60	18	47	8.53	22.27	998.09	1,424.19	3.46	4.94	33.97	16.56			
4	200	300	250	5,180	31,532	9.24	56.24	2,464.08	11,062.33	3.90	17.50	10	57	4.74	27.01	1,182.43	2,606.63	4.10	9.04	47.99	23.56			
5	300	500	400	6,351	37,883	11.33	67.57	4,419.12	15,481.45	6.99	24.50	4	61	1.90	28.91	221.89	2,828.51	0.77	9.81	5.02	18.27			
6	500	750	625	4,804	42,687	8.57	76.14	4,190.65	19,672.10	6.63	31.13	8	69	3.79	32.70	346.61	3,175.12	1.20	11.01	8.27	16.14			
7	750	1,000	875	3,057	45,744	5.45	81.59	3,607.32	23,279.42	5.71	36.83	18	87	8.53	41.23	905.91	4,081.02	3.14	14.15	25.11	17.53			
8	1,000	1,500	1,250	2,579	48,323	4.60	86.19	3,988.04	27,267.47	6.31	43.14	9	96	4.27	45.50	14.79	4,095.81	0.05	14.20	0.37	15.02			
9	1,500	2,000	1,750	1,627	49,950	2.90	89.09	3,465.97	30,733.44	5.48	48.63	14	110	6.64	52.13	4,116.18	8,211.99	14.28	28.48	118.76	26.72			
10	2,000	2,500	2,250	892	50,842	1.59	90.68	2,285.16	33,018.60	3.62	52.24	9	119	4.27	56.40	2,422.79	10,634.78	8.40	36.88	106.02	32.21			
11	2,500	3,000	2,750	707	51,549	1.26	91.95	2,004.38	35,022.98	3.17	55.42	8	127	3.79	60.19	3,821.27	14,456.05	13.25	50.13	190.65	41.28			
12	3,000	4,000	3,500	730	52,279	1.30	93.25	3,070.92	38,093.90	4.86	60.27	1	128	0.47	60.66	3,721.66	18,177.71	12.91	63.04	121.19	47.72			
13	4,000	5,000	4,500	581	52,860	1.04	94.28	2,804.93	40,898.83	4.44	64.71	2	130	0.95	61.61	4,105.90	22,283.61	14.24	77.28	146.38	54.48			
14	5,000	7,500	6,250	799	53,659	1.43	95.71	4,080.10	44,978.93	6.46	71.17	6	136	2.84	64.45	174.15	22,457.76	0.60	77.88	4.27	49.93			
15	7,500	10,000	8,750	450	54,109	0.80	96.51	3,400.31	48,379.23	5.38	76.55	12	148	5.69	70.14	347.63	22,805.39	1.21	79.09	10.22	47.14			
16	10,000	20,000	15,000	676	54,785	1.21	97.72	5,871.11	54,250.35	9.29	85.84	2	150	0.95	71.09	150.30	22,955.70	0.52	79.61	2.56	42.31			
17	20,000	50,000	35,000	598	55,383	1.07	98.78	4,915.71	59,166.05	7.78	93.62	36	186	17.06	88.15	1,030.62	23,986.31	3.57	83.19	20.97	40.54			
18	50,000	100,000	75,000	275	55,658	0.49	99.27	1,669.64	60,835.69	2.64	96.26	4	190	1.90	90.05	447.37	24,433.69	1.55	84.74	26.79	40.16			
19	100,000	500,000	300,000	256	55,914	0.46	99.73	1,457.64	62,293.33	2.31	98.56	5	195	2.37	92.42	2,110.30	26,543.98	7.32	92.06	144.78	42.61			
20	500,000	UP		151	56,065	0.27	100.00	907.41	63,200.74	1.44	100.00	16	211	7.58	100.00	2,290.66	28,834.64	7.94	100.00	252.44	45.62			
				56,065					63,200.74					211					28,834.64					45.62



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 21 SULAWESI TENGGARA
UNDERWRITING YEAR 2014
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,811	1,811	19.71	19.71	630.67	630.67	5.57	5.57	1	1	3.57	3.57	12.71	12.71	0.01	0.01	2.02	2.02			
2	50	100	75	993	2,804	10.81	30.51	459.54	1,090.22	4.06	9.62	0	1	0.00	3.57	0.00	12.71	0.00	0.01	0.01	1.17	1.17		
3	100	200	150	1,369	4,173	14.90	45.41	537.16	1,627.38	4.74	14.36	4	5	14.29	17.86	173.73	186.44	0.09	0.10	32.34	11.46			
4	200	300	250	961	5,134	10.46	55.87	479.20	2,106.58	4.23	18.59	1	6	3.57	21.43	250.00	436.44	0.14	0.24	52.17	20.72			
5	300	500	400	1,212	6,346	13.19	69.06	1,105.44	3,212.02	9.76	28.35	0	6	0.00	21.43	0.00	436.44	0.00	0.24	0.00	13.59			
6	500	750	625	806	7,152	8.77	77.83	980.10	4,192.12	8.65	37.00	2	8	7.14	28.57	11.25	447.69	0.01	0.24	1.15	10.68			
7	750	1,000	875	531	7,683	5.78	83.61	850.32	5,042.44	7.50	44.50	1	9	3.57	32.14	54.32	502.01	0.03	0.27	6.39	9.96			
8	1,000	1,500	1,250	446	8,129	4.85	88.46	1,065.11	6,107.55	9.40	53.90	0	9	0.00	32.14	0.00	502.01	0.00	0.27	0.00	8.22			
9	1,500	2,000	1,750	268	8,397	2.92	91.38	603.44	6,710.99	5.33	59.23	1	10	3.57	35.71	5.09	507.10	0.00	0.28	0.84	7.56			
10	2,000	2,500	2,250	154	8,551	1.68	93.06	457.14	7,168.13	4.03	63.26	1	11	3.57	39.29	9.17	516.27	0.00	0.28	2.01	7.20			
11	2,500	3,000	2,750	89	8,640	0.97	94.03	336.99	7,505.12	2.97	66.23	0	11	0.00	39.29	0.00	516.27	0.00	0.28	0.00	6.88			
12	3,000	4,000	3,500	117	8,757	1.27	95.30	418.15	7,923.27	3.69	69.92	1	12	3.57	42.86	84.12	600.39	0.05	0.33	20.12	7.58			
13	4,000	5,000	4,500	86	8,843	0.94	96.23	288.01	8,211.28	2.54	72.47	0	12	0.00	42.86	0.00	600.39	0.00	0.33	0.00	7.31			
14	5,000	7,500	6,250	74	8,917	0.81	97.04	498.10	8,709.39	4.40	76.86	1	13	3.57	46.43	4.70	605.09	0.00	0.33	0.94	6.95			
15	7,500	10,000	8,750	65	8,982	0.71	97.75	562.45	9,271.84	4.96	81.83	1	14	3.57	50.00	0.00	605.09	0.00	0.33	0.00	6.53			
16	10,000	20,000	15,000	61	9,043	0.66	98.41	635.73	9,907.57	5.61	87.44	0	14	0.00	50.00	0.00	605.09	0.00	0.33	0.00	6.11			
17	20,000	50,000	35,000	70	9,113	0.76	99.17	742.14	10,649.71	6.55	93.99	1	15	3.57	53.57	23,865.24	24,470.32	13.00	13.33	3215.73	229.77			
18	50,000	100,000	75,000	21	9,134	0.23	99.40	321.97	10,971.68	2.84	96.83	3	18	10.71	64.29	56.62	24,526.94	0.03	13.36	17.59	223.55			
19	100,000	500,000	300,000	26	9,160	0.28	99.68	186.27	11,157.95	1.64	98.47	0	18	0.00	64.29	0.00	24,526.94	0.00	13.36	0.00	219.82			
20	500,000	UP		29	9,189	0.32	100.00	173.19	11,331.14	1.53	100.00	10	28	35.71	100.00	159,087.74	183,614.68	86.64	100.00	91856.39	1620.44			
				9,189					11,331.14					28					183,614.68					1620.44



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 22 BALI
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8,326	8,326	15.13	15.13	2,135.98	2,135.98	1.29	1.29	42	42	10.53	10.53	580.77	580.77	1.19	1.19	27.19	27.19	
2	50	100	75	4,886	13,212	8.88	24.01	1,633.17	3,769.14	0.99	2.28	10	52	2.51	13.03	136.21	716.99	0.28	1.47	8.34	19.02	
3	100	200	150	6,787	19,999	12.34	36.35	2,928.94	6,698.08	1.77	4.05	18	70	4.51	17.54	1,517.09	2,234.07	3.11	4.58	51.80	33.35	
4	200	300	250	4,566	24,565	8.30	44.65	3,190.09	9,888.17	1.93	5.97	3	73	0.75	18.30	44.49	2,278.56	0.09	4.67	1.39	23.04	
5	300	500	400	5,990	30,555	10.89	55.54	4,219.17	14,107.34	2.55	8.52	11	84	2.76	21.05	710.86	2,989.42	1.46	6.13	16.85	21.19	
6	500	750	625	4,338	34,893	7.88	63.42	3,794.98	17,902.32	2.29	10.82	13	97	3.26	24.31	205.56	3,194.98	0.42	6.55	5.42	17.85	
7	750	1,000	875	3,840	38,733	6.98	70.40	4,303.38	22,205.70	2.60	13.42	20	117	5.01	29.32	2,490.02	5,684.99	5.11	11.66	57.86	25.60	
8	1,000	1,500	1,250	3,647	42,380	6.63	77.03	6,097.18	28,302.89	3.68	17.10	22	139	5.51	34.84	4,033.92	9,718.91	8.28	19.94	66.16	34.34	
9	1,500	2,000	1,750	2,230	44,610	4.05	81.09	4,996.72	33,299.60	3.02	20.12	15	154	3.76	38.60	166.82	9,885.73	0.34	20.28	3.34	29.69	
10	2,000	2,500	2,250	1,555	46,165	2.83	83.91	4,795.51	38,095.12	2.90	23.02	11	165	2.76	41.35	1,635.20	11,520.93	3.35	23.64	34.10	30.24	
11	2,500	3,000	2,750	1,110	47,275	2.02	85.93	4,090.33	42,185.44	2.47	25.49	14	179	3.51	44.86	808.76	12,329.70	1.66	25.30	19.77	29.23	
12	3,000	4,000	3,500	1,335	48,610	2.43	88.36	6,571.18	48,756.62	3.97	29.46	11	190	2.76	47.62	542.91	12,872.60	1.11	26.41	8.26	26.40	
13	4,000	5,000	4,500	1,022	49,632	1.86	90.21	5,542.14	54,298.76	3.35	32.81	11	201	2.76	50.38	4,897.89	17,770.50	10.05	36.46	88.38	32.73	
14	5,000	7,500	6,250	1,279	50,911	2.32	92.54	8,974.83	63,273.59	5.42	38.23	20	221	5.01	55.39	836.70	18,607.20	1.72	38.17	9.32	29.41	
15	7,500	10,000	8,750	761	51,672	1.38	93.92	6,196.23	69,469.82	3.74	41.97	10	231	2.51	57.89	1,647.82	20,255.01	3.38	41.55	26.59	29.16	
16	10,000	20,000	15,000	1,231	52,903	2.24	96.16	15,837.40	85,307.22	9.57	51.54	42	273	10.53	68.42	983.48	21,238.50	2.02	43.57	6.21	24.90	
17	20,000	50,000	35,000	942	53,845	1.71	97.87	13,821.50	99,128.72	8.35	59.89	41	314	10.28	78.70	23,196.14	44,434.64	47.59	91.16	167.83	44.83	
18	50,000	100,000	75,000	439	54,284	0.80	98.67	5,359.98	104,488.70	3.24	63.13	20	334	5.01	83.71	1,154.13	45,588.77	2.37	93.53	21.53	43.63	
19	100,000	500,000	300,000	474	54,758	0.86	99.53	59,307.28	163,795.98	35.83	98.96	38	372	9.52	93.23	966.35	46,555.12	1.98	95.51	1.63	28.42	
20	500,000	UP		258	55,016	0.47	100.00	1,719.54	165,515.51	1.04	100.00	27	399	6.77	100.00	2,187.81	48,742.93	4.49	100.00	127.23	29.45	
				55,016					165,515.51					399					48,742.93			29.45



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,496	3,496	22.12	22.12	1,047.22	1,047.22	5.40	5.40	10	10	15.63	15.63	72.41	72.41	2.39	2.39	6.91	6.91			
2	50	100	75	1,430	4,926	9.05	31.17	435.83	1,483.05	2.25	7.64	3	13	4.69	20.31	17.93	90.34	0.59	2.98	4.11	6.09			
3	100	200	150	2,450	7,376	15.50	46.68	825.07	2,308.12	4.25	11.89	2	15	3.13	23.44	16.09	106.43	0.53	3.52	1.95	4.61			
4	200	300	250	1,500	8,876	9.49	56.17	740.50	3,048.62	3.82	15.71	2	17	3.13	26.56	511.59	618.01	16.90	20.42	69.09	20.27			
5	300	500	400	2,079	10,955	13.16	69.33	1,583.04	4,631.66	8.16	23.86	5	22	7.81	34.38	310.70	928.71	10.27	30.68	19.63	20.05			
6	500	750	625	1,233	12,188	7.80	77.13	1,051.07	5,682.74	5.42	29.28	8	30	12.50	46.88	717.44	1,646.15	23.70	54.39	68.26	28.97			
7	750	1,000	875	790	12,978	5.00	82.13	1,136.84	6,819.58	5.86	35.14	3	33	4.69	51.56	233.39	1,879.54	7.71	62.10	20.53	27.56			
8	1,000	1,500	1,250	676	13,654	4.28	86.41	1,305.88	8,125.46	6.73	41.87	6	39	9.38	60.94	847.95	2,727.48	28.02	90.12	64.93	33.57			
9	1,500	2,000	1,750	618	14,272	3.91	90.32	1,126.38	9,251.84	5.80	47.67	3	42	4.69	65.63	0.62	2,728.11	0.02	90.14	0.06	29.49			
10	2,000	2,500	2,250	280	14,552	1.77	92.09	802.00	10,053.84	4.13	51.80	1	43	1.56	67.19	24.57	2,752.68	0.81	90.95	3.06	27.38			
11	2,500	3,000	2,750	199	14,751	1.26	93.35	868.79	10,922.63	4.48	56.28	0	43	0.00	67.19	0.00	2,752.68	0.00	90.95	0.00	25.20			
12	3,000	4,000	3,500	213	14,964	1.35	94.70	840.74	11,763.37	4.33	60.61	0	43	0.00	67.19	0.00	2,752.68	0.00	90.95	0.00	23.40			
13	4,000	5,000	4,500	165	15,129	1.04	95.74	974.27	12,737.64	5.02	65.63	1	44	1.56	68.75	89.92	2,842.60	2.97	93.92	9.23	22.32			
14	5,000	7,500	6,250	193	15,322	1.22	96.96	1,193.72	13,931.35	6.15	71.78	3	47	4.69	73.44	117.31	2,959.91	3.88	97.80	9.83	21.25			
15	7,500	10,000	8,750	105	15,427	0.66	97.63	991.81	14,923.17	5.11	76.89	0	47	0.00	73.44	0.00	2,959.91	0.00	97.80	0.00	19.83			
16	10,000	20,000	15,000	174	15,601	1.10	98.73	1,948.45	16,871.62	10.04	86.93	8	55	12.50	85.94	11.67	2,971.57	0.39	98.18	0.60	17.61			
17	20,000	50,000	35,000	110	15,711	0.70	99.42	1,786.30	18,657.92	9.20	96.13	0	55	0.00	85.94	0.00	2,971.57	0.00	98.18	0.00	15.93			
18	50,000	100,000	75,000	36	15,747	0.23	99.65	518.29	19,176.20	2.67	98.80	1	56	1.56	87.50	0.56	2,972.13	0.02	98.20	0.11	15.50			
19	100,000	500,000	300,000	44	15,791	0.28	99.93	156.18	19,332.38	0.80	99.61	7	63	10.94	98.44	24.61	2,996.74	0.81	99.01	15.76	15.50			
20	500,000	UP		11	15,802	0.07	100.00	75.89	19,408.27	0.39	100.00	1	64	1.56	100.00	29.90	3,026.64	0.99	100.00	39.40	15.59			
				15,802					19,408.27					64					3,026.64					15.59



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 24 NUSA TENGGARA TIMUR
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,539	1,539	17.56	17.56	273.58	273.58	2.16	2.16	1	1	4.76	4.76	6.34	6.34	0.05	0.05	2.32	2.32			
2	50	100	75	619	2,158	7.06	24.62	238.39	511.96	1.88	4.04	2	3	9.52	14.29	136.93	143.28	1.07	1.12	57.44	27.99			
3	100	200	150	1,115	3,273	12.72	37.34	373.22	885.18	2.94	6.98	4	7	19.05	33.33	3,929.66	4,072.94	30.60	31.72	1052.91	460.13			
4	200	300	250	916	4,189	10.45	47.79	421.98	1,307.16	3.33	10.30	0	7	0.00	33.33	0.00	4,072.94	0.00	31.72	0.00	311.59			
5	300	500	400	1,167	5,356	13.31	61.11	757.61	2,064.77	5.97	16.28	5	12	23.81	57.14	617.88	4,690.82	4.81	36.53	81.56	227.18			
6	500	750	625	757	6,113	8.64	69.74	707.34	2,772.11	5.58	21.85	1	13	4.76	61.90	626.83	5,317.65	4.88	41.41	88.62	191.83			
7	750	1,000	875	561	6,674	6.40	76.14	897.88	3,669.99	7.08	28.93	0	13	0.00	61.90	0.00	5,317.65	0.00	41.41	0.00	144.90			
8	1,000	1,500	1,250	626	7,300	7.14	83.29	1,314.95	4,984.94	10.37	39.30	1	14	4.76	66.67	1,305.13	6,622.78	10.16	51.57	99.25	132.86			
9	1,500	2,000	1,750	331	7,631	3.78	87.06	977.67	5,962.61	7.71	47.00	2	16	9.52	76.19	284.20	6,906.98	2.21	53.78	29.07	115.84			
10	2,000	2,500	2,250	228	7,859	2.60	89.66	753.25	6,715.86	5.94	52.94	2	18	9.52	85.71	2,144.82	9,051.80	16.70	70.48	284.74	134.78			
11	2,500	3,000	2,750	165	8,024	1.88	91.55	628.62	7,344.48	4.96	57.90	0	18	0.00	85.71	0.00	9,051.80	0.00	70.48	0.00	123.25			
12	3,000	4,000	3,500	160	8,184	1.83	93.37	945.08	8,289.55	7.45	65.35	1	19	4.76	90.48	3,705.00	12,756.80	28.85	99.33	392.03	153.89			
13	4,000	5,000	4,500	157	8,341	1.79	95.16	779.38	9,068.93	6.14	71.49	0	19	0.00	90.48	0.00	12,756.80	0.00	99.33	0.00	140.66			
14	5,000	7,500	6,250	129	8,470	1.47	96.63	963.50	10,032.43	7.60	79.09	1	20	4.76	95.24	2.62	12,759.43	0.02	99.35	0.27	127.18			
15	7,500	10,000	8,750	68	8,538	0.78	97.41	466.19	10,498.61	3.68	82.76	0	20	0.00	95.24	0.00	12,759.43	0.00	99.35	0.00	121.53			
16	10,000	20,000	15,000	139	8,677	1.59	99.00	1,080.20	11,578.81	8.52	91.28	0	20	0.00	95.24	0.00	12,759.43	0.00	99.35	0.00	110.20			
17	20,000	50,000	35,000	64	8,741	0.73	99.73	699.11	12,277.92	5.51	96.79	0	20	0.00	95.24	0.00	12,759.43	0.00	99.35	0.00	103.92			
18	50,000	100,000	75,000	11	8,752	0.13	99.85	166.04	12,443.96	1.31	98.10	0	20	0.00	95.24	0.00	12,759.43	0.00	99.35	0.00	102.54			
19	100,000	500,000	300,000	7	8,759	0.08	99.93	189.66	12,633.62	1.50	99.59	0	20	0.00	95.24	0.00	12,759.43	0.00	99.35	0.00	101.00			
20	500,000	UP		6	8,765	0.07	100.00	51.75	12,685.38	0.41	100.00	1	21	4.76	100.00	82.85	12,842.28	0.65	100.00	160.08	101.24			
				8,765					12,685.38					21					12,842.28					101.24



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 25 MALUKU
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,498	1,498	19.88	19.88	274.41	274.41	2.73	2.73	4	4	28.57	28.57	72.79	72.79	7.94	7.94	26.53	26.53			
2	50	100	75	817	2,315	10.84	30.72	317.39	591.80	3.16	5.89	1	5	7.14	35.71	76.25	149.04	8.32	16.26	24.02	25.19			
3	100	200	150	1,203	3,518	15.96	46.68	414.06	1,005.86	4.12	10.01	0	5	0.00	35.71	0.00	149.04	0.00	16.26	0.00	14.82			
4	200	300	250	675	4,193	8.96	55.63	364.00	1,369.86	3.62	13.63	2	7	14.29	50.00	195.98	345.02	21.38	37.64	53.84	25.19			
5	300	500	400	857	5,050	11.37	67.00	549.96	1,919.82	5.47	19.10	1	8	7.14	57.14	438.49	783.51	47.84	85.48	79.73	40.81			
6	500	750	625	534	5,584	7.09	74.09	466.31	2,386.13	4.64	23.74	0	8	0.00	57.14	0.00	783.51	0.00	85.48	0.00	32.84			
7	750	1,000	875	459	6,043	6.09	80.18	697.74	3,083.86	6.94	30.69	1	9	7.14	64.29	0.00	783.51	0.00	85.48	0.00	25.41			
8	1,000	1,500	1,250	463	6,506	6.14	86.32	888.43	3,972.29	8.84	39.53	1	10	7.14	71.43	0.00	783.51	0.00	85.48	0.00	19.72			
9	1,500	2,000	1,750	226	6,732	3.00	89.32	642.04	4,614.33	6.39	45.92	1	11	7.14	78.57	6.20	789.70	0.68	86.16	0.96	17.11			
10	2,000	2,500	2,250	128	6,860	1.70	91.02	387.53	5,001.86	3.86	49.77	0	11	0.00	78.57	0.00	789.70	0.00	86.16	0.00	15.79			
11	2,500	3,000	2,750	124	6,984	1.65	92.66	491.15	5,493.01	4.89	54.66	0	11	0.00	78.57	0.00	789.70	0.00	86.16	0.00	14.38			
12	3,000	4,000	3,500	126	7,110	1.67	94.33	545.27	6,038.28	5.43	60.08	1	12	7.14	85.71	41.42	831.12	4.52	90.68	7.60	13.76			
13	4,000	5,000	4,500	96	7,206	1.27	95.61	485.21	6,523.49	4.83	64.91	0	12	0.00	85.71	0.00	831.12	0.00	90.68	0.00	12.74			
14	5,000	7,500	6,250	122	7,328	1.62	97.23	831.20	7,354.69	8.27	73.18	0	12	0.00	85.71	0.00	831.12	0.00	90.68	0.00	11.30			
15	7,500	10,000	8,750	48	7,376	0.64	97.86	451.34	7,806.03	4.49	77.67	0	12	0.00	85.71	0.00	831.12	0.00	90.68	0.00	10.65			
16	10,000	20,000	15,000	70	7,446	0.93	98.79	846.15	8,652.18	8.42	86.09	1	13	7.14	92.86	72.60	903.72	7.92	98.60	8.58	10.45			
17	20,000	50,000	35,000	36	7,482	0.48	99.27	894.28	9,546.46	8.90	94.99	1	14	7.14	100.00	12.84	916.56	1.40	100.00	1.44	9.60			
18	50,000	100,000	75,000	20	7,502	0.27	99.54	210.81	9,757.26	2.10	97.09	0	14	0.00	100.00	0.00	916.56	0.00	100.00	0.00	9.39			
19	100,000	500,000	300,000	21	7,523	0.28	99.81	208.91	9,966.17	2.08	99.17	0	14	0.00	100.00	0.00	916.56	0.00	100.00	0.00	9.20			
20	500,000	UP		14	7,537	0.19	100.00	83.53	10,049.70	0.83	100.00	0	14	0.00	100.00	0.00	916.56	0.00	100.00	0.00	9.12			
				7,537					10,049.70					14					916.56					9.12



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

PROVINCE : 26 IRIAN JAYA/PAPUA
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,572	1,572	11.51	11.51	390.74	390.74	1.63	1.63	3	3	6.12	6.12	68.27	68.27	1.39	1.39	17.47	17.47			
2	50	100	75	898	2,470	6.57	18.08	607.03	997.76	2.54	4.17	2	5	4.08	10.20	80.90	149.17	1.65	3.04	13.33	14.95			
3	100	200	150	1,900	4,370	13.91	31.99	1,192.09	2,189.85	4.98	9.15	11	16	22.45	32.65	477.97	627.14	9.73	12.77	40.10	28.64			
4	200	300	250	1,378	5,748	10.09	42.08	741.98	2,931.83	3.10	12.25	2	18	4.08	36.73	418.41	1,045.55	8.52	21.29	56.39	35.66			
5	300	500	400	1,979	7,727	14.49	56.57	1,482.14	4,413.98	6.19	18.44	3	21	6.12	42.86	697.59	1,743.14	14.21	35.50	47.07	39.49			
6	500	750	625	1,451	9,178	10.62	67.19	1,478.11	5,892.08	6.17	24.61	0	21	0.00	42.86	0.00	1,743.14	0.00	35.50	0.00	29.58			
7	750	1,000	875	1,071	10,249	7.84	75.03	1,516.37	7,408.46	6.33	30.95	3	24	6.12	48.98	917.64	2,660.77	18.69	54.18	60.52	35.92			
8	1,000	1,500	1,250	977	11,226	7.15	82.18	1,758.79	9,167.25	7.35	38.30	1	25	2.04	51.02	47.28	2,708.05	0.96	55.15	2.69	29.54			
9	1,500	2,000	1,750	575	11,801	4.21	86.39	1,710.19	10,877.44	7.14	45.44	3	28	6.12	57.14	95.41	2,803.47	1.94	57.09	5.58	25.77			
10	2,000	2,500	2,250	337	12,138	2.47	88.86	1,014.07	11,891.50	4.24	49.68	0	28	0.00	57.14	0.00	2,803.47	0.00	57.09	0.00	23.58			
11	2,500	3,000	2,750	244	12,382	1.79	90.64	1,185.75	13,077.25	4.95	54.63	2	30	4.08	61.22	83.06	2,886.53	1.69	58.78	7.01	22.07			
12	3,000	4,000	3,500	295	12,677	2.16	92.80	1,578.90	14,656.15	6.60	61.23	2	32	4.08	65.31	1.36	2,887.89	0.03	58.81	0.09	19.70			
13	4,000	5,000	4,500	230	12,907	1.68	94.49	1,382.67	16,038.83	5.78	67.00	2	34	4.08	69.39	600.37	3,488.26	12.23	71.03	43.42	21.75			
14	5,000	7,500	6,250	228	13,135	1.67	96.16	1,959.38	17,998.21	8.19	75.19	6	40	12.24	81.63	594.50	4,082.76	12.11	83.14	30.34	22.68			
15	7,500	10,000	8,750	112	13,247	0.82	96.98	1,492.06	19,490.27	6.23	81.42	0	40	0.00	81.63	0.00	4,082.76	0.00	83.14	0.00	20.95			
16	10,000	20,000	15,000	203	13,450	1.49	98.46	1,998.65	21,488.92	8.35	89.77	1	41	2.04	83.67	11.41	4,094.18	0.23	83.37	0.57	19.05			
17	20,000	50,000	35,000	106	13,556	0.78	99.24	1,949.99	23,438.91	8.15	97.92	1	42	2.04	85.71	77.93	4,172.11	1.59	84.96	4.00	17.80			
18	50,000	100,000	75,000	53	13,609	0.39	99.63	361.91	23,800.83	1.51	99.43	6	48	12.24	97.96	373.22	4,545.33	7.60	92.56	103.12	19.10			
19	100,000	500,000	300,000	32	13,641	0.23	99.86	102.80	23,903.63	0.43	99.86	0	48	0.00	97.96	0.00	4,545.33	0.00	92.56	0.00	19.02			
20	500,000	UP		19	13,660	0.14	100.00	33.44	23,937.07	0.14	100.00	1	49	2.04	100.00	365.39	4,910.72	7.44	100.00	1092.60	20.52			
				13,660					23,937.07					49					4,910.72					20.52



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 27 MALUKU UTARA
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	191	191	10.27	10.27	39.18	39.18	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	166	357	8.93	19.20	42.33	81.51	1.30	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	384	741	20.66	39.86	109.87	191.39	3.38	5.89	2	2	33.33	33.33	197.38	197.38	20.41	20.41	179.64	103.13			
4	200	300	250	160	901	8.61	48.47	122.73	314.12	3.78	9.67	0	2	0.00	33.33	0.00	197.38	0.00	20.41	0.00	62.83			
5	300	500	400	196	1,097	10.54	59.01	131.55	445.67	4.05	13.73	2	4	33.33	66.67	400.86	598.23	41.46	61.87	304.72	134.23			
6	500	750	625	131	1,228	7.05	66.06	189.11	634.79	5.82	19.55	1	5	16.67	83.33	357.96	956.19	37.02	98.90	189.28	150.63			
7	750	1,000	875	120	1,348	6.46	72.51	206.68	841.46	6.37	25.92	0	5	0.00	83.33	0.00	956.19	0.00	98.90	0.00	113.63			
8	1,000	1,500	1,250	134	1,482	7.21	79.72	349.20	1,190.67	10.76	36.67	1	6	16.67	100.00	10.67	966.86	1.10	100.00	3.06	81.20			
9	1,500	2,000	1,750	86	1,568	4.63	84.35	334.48	1,525.15	10.30	46.97	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	63.39			
10	2,000	2,500	2,250	42	1,610	2.26	86.61	170.86	1,696.01	5.26	52.24	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	57.01			
11	2,500	3,000	2,750	67	1,677	3.60	90.21	134.65	1,830.67	4.15	56.38	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	52.81			
12	3,000	4,000	3,500	43	1,720	2.31	92.52	204.81	2,035.47	6.31	62.69	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	47.50			
13	4,000	5,000	4,500	16	1,736	0.86	93.38	116.37	2,151.84	3.58	66.28	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	44.93			
14	5,000	7,500	6,250	57	1,793	3.07	96.45	460.84	2,612.68	14.19	80.47	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	37.01			
15	7,500	10,000	8,750	10	1,803	0.54	96.99	44.47	2,657.15	1.37	81.84	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	36.39			
16	10,000	20,000	15,000	13	1,816	0.70	97.69	171.52	2,828.67	5.28	87.12	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	34.18			
17	20,000	50,000	35,000	20	1,836	1.08	98.76	248.64	3,077.32	7.66	94.78	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	31.42			
18	50,000	100,000	75,000	17	1,853	0.91	99.68	119.12	3,196.43	3.67	98.45	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	30.25			
19	100,000	500,000	300,000	3	1,856	0.16	99.84	9.74	3,206.17	0.30	98.75	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	30.16			
20	500,000	UP		3	1,859	0.16	100.00	40.60	3,246.77	1.25	100.00	0	6	0.00	100.00	0.00	966.86	0.00	100.00	0.00	29.78			
				1,859					3,246.77					6					966.86					29.78



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 28 IRIAN JAYA BARAT
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	487	487	10.43	10.43	79.72	79.72	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	241	728	5.16	15.59	138.35	218.07	1.91	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	765	1,493	16.38	31.96	266.78	484.85	3.69	6.71	2	2	8.70	8.70	185.95	185.95	15.40	15.40	69.70	38.35			
4	200	300	250	552	2,045	11.82	43.78	269.91	754.76	3.73	10.44	2	4	8.70	17.39	5.69	191.63	0.47	15.88	2.11	25.39			
5	300	500	400	763	2,808	16.33	60.12	512.73	1,267.49	7.09	17.54	0	4	0.00	17.39	0.00	191.63	0.00	15.88	0.00	15.12			
6	500	750	625	392	3,200	8.39	68.51	361.14	1,628.62	5.00	22.53	0	4	0.00	17.39	0.00	191.63	0.00	15.88	0.00	11.77			
7	750	1,000	875	354	3,554	7.58	76.09	481.17	2,109.79	6.66	29.19	1	5	4.35	21.74	773.28	964.91	64.06	79.94	160.71	45.73			
8	1,000	1,500	1,250	319	3,873	6.83	82.92	553.28	2,663.07	7.66	36.85	0	5	0.00	21.74	0.00	964.91	0.00	79.94	0.00	36.23			
9	1,500	2,000	1,750	197	4,070	4.22	87.13	599.91	3,262.98	8.30	45.15	8	13	34.78	56.52	42.47	1,007.38	3.52	83.46	7.08	30.87			
10	2,000	2,500	2,250	101	4,171	2.16	89.30	273.60	3,536.57	3.79	48.93	2	15	8.70	65.22	0.70	1,008.08	0.06	83.51	0.26	28.50			
11	2,500	3,000	2,750	86	4,257	1.84	91.14	306.37	3,842.94	4.24	53.17	1	16	4.35	69.57	0.31	1,008.40	0.03	83.54	0.10	26.24			
12	3,000	4,000	3,500	97	4,354	2.08	93.21	458.00	4,300.95	6.34	59.51	1	17	4.35	73.91	1.02	1,009.42	0.08	83.62	0.22	23.47			
13	4,000	5,000	4,500	70	4,424	1.50	94.71	398.07	4,699.01	5.51	65.02	1	18	4.35	78.26	0.00	1,009.42	0.00	83.62	0.00	21.48			
14	5,000	7,500	6,250	65	4,489	1.39	96.10	513.52	5,212.53	7.11	72.12	0	18	0.00	78.26	0.00	1,009.42	0.00	83.62	0.00	19.37			
15	7,500	10,000	8,750	41	4,530	0.88	96.98	311.84	5,524.37	4.31	76.44	0	18	0.00	78.26	0.00	1,009.42	0.00	83.62	0.00	18.27			
16	10,000	20,000	15,000	64	4,594	1.37	98.35	794.49	6,318.86	10.99	87.43	0	18	0.00	78.26	0.00	1,009.42	0.00	83.62	0.00	15.97			
17	20,000	50,000	35,000	30	4,624	0.64	98.99	406.79	6,725.65	5.63	93.06	3	21	13.04	91.30	105.79	1,115.20	8.76	92.39	26.01	16.58			
18	50,000	100,000	75,000	20	4,644	0.43	99.42	207.50	6,933.15	2.87	95.93	1	22	4.35	95.65	87.46	1,202.66	7.25	99.63	42.15	17.35			
19	100,000	500,000	300,000	19	4,663	0.41	99.83	290.80	7,223.95	4.02	99.95	1	23	4.35	100.00	4.43	1,207.09	0.37	100.00	1.52	16.71			
20	500,000	UP		8	4,671	0.17	100.00	3.33	7,227.28	0.05	100.00	0	23	0.00	100.00	0.00	1,207.09	0.00	100.00	0.00	16.70			
				4,671					7,227.28					23					1,207.09					16.70



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17,696	17,696	16.32	16.32	5,098.65	5,098.65	2.49	2.49	96	96	10.42	10.42	882.78	882.78	0.24	0.24	17.31	17.31			
2	50	100	75	8,154	25,850	7.52	23.83	4,337.98	9,436.63	2.12	4.61	41	137	4.45	14.88	1,148.66	2,031.44	0.31	0.56	26.48	21.53			
3	100	200	150	12,892	38,742	11.89	35.72	7,067.03	16,503.65	3.45	8.07	33	170	3.58	18.46	1,246.94	3,278.38	0.34	0.90	17.64	19.86			
4	200	300	250	8,639	47,381	7.97	43.69	6,279.92	22,783.57	3.07	11.14	34	204	3.69	22.15	1,972.70	5,251.09	0.54	1.44	31.41	23.05			
5	300	500	400	12,631	60,012	11.65	55.33	8,511.84	31,295.41	4.16	15.30	71	275	7.71	29.86	4,010.53	9,261.62	1.10	2.54	47.12	29.59			
6	500	750	625	9,467	69,479	8.73	64.06	7,789.91	39,085.32	3.81	19.10	49	324	5.32	35.18	6,181.46	15,443.08	1.69	4.23	79.35	39.51			
7	750	1,000	875	8,209	77,688	7.57	71.63	9,268.46	48,353.78	4.53	23.63	122	446	13.25	48.43	9,526.12	24,969.20	2.61	6.84	102.78	51.64			
8	1,000	1,500	1,250	6,250	83,938	5.76	77.39	8,794.98	57,148.76	4.30	27.93	49	495	5.32	53.75	8,985.57	33,954.77	2.46	9.31	102.17	59.41			
9	1,500	2,000	1,750	3,779	87,717	3.48	80.88	7,551.87	64,700.63	3.69	31.62	27	522	2.93	56.68	2,935.63	36,890.40	0.80	10.11	38.87	57.02			
10	2,000	2,500	2,250	2,131	89,848	1.96	82.84	5,916.19	70,616.82	2.89	34.51	17	539	1.85	58.52	2,795.97	39,686.36	0.77	10.88	47.26	56.20			
11	2,500	3,000	2,750	1,611	91,459	1.49	84.33	5,110.32	75,727.15	2.50	37.01	5	544	0.54	59.07	7,295.61	46,981.97	2.00	12.88	142.76	62.04			
12	3,000	4,000	3,500	1,860	93,319	1.71	86.04	7,615.99	83,343.14	3.72	40.73	12	556	1.30	60.37	5,502.91	52,484.88	1.51	14.39	72.25	62.97			
13	4,000	5,000	4,500	1,427	94,746	1.32	87.36	7,970.63	91,313.77	3.90	44.63	12	568	1.30	61.67	10,373.46	62,858.34	2.84	17.23	130.15	68.84			
14	5,000	7,500	6,250	2,190	96,936	2.02	89.38	13,640.58	104,954.35	6.67	51.30	52	620	5.65	67.32	13,947.59	76,805.93	3.82	21.05	102.25	73.18			
15	7,500	10,000	8,750	1,394	98,330	1.29	90.66	10,910.83	115,865.17	5.33	56.63	22	642	2.39	69.71	1,841.11	78,647.04	0.50	21.56	16.87	67.88			
16	10,000	20,000	15,000	2,788	101,118	2.57	93.23	25,200.00	141,065.17	12.32	68.95	42	684	4.56	74.27	39,444.07	118,091.11	10.81	32.37	156.52	83.71			
17	20,000	50,000	35,000	2,841	103,959	2.62	95.85	30,026.95	171,092.12	14.68	83.62	51	735	5.54	79.80	73,494.07	191,585.18	20.15	52.52	244.76	111.98			
18	50,000	100,000	75,000	1,866	105,825	1.72	97.57	12,906.18	183,998.30	6.31	89.93	35	770	3.80	83.60	2,162.64	193,747.82	0.59	53.11	16.76	105.30			
19	100,000	500,000	300,000	1,929	107,754	1.78	99.35	15,292.15	199,290.45	7.47	97.40	98	868	10.64	94.25	45,188.27	238,936.09	12.39	65.50	295.50	119.89			
20	500,000	UP		703	108,457	0.65	100.00	5,312.78	204,603.23	2.60	100.00	53	921	5.75	100.00	125,857.85	364,793.95	34.50	100.00	2368.97	178.29			
				108,457					204,603.23					921					364,793.95					178.29



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 30 BANGKA BELITUNG
UNDERWRITING YEAR 2014
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2014
DATA POSITION TO : 31/12/2014
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,126	1,126	17.47	17.47	217.57	217.57	2.44	2.44	5	5	13.89	13.89	36.34	36.34	2.66	2.66	16.70	16.70			
2	50	100	75	554	1,680	8.60	26.07	168.80	386.37	1.90	4.34	1	6	2.78	16.67	1.62	37.96	0.12	2.78	0.96	9.82			
3	100	200	150	899	2,579	13.95	40.02	258.24	644.62	2.90	7.24	0	6	0.00	16.67	0.00	37.96	0.00	2.78	0.00	5.89			
4	200	300	250	570	3,149	8.84	48.86	337.16	981.77	3.78	11.02	1	7	2.78	19.44	8.86	46.81	0.65	3.42	2.63	4.77			
5	300	500	400	938	4,087	14.55	63.41	644.62	1,626.39	7.24	18.26	3	10	8.33	27.78	33.27	80.08	2.43	5.85	5.16	4.92			
6	500	750	625	517	4,604	8.02	71.44	553.04	2,179.43	6.21	24.47	0	10	0.00	27.78	0.00	80.08	0.00	5.85	0.00	3.67			
7	750	1,000	875	331	4,935	5.14	76.57	405.76	2,585.19	4.56	29.02	0	10	0.00	27.78	0.00	80.08	0.00	5.85	0.00	3.10			
8	1,000	1,500	1,250	299	5,234	4.64	81.21	582.38	3,167.57	6.54	35.56	1	11	2.78	30.56	23.27	103.35	1.70	7.56	4.00	3.26			
9	1,500	2,000	1,750	196	5,430	3.04	84.25	471.39	3,638.96	5.29	40.85	1	12	2.78	33.33	5.40	108.75	0.39	7.95	1.15	2.99			
10	2,000	2,500	2,250	131	5,561	2.03	86.28	312.06	3,951.03	3.50	44.36	2	14	5.56	38.89	53.78	162.52	3.93	11.88	17.23	4.11			
11	2,500	3,000	2,750	89	5,650	1.38	87.66	311.07	4,262.10	3.49	47.85	0	14	0.00	38.89	0.00	162.52	0.00	11.88	0.00	3.81			
12	3,000	4,000	3,500	134	5,784	2.08	89.74	368.28	4,630.38	4.13	51.98	1	15	2.78	41.67	15.14	177.67	1.11	12.99	4.11	3.84			
13	4,000	5,000	4,500	74	5,858	1.15	90.89	489.48	5,119.85	5.49	57.48	0	15	0.00	41.67	0.00	177.67	0.00	12.99	0.00	3.47			
14	5,000	7,500	6,250	116	5,974	1.80	92.69	407.73	5,527.58	4.58	62.05	0	15	0.00	41.67	0.00	177.67	0.00	12.99	0.00	3.21			
15	7,500	10,000	8,750	49	6,023	0.76	93.45	279.39	5,806.97	3.14	65.19	1	16	2.78	44.44	345.22	522.89	25.24	38.23	123.56	9.00			
16	10,000	20,000	15,000	101	6,124	1.57	95.02	603.06	6,410.03	6.77	71.96	4	20	11.11	55.56	639.04	1,161.93	46.72	84.95	105.97	18.13			
17	20,000	50,000	35,000	150	6,274	2.33	97.35	991.72	7,401.75	11.13	83.09	11	31	30.56	86.11	148.55	1,310.48	10.86	95.81	14.98	17.71			
18	50,000	100,000	75,000	67	6,341	1.04	98.39	410.18	7,811.93	4.60	87.70	0	31	0.00	86.11	0.00	1,310.48	0.00	95.81	0.00	16.78			
19	100,000	500,000	300,000	86	6,427	1.33	99.72	940.01	8,751.94	10.55	98.25	4	35	11.11	97.22	57.34	1,367.82	4.19	100.00	6.10	15.63			
20	500,000	UP		18	6,445	0.28	100.00	155.77	8,907.71	1.75	100.00	1	36	2.78	100.00	0.00	1,367.82	0.00	100.00	0.00	15.36			
				6,445					8,907.71					36					1,367.82					15.36



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 31 GORONTALO
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	523	523	18.36	18.36	166.26	166.26	4.31	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	314	837	11.03	29.39	122.94	289.20	3.18	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	419	1,256	14.71	44.10	140.95	430.15	3.65	11.14	2	2	9.09	9.09	107.76	107.76	2.72	2.72	76.45	25.05			
4	200	300	250	320	1,576	11.24	55.34	85.36	515.51	2.21	13.35	0	2	0.00	9.09	0.00	107.76	0.00	2.72	0.00	20.90			
5	300	500	400	319	1,895	11.20	66.54	304.79	820.30	7.89	21.24	3	5	13.64	22.73	994.89	1,102.64	25.08	27.79	326.42	134.42			
6	500	750	625	236	2,131	8.29	74.82	221.16	1,041.46	5.73	26.97	2	7	9.09	31.82	204.42	1,307.06	5.15	32.95	92.43	125.50			
7	750	1,000	875	149	2,280	5.23	80.06	166.01	1,207.47	4.30	31.27	0	7	0.00	31.82	0.00	1,307.06	0.00	32.95	0.00	108.25			
8	1,000	1,500	1,250	122	2,402	4.28	84.34	169.13	1,376.60	4.38	35.65	1	8	4.55	36.36	9.00	1,316.06	0.23	33.17	5.32	95.60			
9	1,500	2,000	1,750	105	2,507	3.69	88.03	162.07	1,538.66	4.20	39.85	3	11	13.64	50.00	19.34	1,335.40	0.49	33.66	11.94	86.79			
10	2,000	2,500	2,250	65	2,572	2.28	90.31	197.98	1,736.64	5.13	44.98	0	11	0.00	50.00	0.00	1,335.40	0.00	33.66	0.00	76.90			
11	2,500	3,000	2,750	33	2,605	1.16	91.47	99.40	1,836.05	2.57	47.55	0	11	0.00	50.00	0.00	1,335.40	0.00	33.66	0.00	72.73			
12	3,000	4,000	3,500	54	2,659	1.90	93.36	249.84	2,085.89	6.47	54.02	1	12	4.55	54.55	2,284.61	3,620.01	57.59	91.25	914.41	173.55			
13	4,000	5,000	4,500	31	2,690	1.09	94.45	366.73	2,452.62	9.50	63.52	0	12	0.00	54.55	0.00	3,620.01	0.00	91.25	0.00	147.60			
14	5,000	7,500	6,250	39	2,729	1.37	95.82	270.61	2,723.23	7.01	70.53	0	12	0.00	54.55	0.00	3,620.01	0.00	91.25	0.00	132.93			
15	7,500	10,000	8,750	15	2,744	0.53	96.35	133.05	2,856.28	3.45	73.97	0	12	0.00	54.55	0.00	3,620.01	0.00	91.25	0.00	126.74			
16	10,000	20,000	15,000	68	2,812	2.39	98.74	552.91	3,409.19	14.32	88.29	8	20	36.36	90.91	25.19	3,645.20	0.64	91.88	4.56	106.92			
17	20,000	50,000	35,000	19	2,831	0.67	99.40	337.96	3,747.15	8.75	97.04	0	20	0.00	90.91	0.00	3,645.20	0.00	91.88	0.00	97.28			
18	50,000	100,000	75,000	7	2,838	0.25	99.65	23.69	3,770.85	0.61	97.66	0	20	0.00	90.91	0.00	3,645.20	0.00	91.88	0.00	96.67			
19	100,000	500,000	300,000	7	2,845	0.25	99.89	18.32	3,789.16	0.47	98.13	2	22	9.09	100.00	322.01	3,967.21	8.12	100.00	1757.84	104.70			
20	500,000	UP		3	2,848	0.11	100.00	72.17	3,861.33	1.87	100.00	0	22	0.00	100.00	0.00	3,967.21	0.00	100.00	0.00	102.74			
				2,848					3,861.33					22					3,967.21					102.74



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2014
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2014
 DATA POSITION TO : 31/12/2014
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,622	6,622	20.57	20.57	1,903.40	1,903.40	4.04	4.04	14	14	12.28	12.28	449.82	449.82	3.20	3.20	23.63	23.63			
2	50	100	75	3,464	10,086	10.76	31.33	1,459.15	3,362.56	3.10	7.13	3	17	2.63	14.91	115.30	565.12	0.82	4.02	7.90	16.81			
3	100	200	150	4,392	14,478	13.64	44.97	2,235.48	5,598.04	4.74	11.88	6	23	5.26	20.18	296.75	861.87	2.11	6.14	13.27	15.40			
4	200	300	250	2,925	17,403	9.09	54.06	1,830.22	7,428.26	3.88	15.76	7	30	6.14	26.32	534.51	1,396.38	3.81	9.94	29.20	18.80			
5	300	500	400	4,479	21,882	13.91	67.97	4,330.67	11,758.93	9.19	24.95	10	40	8.77	35.09	833.33	2,229.71	5.93	15.87	19.24	18.96			
6	500	750	625	2,575	24,457	8.00	75.97	2,690.98	14,449.91	5.71	30.66	9	49	7.89	42.98	819.35	3,049.07	5.83	21.71	30.45	21.10			
7	750	1,000	875	1,824	26,281	5.67	81.64	2,661.32	17,111.23	5.65	36.30	5	54	4.39	47.37	556.44	3,605.51	3.96	25.67	20.91	21.07			
8	1,000	1,500	1,250	1,306	27,587	4.06	85.70	2,652.83	19,764.06	5.63	41.93	3	57	2.63	50.00	93.62	3,699.13	0.67	26.33	3.53	18.72			
9	1,500	2,000	1,750	835	28,422	2.59	88.29	2,209.36	21,973.42	4.69	46.62	3	60	2.63	52.63	1,847.61	5,546.74	13.15	39.49	83.63	25.24			
10	2,000	2,500	2,250	444	28,866	1.38	89.67	1,277.41	23,250.83	2.71	49.33	2	62	1.75	54.39	10.95	5,557.69	0.08	39.56	0.86	23.90			
11	2,500	3,000	2,750	373	29,239	1.16	90.83	1,541.27	24,792.10	3.27	52.60	1	63	0.88	55.26	3,001.79	8,559.48	21.37	60.93	194.76	34.53			
12	3,000	4,000	3,500	365	29,604	1.13	91.96	1,723.48	26,515.58	3.66	56.25	2	65	1.75	57.02	181.06	8,740.54	1.29	62.22	10.51	32.96			
13	4,000	5,000	4,500	270	29,874	0.84	92.80	1,780.67	28,296.25	3.78	60.03	2	67	1.75	58.77	101.86	8,842.40	0.73	62.95	5.72	31.25			
14	5,000	7,500	6,250	399	30,273	1.24	94.04	2,601.61	30,897.86	5.52	65.55	2	69	1.75	60.53	36.13	8,878.54	0.26	63.20	1.39	28.74			
15	7,500	10,000	8,750	228	30,501	0.71	94.75	1,592.29	32,490.15	3.38	68.93	7	76	6.14	66.67	175.49	9,054.02	1.25	64.45	11.02	27.87			
16	10,000	20,000	15,000	433	30,934	1.35	96.09	3,704.41	36,194.56	7.86	76.79	7	83	6.14	72.81	27.25	9,081.27	0.19	64.65	0.74	25.09			
17	20,000	50,000	35,000	414	31,348	1.29	97.38	4,140.77	40,335.33	8.78	85.57	6	89	5.26	78.07	1,476.28	10,557.56	10.51	75.16	35.65	26.17			
18	50,000	100,000	75,000	275	31,623	0.85	98.23	2,799.72	43,135.05	5.94	91.51	5	94	4.39	82.46	2,155.34	12,712.90	15.34	90.50	76.98	29.47			
19	100,000	500,000	300,000	378	32,001	1.17	99.41	3,062.27	46,197.32	6.50	98.01	9	103	7.89	90.35	696.67	13,409.57	4.96	95.46	22.75	29.03			
20	500,000	UP		191	32,192	0.59	100.00	937.68	47,135.00	1.99	100.00	11	114	9.65	100.00	637.73	14,047.31	4.54	100.00	68.01	29.80			
				32,192					47,135.00					114					14,047.31					29.80
GRANT TOTAL				2,008,377					3,461,639.12					14,675					4,236,832.52					

RISK AND LOSS PROFILE 2015

2.1 ALL CLASS OF BUSINESS



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RISK AND LOSS PROFILE
JUNI 2018

CLASS OF BUSSINESS : TOTAL FIRE, IAR, LOP, EQ
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	357,029	357,029	17.07	17.07	65,500.00	65,500.00	2.23	2.23	631	631	4.52	4.52	7,831.40	7,831.40	0.20	0.20	11.96	11.96	
2	50	100	75	178,213	535,242	8.52	25.60	58,278.28	7,221.72	1.98	0.25	332	963	2.38	6.89	11,333.27	19,164.66	0.28	0.48	19.45	265.38	
3	100	200	150	249,495	784,737	11.93	37.53	92,411.48	85,189.76	3.15	2.90	504	1,467	3.61	10.50	28,648.26	47,812.92	0.71	1.19	31.00	56.13	
4	200	300	250	197,059	981,796	9.42	46.95	89,283.54	174,473.31	3.04	5.94	538	2,005	3.85	14.35	31,256.40	79,069.33	0.78	1.97	35.01	45.32	
5	300	500	400	251,598	1,233,394	12.03	58.98	140,736.00	315,209.31	4.79	10.73	816	2,821	5.84	20.19	48,131.38	127,200.71	1.20	3.17	34.20	40.35	
6	500	750	625	177,692	1,411,086	8.50	67.48	131,846.45	447,055.75	4.49	15.22	684	3,505	4.90	25.09	54,660.49	181,861.20	1.36	4.53	41.46	40.68	
7	750	1,000	875	144,069	1,555,155	6.89	74.37	144,895.93	591,951.68	4.93	20.15	839	4,344	6.00	31.09	55,930.37	237,791.57	1.39	5.93	38.60	40.17	
8	1,000	1,500	1,250	120,444	1,675,599	5.76	80.13	174,913.89	766,865.57	5.95	26.11	727	5,071	5.20	36.29	66,612.88	304,404.45	1.66	7.59	38.08	39.69	
9	1,500	2,000	1,750	68,928	1,744,527	3.30	83.43	140,481.21	907,346.77	4.78	30.89	358	5,429	2.56	38.86	52,143.38	356,547.83	1.30	8.89	37.12	39.30	
10	2,000	2,500	2,250	42,042	1,786,569	2.01	85.44	103,604.21	1,010,950.99	3.53	34.42	230	5,659	1.65	40.50	63,565.02	420,112.85	1.58	10.47	61.35	41.56	
11	2,500	3,000	2,750	32,737	1,819,306	1.57	87.00	100,125.28	1,111,076.27	3.41	37.83	261	5,920	1.87	42.37	43,109.18	463,222.03	1.07	11.55	43.06	41.69	
12	3,000	4,000	3,500	38,817	1,858,123	1.86	88.86	146,770.01	1,257,846.28	5.00	42.82	412	6,332	2.95	45.32	90,445.89	553,667.92	2.25	13.80	61.62	44.02	
13	4,000	5,000	4,500	28,089	1,886,212	1.34	90.20	121,508.16	1,379,354.43	4.14	46.96	303	6,635	2.17	47.49	61,284.52	614,952.44	1.53	15.33	50.44	44.58	
14	5,000	7,500	6,250	38,998	1,925,210	1.87	92.07	204,415.73	1,583,770.17	6.96	53.92	491	7,126	3.51	51.00	91,437.85	706,390.29	2.28	17.61	44.73	44.60	
15	7,500	10,000	8,750	25,441	1,950,651	1.22	93.29	163,767.57	1,747,537.74	5.58	59.49	475	7,601	3.40	54.40	88,494.37	794,884.66	2.21	19.82	54.04	45.49	
16	10,000	20,000	15,000	43,533	1,994,184	2.08	95.37	345,137.65	2,092,675.38	11.75	71.24	957	8,558	6.85	61.25	286,105.10	1,080,989.75	7.13	26.95	82.90	51.66	
17	20,000	50,000	35,000	38,172	2,032,356	1.83	97.19	348,745.75	2,441,421.13	11.87	83.12	1185	9,743	8.48	69.73	389,020.64	1,470,010.39	9.70	36.65	111.55	60.21	
18	50,000	100,000	75,000	20,839	2,053,195	1.00	98.19	161,186.37	2,602,607.50	5.49	88.60	891	10,634	6.38	76.11	211,430.99	1,681,441.38	5.27	41.92	131.17	64.61	
19	100,000	500,000	300,000	26,377	2,079,572	1.26	99.45	179,597.86	2,782,205.35	6.11	94.72	1672	12,306	11.97	88.08	1,018,867.05	2,700,308.43	25.40	67.32	567.30	97.06	
20	500,000	UP		11,472	2,091,044	0.55	100.00	155,152.40	2,937,357.75	5.28	100.00	1666	13,972	11.92	100.00	1,310,700.32	4,011,008.75	32.68	100.00	844.78	136.55	
TOTAL					2,091,044			2,937,357.77					13,972				4,011,008.76					136.55

2.2 GROUP BY OF BUSINESS



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE
JUNI 2018

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2015

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56,147	56,147	19.50	19.50	8,608.13	8,608.13	1.78	1.78			2	2	2.74	2.74	27.93	27.93	0.42	0.42	0.32	0.32	
2	50	100	75	14,880	71,027	5.17	24.66	6,630.99	15,239.11	1.37	3.15			1	3	1.37	4.11	90.00	117.93	1.36	1.79	1.36	0.77	
3	100	200	150	19,174	90,201	6.66	31.32	10,297.53	25,536.64	2.13	5.27			7	10	9.59	13.70	58.27	176.20	0.88	2.67	0.57	0.69	
4	200	300	250	24,825	115,026	8.62	39.94	13,304.54	38,841.18	2.75	8.02			2	12	2.74	16.44	8.74	184.94	0.13	2.80	0.07	0.48	
5	300	500	400	27,751	142,777	9.64	49.58	12,701.89	51,543.07	2.62	10.64			4	16	5.48	21.92	461.52	646.46	7.00	9.80	3.63	1.25	
6	500	750	625	20,934	163,711	7.27	56.85	10,492.33	62,035.39	2.17	12.80			3	19	4.11	26.03	86.92	733.38	1.32	11.12	0.83	1.18	
7	750	1,000	875	21,106	184,817	7.33	64.18	15,366.04	77,401.44	3.17	15.98			1	20	1.37	27.40	61.38	794.76	0.93	12.05	0.40	1.03	
8	1,000	1,500	1,250	18,246	203,063	6.34	70.51	21,152.97	98,554.41	4.37	20.34			3	23	4.11	31.51	170.63	965.39	2.59	14.63	0.81	0.98	
9	1,500	2,000	1,750	10,160	213,223	3.53	74.04	17,027.20	115,581.61	3.51	23.86			1	24	1.37	32.88	1.81	967.20	0.03	14.66	0.01	0.84	
10	2,000	2,500	2,250	7,208	220,431	2.50	76.55	13,644.87	129,226.49	2.82	26.67			2	26	2.74	35.62	40.27	1,007.47	0.61	15.27	0.30	0.78	
11	2,500	3,000	2,750	5,313	225,744	1.84	78.39	12,818.89	142,045.37	2.65	29.32			1	27	1.37	36.99	810.00	1,817.47	12.28	27.55	6.32	1.28	
12	3,000	4,000	3,500	7,072	232,816	2.46	80.85	21,166.33	163,211.70	4.37	33.69			2	29	2.74	39.73	7.00	1,824.47	0.11	27.66	0.03	1.12	
13	4,000	5,000	4,500	5,406	238,222	1.88	82.72	18,738.56	181,950.26	3.87	37.55			2	31	2.74	42.47	301.70	2,126.17	4.57	32.23	1.61	1.17	
14	5,000	7,500	6,250	8,308	246,530	2.88	85.61	32,558.54	214,508.80	6.72	44.27			4	35	5.48	47.95	1,839.82	3,965.98	27.89	60.12	5.65	1.85	
15	7,500	10,000	8,750	5,502	252,032	1.91	87.52	27,430.00	241,938.80	5.66	49.93			0	35	0.00	47.95	0.00	3,965.98	0.00	60.12	0.00	1.64	
16	10,000	20,000	15,000	10,154	262,186	3.53	91.05	65,407.16	307,345.95	13.50	63.43			4	39	5.48	53.42	16.22	3,982.20	0.25	60.37	0.02	1.30	
17	20,000	50,000	35,000	9,249	271,435	3.21	94.26	73,327.63	380,673.58	15.13	78.57			13	52	17.81	71.23	680.94	4,663.14	10.32	70.69	0.93	1.22	
18	50,000	100,000	75,000	5,361	276,796	1.86	96.12	40,288.71	420,962.29	8.32	86.88			4	56	5.48	76.71	893.31	5,556.46	13.54	84.23	2.22	1.32	
19	100,000	500,000	300,000	7,392	284,188	2.57	98.69	49,291.15	470,253.44	10.17	97.06			7	63	9.59	86.30	440.77	5,997.23	6.68	90.91	0.89	1.28	
20	500,000	UP		3,785	287,973	1.31	100.00	14,254.98	484,508.42	2.94	100.00			10	73	13.70	100.00	599.59	6,596.82	9.09	100.00	4.21	1.36	
				287,973					484,508.42					73					6,596.82					1.36



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RISK AND LOSS PROFILE
JUNI 2018

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	221,363	221,363	17.02	17.02	58,956.68	58,956.68	5.00	5.00	130	130	5.23	5.23	1,814.44	1,814.44	0.30	0.30	3.08	3.08			
2	50	100	75	140,851	362,214	10.83	27.85	36,256.80	22,699.88	3.07	1.92	129	259	5.18	10.41	5,084.49	6,898.93	0.83	1.12	14.02	30.39			
3	100	200	150	201,101	563,315	15.46	43.31	59,156.59	36,456.70	5.02	3.09	243	502	9.77	20.18	19,647.04	26,545.97	3.20	4.32	33.21	72.82			
4	200	300	250	138,565	701,880	10.65	53.96	54,533.54	90,990.24	4.62	7.71	166	668	6.67	26.85	18,846.44	45,392.41	3.07	7.39	34.56	49.89			
5	300	500	400	180,081	881,961	13.85	67.81	96,692.75	187,682.99	8.20	15.91	203	871	8.16	35.01	29,527.72	74,920.13	4.81	12.20	30.54	39.92			
6	500	750	625	117,066	999,027	9.00	76.81	89,042.10	276,725.09	7.55	23.46	144	1,015	5.79	40.80	30,124.23	105,044.36	4.91	17.11	33.83	37.96			
7	750	1,000	875	85,734	1,084,761	6.59	83.40	90,393.79	367,118.88	7.66	31.12	122	1,137	4.90	45.70	24,429.40	129,473.76	3.98	21.09	27.03	35.27			
8	1,000	1,500	1,250	67,370	1,152,131	5.18	88.58	99,969.14	467,088.03	8.48	39.60	121	1,258	4.86	50.56	32,625.79	162,099.55	5.31	26.40	32.64	34.70			
9	1,500	2,000	1,750	37,198	1,189,329	2.86	91.44	75,334.75	542,422.78	6.39	45.99	96	1,354	3.86	54.42	22,857.09	184,956.64	3.72	30.13	30.34	34.10			
10	2,000	2,500	2,250	19,546	1,208,875	1.50	92.94	48,821.21	591,243.99	4.14	50.13	56	1,410	2.25	56.67	25,685.78	210,642.41	4.18	34.31	52.61	35.63			
11	2,500	3,000	2,750	14,987	1,223,862	1.15	94.10	48,172.13	639,416.12	4.08	54.21	66	1,476	2.65	59.32	19,582.24	230,224.66	3.19	37.50	40.65	36.01			
12	3,000	4,000	3,500	16,196	1,240,058	1.25	95.34	66,048.19	705,464.31	5.60	59.81	90	1,566	3.62	62.94	34,908.85	265,133.50	5.69	43.19	52.85	37.58			
13	4,000	5,000	4,500	10,876	1,250,934	0.84	96.18	47,696.65	753,160.96	4.04	63.85	48	1,614	1.93	64.87	26,541.18	291,674.69	4.32	47.51	55.65	38.73			
14	5,000	7,500	6,250	12,742	1,263,676	0.98	97.16	74,903.17	828,064.13	6.35	70.20	85	1,699	3.42	68.29	16,693.46	308,368.15	2.72	50.23	22.29	37.24			
15	7,500	10,000	8,750	7,495	1,271,171	0.58	97.73	53,594.00	881,658.13	4.54	74.75	168	1,867	6.75	75.04	43,550.73	351,918.88	7.09	57.32	81.26	39.92			
16	10,000	20,000	15,000	11,119	1,282,290	0.85	98.59	94,200.85	975,858.97	7.99	82.73	179	2,046	7.19	82.23	75,002.35	426,921.23	12.22	69.54	79.62	43.75			
17	20,000	50,000	35,000	8,540	1,290,830	0.66	99.25	66,629.89	1,042,488.86	5.65	88.38	126	2,172	5.06	87.30	84,118.93	511,040.15	13.70	83.24	126.25	49.02			
18	50,000	100,000	75,000	4,013	1,294,843	0.31	99.55	19,776.56	1,062,265.41	1.68	90.06	107	2,279	4.30	91.60	14,395.71	525,435.87	2.34	85.59	72.79	49.46			
19	100,000	500,000	300,000	4,067	1,298,910	0.31	99.87	17,603.34	1,079,868.75	1.49	91.55	169	2,448	6.79	98.39	51,376.88	576,812.75	8.37	93.95	291.86	53.42			
20	500,000	UP		1,725	1,300,635	0.13	100.00	99,662.15	1,179,530.90	8.45	100.00	40	2,488	1.61	100.00	37,115.53	613,928.28	6.05	100.00	37.24	52.05			
				1,300,635					1,179,530.90					2,488					613,928.28					52.05



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79,518	79,518	15.83	15.83	15,151.45	15,151.45	1.19	1.19	499	499	4.37	4.37	5,989.02	5,989.02	0.18	0.18	39.53	39.53			
2	50	100	75	22,482	102,000	4.47	20.30	15,390.50	239.05	1.21	0.02	202	701	1.77	6.14	6,158.78	12,147.80	0.18	0.36	40.02	5081.70			
3	100	200	150	29,220	131,220	5.82	26.12	22,957.37	23,196.42	1.80	1.82	254	955	2.23	8.37	8,942.95	21,090.75	0.26	0.62	38.95	90.92			
4	200	300	250	33,669	164,889	6.70	32.82	21,445.47	44,641.88	1.68	3.51	370	1,325	3.24	11.61	12,401.22	33,491.97	0.37	0.99	57.83	75.02			
5	300	500	400	43,765	208,654	8.71	41.53	31,341.26	75,983.14	2.46	5.97	609	1,934	5.34	16.95	18,142.15	51,634.12	0.54	1.52	57.89	67.95			
6	500	750	625	39,692	248,346	7.90	49.43	32,312.02	108,295.16	2.54	8.51	537	2,471	4.71	21.65	24,449.35	76,083.46	0.72	2.24	75.67	70.26			
7	750	1,000	875	37,229	285,575	7.41	56.84	39,136.09	147,431.25	3.07	11.58	716	3,187	6.27	27.93	31,439.59	107,523.05	0.93	3.17	80.33	72.93			
8	1,000	1,500	1,250	34,824	320,399	6.93	63.77	53,790.49	201,221.74	4.22	15.80	603	3,790	5.28	33.21	33,816.46	141,339.51	1.00	4.17	62.87	70.24			
9	1,500	2,000	1,750	21,570	341,969	4.29	68.07	48,119.25	249,340.99	3.78	19.58	261	4,051	2.29	35.50	29,284.48	170,623.99	0.86	5.03	60.86	68.43			
10	2,000	2,500	2,250	15,288	357,257	3.04	71.11	41,138.13	290,479.12	3.23	22.81	172	4,223	1.51	37.01	37,838.97	208,462.96	1.12	6.15	91.98	71.77			
11	2,500	3,000	2,750	12,436	369,693	2.48	73.58	39,132.55	329,611.67	3.07	25.89	194	4,417	1.70	38.71	22,716.94	231,179.90	0.67	6.82	58.05	70.14			
12	3,000	4,000	3,500	15,547	385,240	3.09	76.68	59,543.06	389,154.73	4.68	30.56	320	4,737	2.80	41.51	55,530.05	286,709.95	1.64	8.46	93.26	73.68			
13	4,000	5,000	4,500	11,807	397,047	2.35	79.03	55,072.95	444,227.68	4.33	34.89	253	4,990	2.22	43.73	34,441.63	321,151.58	1.02	9.47	62.54	72.29			
14	5,000	7,500	6,250	17,946	414,993	3.57	82.60	96,935.80	541,163.48	7.61	42.50	402	5,392	3.52	47.25	72,904.58	394,056.16	2.15	11.62	75.21	72.82			
15	7,500	10,000	8,750	12,441	427,434	2.48	85.08	82,735.54	623,899.03	6.50	49.00	307	5,699	2.69	49.94	44,943.63	438,999.79	1.33	12.95	54.32	70.36			
16	10,000	20,000	15,000	22,255	449,689	4.43	89.51	185,520.81	809,419.84	14.57	63.57	774	6,473	6.78	56.73	211,086.53	650,086.32	6.23	19.17	113.78	80.32			
17	20,000	50,000	35,000	20,381	470,070	4.06	93.56	208,747.04	1,018,166.88	16.40	79.97	1,046	7,519	9.17	65.89	304,220.77	954,307.09	8.97	28.15	145.74	93.73			
18	50,000	100,000	75,000	11,464	481,534	2.28	95.84	101,119.10	1,119,285.98	7.94	87.91	780	8,299	6.84	72.73	196,141.96	1,150,449.05	5.79	33.93	193.97	102.78			
19	100,000	500,000	300,000	14,918	496,452	2.97	98.81	112,703.37	1,231,989.35	8.85	96.76	1,496	9,795	13.11	85.84	967,049.40	2,117,498.45	28.52	62.45	858.05	171.88			
20	500,000	UP		5,962	502,414	1.19	100.00	41,235.27	1,273,224.63	3.24	100.00	1,616	11,411	14.16	100.00	1,272,985.20	3,390,483.65	37.55	100.00	3087.13	266.29			
				502,414					1,273,224.63					11,411					3,390,483.65					266.29



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.55	4.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.55	9.09	0.11	0.11	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.55	13.64	0.73	0.84	0.77	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.55	18.18	0.05	0.89	0.05	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.55	22.73	0.51	1.40	0.54	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.55	27.27	0.00	1.40	0.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.55	31.82	1.71	3.11	1.82	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.55	36.36	3.52	6.63	3.75	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.55	40.91	8.90	15.53	9.49	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.55	45.45	12.52	28.05	13.34	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.55	50.00	5.71	33.75	6.09	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.55	54.55	2.96	36.71	3.15	39.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.55	59.09	5.04	41.75	5.37	44.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.55	63.64	0.04	41.79	0.04	44.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.55	68.18	0.49	42.28	0.53	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	19	18.18	86.36	8.34	50.62	8.89	53.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	21	9.09	95.45	41.19	91.81	43.91	97.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	750,000	1	22	4.55	100.00	2.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	4.55	100.00	0.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	4.55	100.00	0.00	93.81	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					93.81					0					0.00					0.00
GRANT TOTAL					2,091,044					2,937,357.80					13,972					4,011,008.76				

2.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EX'

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,119	1,119	20.79	20.79	160.13	160.13	1.00	1.00	12	12	6.63	6.63	40.77	40.77	0.05	0.05	25.46	25.46			
2	50	100	75	258	1,377	4.79	25.58	101.11	261.24	0.63	1.62	7	19	3.87	10.50	99.66	140.43	0.12	0.16	98.57	53.76			
3	100	200	150	166	1,543	3.08	28.66	245.02	506.26	1.52	3.15	0	19	0.00	10.50	0.00	140.43	0.00	0.16	0.00	27.74			
4	200	300	250	94	1,637	1.75	30.41	158.22	664.48	0.98	4.13	3	22	1.66	12.15	107.55	247.99	0.13	0.29	67.97	37.32			
5	300	500	400	133	1,770	2.47	32.88	179.53	844.02	1.12	5.25	1	23	0.55	12.71	7.81	255.79	0.01	0.30	4.35	30.31			
6	500	750	625	96	1,866	1.78	34.66	77.21	921.22	0.48	5.73	0	23	0.00	12.71	0.00	255.79	0.00	0.30	0.00	27.77			
7	750	1,000	875	95	1,961	1.76	36.43	87.74	1,008.96	0.55	6.28	1	24	0.55	13.26	38.72	294.51	0.05	0.35	44.13	29.19			
8	1,000	1,500	1,250	110	2,071	2.04	38.47	172.75	1,181.71	1.07	7.35	2	26	1.10	14.36	147.20	441.71	0.17	0.52	85.21	37.38			
9	1,500	2,000	1,750	101	2,172	1.88	40.35	228.08	1,409.79	1.42	8.77	1	27	0.55	14.92	1,843.19	2,284.91	2.16	2.68	808.13	162.07			
10	2,000	2,500	2,250	92	2,264	1.71	42.06	123.54	1,533.33	0.77	9.54	0	27	0.00	14.92	0.00	2,284.91	0.00	2.68	0.00	149.02			
11	2,500	3,000	2,750	72	2,336	1.34	43.40	245.80	1,779.13	1.53	11.07	3	30	1.66	16.57	2,958.74	5,243.65	3.47	6.15	1203.73	294.73			
12	3,000	4,000	3,500	110	2,446	2.04	45.44	390.93	2,170.06	2.43	13.50	4	34	2.21	18.78	3,713.93	8,957.59	4.36	10.51	950.03	412.78			
13	4,000	5,000	4,500	82	2,528	1.52	46.96	337.22	2,507.28	2.10	15.59	2	36	1.10	19.89	33.12	8,990.70	0.04	10.54	9.82	358.58			
14	5,000	7,500	6,250	191	2,719	3.55	50.51	770.04	3,277.32	4.79	20.38	6	42	3.31	23.20	3,449.81	12,440.51	4.05	14.59	448.00	379.59			
15	7,500	10,000	8,750	143	2,862	2.66	53.17	958.96	4,236.27	5.96	26.35	15	57	8.29	31.49	1,268.22	13,708.73	1.49	16.08	132.25	323.60			
16	10,000	20,000	15,000	374	3,236	6.95	60.12	2,240.67	6,476.95	13.94	40.28	15	72	8.29	39.78	18,157.72	31,866.45	21.30	37.38	810.37	492.00			
17	20,000	50,000	35,000	473	3,709	8.79	68.90	1,787.66	8,264.60	11.12	51.40	6	78	3.31	43.09	10,679.74	42,546.19	12.53	49.90	597.42	514.80			
18	50,000	100,000	75,000	335	4,044	6.22	75.13	2,132.00	10,396.60	13.26	64.66	12	90	6.63	49.72	9,857.61	52,403.80	11.56	61.46	462.37	504.05			
19	100,000	500,000	300,000	685	4,729	12.73	87.85	3,133.88	13,530.48	19.49	84.16	43	133	23.76	73.48	24,420.54	76,824.34	28.64	90.11	779.24	567.79			
20	500,000	UP		654	5,383	12.15	100.00	2,547.49	16,077.97	15.84	100.00	48	181	26.52	100.00	8,436.10	85,260.44	9.89	100.00	331.15	530.29			
				5,383					16,077.97					181					85,260.44			530.29		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	561	561	10.68	10.68	70.80	70.80	0.34	0.34	1	1	0.66	0.66	1.18	1.18	0.00	0.00	1.67	1.67			
2	50	100	75	130	691	2.47	13.15	222.41	293.21	1.08	1.42	1	2	0.66	1.32	13.77	14.95	0.03	0.04	6.19	5.10			
3	100	200	150	189	880	3.60	16.75	343.79	637.01	1.66	3.08	1	3	0.66	1.97	183.75	198.70	0.46	0.50	53.45	31.19			
4	200	300	250	149	1,029	2.84	19.59	393.90	1,030.90	1.90	4.98	1	4	0.66	2.63	98.07	296.77	0.25	0.75	24.90	28.79			
5	300	500	400	211	1,240	4.02	23.60	235.25	1,266.15	1.14	6.12	1	5	0.66	3.29	12.42	309.19	0.03	0.78	5.28	24.42			
6	500	750	625	171	1,411	3.25	26.86	189.56	1,455.72	0.92	7.04	0	5	0.00	3.29	0.00	309.19	0.00	0.78	0.00	21.24			
7	750	1,000	875	164	1,575	3.12	29.98	282.27	1,737.99	1.36	8.40	1	6	0.66	3.95	878.07	1,187.26	2.21	2.99	311.07	68.31			
8	1,000	1,500	1,250	259	1,834	4.93	34.91	419.88	2,157.87	2.03	10.43	2	8	1.32	5.26	12.65	1,199.91	0.03	3.02	3.01	55.61			
9	1,500	2,000	1,750	172	2,006	3.27	38.18	382.36	2,540.23	1.85	12.28	0	8	0.00	5.26	0.00	1,199.91	0.00	3.02	0.00	47.24			
10	2,000	2,500	2,250	145	2,151	2.76	40.94	374.09	2,914.32	1.81	14.09	3	11	1.97	7.24	2,100.78	3,300.69	5.30	8.32	561.57	113.26			
11	2,500	3,000	2,750	118	2,269	2.25	43.19	334.10	3,248.42	1.61	15.70	0	11	0.00	7.24	0.00	3,300.69	0.00	8.32	0.00	101.61			
12	3,000	4,000	3,500	188	2,457	3.58	46.76	748.74	3,997.16	3.62	19.32	0	11	0.00	7.24	0.00	3,300.69	0.00	8.32	0.00	82.58			
13	4,000	5,000	4,500	158	2,615	3.01	49.77	615.22	4,612.39	2.97	22.29	4	15	2.63	9.87	1,733.85	5,034.54	4.37	12.69	281.82	109.15			
14	5,000	7,500	6,250	245	2,860	4.66	54.43	1,145.65	5,758.04	5.54	27.83	1	16	0.66	10.53	107.04	5,141.58	0.27	12.96	9.34	89.29			
15	7,500	10,000	8,750	167	3,027	3.18	57.61	1,068.84	6,826.88	5.17	33.00	0	16	0.00	10.53	0.00	5,141.58	0.00	12.96	0.00	75.31			
16	10,000	20,000	15,000	340	3,367	6.47	64.08	2,823.83	9,650.71	13.65	46.65	8	24	5.26	15.79	853.48	5,995.06	2.15	15.11	30.22	62.12			
17	20,000	50,000	35,000	496	3,863	9.44	73.52	4,058.10	13,708.81	19.62	66.26	23	47	15.13	30.92	1,466.05	7,461.11	3.70	18.81	36.13	54.43			
18	50,000	100,000	75,000	472	4,335	8.98	82.51	3,069.67	16,778.48	14.84	81.10	7	54	4.61	35.53	34.12	7,495.23	0.09	18.89	1.11	44.67			
19	100,000	500,000	300,000	629	4,964	11.97	94.48	2,658.97	19,437.46	12.85	93.95	15	69	9.87	45.39	6,202.93	13,698.15	15.64	34.53	233.28	70.47			
20	500,000	UP		290	5,254	5.52	100.00	1,250.89	20,688.34	6.05	100.00	83	152	54.61	100.00	25,971.68	39,669.83	65.47	100.00	2076.26	191.75			
				5,254					20,688.34					152					39,669.83					191.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,093	3,093	14.20	14.20	633.00	633.00	0.71	0.71	7	2.19	2.19	59.94	59.94	0.01	0.01	9.47	9.47				
2	50	100	75	573	3,666	2.63	16.84	870.01	1,503.01	0.97	1.68	4	11	1.25	3.44	66.35	126.29	0.01	0.01	7.63	8.40			
3	100	200	150	752	4,418	3.45	20.29	1,271.13	2,774.13	1.42	3.11	3	14	0.94	4.38	167.77	294.06	0.02	0.03	13.20	10.60			
4	200	300	250	661	5,079	3.04	23.32	1,112.59	3,886.73	1.25	4.35	0	14	0.00	4.38	0.00	294.06	0.00	0.03	0.00	7.57			
5	300	500	400	968	6,047	4.45	27.77	1,005.12	4,891.85	1.13	5.48	3	17	0.94	5.31	105.56	399.62	0.01	0.04	10.50	8.17			
6	500	750	625	863	6,910	3.96	31.73	1,010.96	5,902.81	1.13	6.61	1	18	0.31	5.63	663.23	1,062.85	0.07	0.11	65.60	18.01			
7	750	1,000	875	982	7,892	4.51	36.24	1,152.81	7,055.62	1.29	7.90	5	23	1.56	7.19	69.42	1,132.27	0.01	0.12	6.02	16.05			
8	1,000	1,500	1,250	1,012	8,904	4.65	40.89	1,321.56	8,377.18	1.48	9.38	2	25	0.63	7.81	1,158.24	2,290.51	0.12	0.25	87.64	27.34			
9	1,500	2,000	1,750	800	9,704	3.67	44.56	1,590.22	9,967.40	1.78	11.16	3	28	0.94	8.75	1,945.41	4,235.92	0.21	0.46	122.34	42.50			
10	2,000	2,500	2,250	615	10,319	2.82	47.39	1,444.60	11,412.00	1.62	12.78	4	32	1.25	10.00	4,846.93	9,082.84	0.52	0.98	335.52	79.59			
11	2,500	3,000	2,750	550	10,869	2.53	49.92	1,456.52	12,868.52	1.63	14.41	4	36	1.25	11.25	61.04	9,143.88	0.01	0.98	4.19	71.06			
12	3,000	4,000	3,500	753	11,622	3.46	53.37	2,592.47	15,460.99	2.90	17.31	5	41	1.56	12.81	1,307.04	10,450.93	0.14	1.13	50.42	67.60			
13	4,000	5,000	4,500	718	12,340	3.30	56.67	2,891.29	18,352.28	3.24	20.55	3	44	0.94	13.75	3,136.10	13,587.03	0.34	1.46	108.47	74.03			
14	5,000	7,500	6,250	1,028	13,368	4.72	61.39	4,468.30	22,820.58	5.00	25.55	12	56	3.75	17.50	696.69	14,283.72	0.08	1.54	15.59	62.59			
15	7,500	10,000	8,750	855	14,223	3.93	65.32	5,239.34	28,059.92	5.87	31.42	13	69	4.06	21.56	1,519.76	15,803.47	0.16	1.70	29.01	56.32			
16	10,000	20,000	15,000	1,681	15,904	7.72	73.04	13,454.82	41,514.74	15.06	46.48	23	92	7.19	28.75	36,921.87	52,725.35	3.98	5.68	274.41	127.00			
17	20,000	50,000	35,000	1,825	17,729	8.38	81.42	18,447.23	59,961.97	20.65	67.14	38	130	11.88	40.63	8,965.46	61,690.81	0.97	6.65	48.60	102.88			
18	50,000	100,000	75,000	1,180	18,909	5.42	86.84	9,844.49	69,806.45	11.02	78.16	37	167	11.56	52.19	5,804.28	67,495.08	0.63	7.27	58.96	96.69			
19	100,000	500,000	300,000	1,952	20,861	8.96	95.80	13,212.10	83,018.56	14.79	92.95	76	243	23.75	75.94	202,800.81	270,295.89	21.85	29.12	1534.96	325.58			
20	500,000	UP		914	21,775	4.20	100.00	6,296.16	89,314.72	7.05	100.00	77	320	24.06	100.00	658,041.32	928,337.21	70.88	100.00	10451.46	1039.40			
				21,775					89,314.72					320					928,337.21					1039.40



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,384	5,384	13.35	13.35	2,085.51	2,085.51	0.95	0.95	16	16	3.15	3.15	297.49	297.49	0.10	0.10	14.26	14.26			
2	50	100	75	1,340	6,724	3.32	16.67	2,592.06	4,677.57	1.18	2.14	11	27	2.17	5.31	545.36	842.85	0.18	0.28	21.04	18.02			
3	100	200	150	1,491	8,215	3.70	20.37	4,130.19	8,807.76	1.89	4.03	12	39	2.36	7.68	629.42	1,472.27	0.21	0.49	15.24	16.72			
4	200	300	250	980	9,195	2.43	22.80	2,658.84	11,466.60	1.22	5.24	8	47	1.57	9.25	1,213.95	2,686.21	0.40	0.89	45.66	23.43			
5	300	500	400	1,613	10,808	4.00	26.79	3,062.89	14,529.49	1.40	6.64	9	56	1.77	11.02	915.86	3,602.07	0.30	1.19	29.90	24.79			
6	500	750	625	1,420	12,228	3.52	30.32	3,699.00	18,228.49	1.69	8.33	13	69	2.56	13.58	3,293.90	6,895.97	1.09	2.27	89.05	37.83			
7	750	1,000	875	1,404	13,632	3.48	33.80	2,911.67	21,140.16	1.33	9.66	8	77	1.57	15.16	3,408.40	10,304.37	1.12	3.40	117.06	48.74			
8	1,000	1,500	1,250	1,879	15,511	4.66	38.45	4,268.56	25,408.72	1.95	11.61	16	93	3.15	18.31	3,847.27	14,151.64	1.27	4.67	90.13	55.70			
9	1,500	2,000	1,750	1,545	17,056	3.83	42.28	4,417.71	29,826.43	2.02	13.63	7	100	1.38	19.69	2,247.64	16,399.28	0.74	5.41	50.88	54.98			
10	2,000	2,500	2,250	1,195	18,251	2.96	45.25	4,389.20	34,215.63	2.01	15.64	9	109	1.77	21.46	5,560.57	21,959.85	1.83	7.24	126.69	64.18			
11	2,500	3,000	2,750	1,245	19,496	3.09	48.33	4,395.91	38,611.54	2.01	17.65	11	120	2.17	23.62	2,177.50	24,137.35	0.72	7.96	49.53	62.51			
12	3,000	4,000	3,500	1,572	21,068	3.90	52.23	7,997.21	46,608.75	3.66	21.30	12	132	2.36	25.98	9,095.09	33,232.44	3.00	10.96	113.73	71.30			
13	4,000	5,000	4,500	1,454	22,522	3.60	55.84	7,702.46	54,311.21	3.52	24.82	17	149	3.35	29.33	1,943.54	35,175.98	0.64	11.60	25.23	64.77			
14	5,000	7,500	6,250	2,516	25,038	6.24	62.07	16,223.20	70,534.42	7.41	32.24	26	175	5.12	34.45	8,021.91	43,197.89	2.64	14.24	49.45	61.24			
15	7,500	10,000	8,750	1,800	26,838	4.46	66.54	14,129.35	84,663.77	6.46	38.70	28	203	5.51	39.96	13,371.03	56,568.92	4.41	18.65	94.63	66.82			
16	10,000	20,000	15,000	3,705	30,543	9.19	75.72	36,877.28	121,541.05	16.85	55.55	65	268	12.80	52.76	36,788.26	93,357.18	12.13	30.78	99.76	76.81			
17	20,000	50,000	35,000	3,999	34,542	9.91	85.64	46,337.64	167,878.69	21.18	76.73	82	350	16.14	68.90	54,757.87	148,115.06	18.05	48.84	118.17	88.23			
18	50,000	100,000	75,000	2,307	36,849	5.72	91.36	21,947.76	189,826.46	10.03	86.76	46	396	9.06	77.95	18,264.37	166,379.43	6.02	54.86	83.22	87.65			
19	100,000	500,000	300,000	2,346	39,195	5.82	97.17	21,549.87	211,376.33	9.85	96.61	75	471	14.76	92.72	88,635.92	255,015.35	29.23	84.08	411.31	120.65			
20	500,000	UP		1,141	40,336	2.83	100.00	7,418.90	218,795.23	3.39	100.00	37	508	7.28	100.00	48,271.41	303,286.76	15.92	100.00	650.65	138.62			
				40,336					218,795.23					508					303,286.76					138.62



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,965	2,965	9.73	9.73	14,092.66	14,092.66	11.02	11.02	19	19	3.04	3.04	1,188.81	1,188.81	0.20	0.20	8.44	8.44	
2	50	100	75	884	3,849	2.90	12.63	1,412.85	12,679.81	1.11	9.92	2	21	0.32	3.35	92.17	1,280.98	0.02	0.22	6.52	10.10	
3	100	200	150	1,656	5,505	5.43	18.06	2,347.41	10,332.40	1.84	8.08	8	29	1.28	4.63	766.98	2,047.96	0.13	0.35	32.67	19.82	
4	200	300	250	1,496	7,001	4.91	22.97	1,934.72	8,397.68	1.51	6.57	5	34	0.80	5.43	1,764.66	3,812.62	0.30	0.65	91.21	45.40	
5	300	500	400	1,837	8,838	6.03	29.00	2,951.66	5,446.02	2.31	4.26	5	39	0.80	6.23	1,017.00	4,829.62	0.17	0.82	34.46	88.68	
6	500	750	625	1,633	10,471	5.36	34.36	2,788.49	2,657.53	2.18	2.08	6	45	0.96	7.19	380.98	5,210.60	0.06	0.89	13.66	196.07	
7	750	1,000	875	1,457	11,928	4.78	39.14	2,964.65	307.12	2.32	0.24	3	48	0.48	7.67	163.25	5,373.85	0.03	0.92	5.51	1749.74	
8	1,000	1,500	1,250	1,765	13,693	5.79	44.93	4,184.33	4,491.45	3.27	3.51	2	50	0.32	7.99	379.48	5,753.33	0.06	0.98	9.07	128.10	
9	1,500	2,000	1,750	1,237	14,930	4.06	48.99	4,334.14	8,825.59	3.39	6.90	6	56	0.96	8.95	2,101.23	7,854.56	0.36	1.34	48.48	89.00	
10	2,000	2,500	2,250	802	15,732	2.63	51.62	3,054.87	11,880.46	2.39	9.29	15	71	2.40	11.34	1,031.33	8,885.89	0.18	1.51	33.76	74.79	
11	2,500	3,000	2,750	751	16,483	2.46	54.09	3,259.08	15,139.55	2.55	11.84	13	84	2.08	13.42	6,309.94	15,195.83	1.07	2.59	193.61	100.37	
12	3,000	4,000	3,500	1,001	17,484	3.28	57.37	5,069.87	20,209.42	3.97	15.81	21	105	3.35	16.77	6,607.69	21,803.53	1.13	3.71	130.33	107.89	
13	4,000	5,000	4,500	800	18,284	2.63	60.00	4,647.00	24,856.41	3.64	19.44	9	114	1.44	18.21	2,024.42	23,827.95	0.34	4.06	43.56	95.86	
14	5,000	7,500	6,250	1,258	19,542	4.13	64.12	8,548.44	33,404.85	6.69	26.13	20	134	3.19	21.41	9,583.44	33,411.39	1.63	5.69	112.11	100.02	
15	7,500	10,000	8,750	860	20,402	2.82	66.95	6,997.36	40,402.21	5.47	31.61	22	156	3.51	24.92	1,737.75	35,149.14	0.30	5.99	24.83	87.00	
16	10,000	20,000	15,000	2,051	22,453	6.73	73.68	17,802.47	58,204.68	13.93	45.53	70	226	11.18	36.10	17,806.65	52,955.79	3.03	9.02	100.02	90.98	
17	20,000	50,000	35,000	2,460	24,913	8.07	81.75	22,233.48	80,438.16	17.39	62.93	102	328	16.29	52.40	45,960.57	98,916.36	7.83	16.85	206.72	122.97	
18	50,000	100,000	75,000	1,467	26,380	4.81	86.56	13,967.85	94,406.01	10.93	73.85	69	397	11.02	63.42	58,828.33	157,744.69	10.02	26.87	421.17	167.09	
19	100,000	500,000	300,000	2,534	28,914	8.32	94.88	15,413.77	109,819.78	12.06	85.91	110	507	17.57	80.99	288,747.80	446,492.49	49.19	76.07	1873.31	406.57	
20	500,000	UP		1,561	30,475	5.12	100.00	18,010.67	127,830.45	14.09	100.00	119	626	19.01	100.00	140,480.61	586,973.10	23.93	100.00	779.99	459.18	
				30,475				127,830.45				626			586,973.10			459.18				



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,067	2,067	8.73	8.73	655.60	655.60	0.56	0.56	13	13	3.70	3.70	209.29	209.29	0.05	0.05	31.92	31.92			
2	50	100	75	588	2,655	2.48	11.22	1,157.73	1,813.33	1.00	1.56	4	17	1.14	4.84	169.91	379.20	0.04	0.09	14.68	20.91			
3	100	200	150	937	3,592	3.96	15.18	1,855.14	3,668.47	1.60	3.15	3	20	0.85	5.70	181.85	561.06	0.05	0.14	9.80	15.29			
4	200	300	250	826	4,418	3.49	18.66	1,680.00	5,348.47	1.44	4.60	3	23	0.85	6.55	242.25	803.30	0.06	0.20	14.42	15.02			
5	300	500	400	1,350	5,768	5.70	24.37	1,229.82	6,578.29	1.06	5.66	6	29	1.71	8.26	1,098.37	1,901.67	0.27	0.47	89.31	28.91			
6	500	750	625	1,104	6,872	4.66	29.03	2,320.79	8,899.07	2.00	7.65	5	34	1.42	9.69	272.12	2,173.79	0.07	0.54	11.73	24.43			
7	750	1,000	875	1,098	7,970	4.64	33.67	1,806.22	10,705.30	1.55	9.21	3	37	0.85	10.54	43.78	2,217.56	0.01	0.55	2.42	20.71			
8	1,000	1,500	1,250	1,528	9,498	6.46	40.13	3,496.69	14,201.99	3.01	12.21	4	41	1.14	11.68	73.25	2,290.81	0.02	0.57	2.09	16.13			
9	1,500	2,000	1,750	1,123	10,621	4.74	44.87	3,149.26	17,351.25	2.71	14.92	10	51	2.85	14.53	2,371.89	4,662.70	0.59	1.15	75.32	26.87			
10	2,000	2,500	2,250	820	11,441	3.46	48.34	2,964.89	20,316.14	2.55	17.47	4	55	1.14	15.67	7,006.26	11,668.96	1.73	2.89	236.31	57.44			
11	2,500	3,000	2,750	637	12,078	2.69	51.03	2,682.00	22,998.14	2.31	19.78	5	60	1.42	17.09	2,736.62	14,405.58	0.68	3.57	102.04	62.64			
12	3,000	4,000	3,500	1,041	13,119	4.40	55.42	5,251.17	28,249.31	4.52	24.29	7	67	1.99	19.09	6,420.09	20,825.67	1.59	5.16	122.26	73.72			
13	4,000	5,000	4,500	782	13,901	3.30	58.73	4,226.37	32,475.69	3.63	27.92	14	81	3.99	23.08	2,858.95	23,684.62	0.71	5.87	67.65	72.93			
14	5,000	7,500	6,250	1,376	15,277	5.81	64.54	8,785.65	41,261.33	7.55	35.48	16	97	4.56	27.64	1,449.02	25,133.64	0.36	6.22	16.49	60.91			
15	7,500	10,000	8,750	938	16,215	3.96	68.50	6,707.14	47,968.47	5.77	41.25	9	106	2.56	30.20	1,497.15	26,630.79	0.37	6.59	22.32	55.52			
16	10,000	20,000	15,000	2,034	18,249	8.59	77.10	19,226.09	67,194.56	16.53	57.78	50	156	14.25	44.44	29,452.66	56,083.45	7.29	13.89	153.19	83.46			
17	20,000	50,000	35,000	2,143	20,392	9.05	86.15	21,103.41	88,297.97	18.15	75.92	57	213	16.24	60.68	75,031.94	131,115.38	18.58	32.47	355.54	148.49			
18	50,000	100,000	75,000	1,284	21,676	5.42	91.58	11,077.39	99,375.37	9.53	85.45	42	255	11.97	72.65	19,180.67	150,296.06	4.75	37.22	173.15	151.24			
19	100,000	500,000	300,000	1,395	23,071	5.89	97.47	11,754.29	111,129.66	10.11	95.56	52	307	14.81	87.46	229,679.50	379,975.56	56.88	94.09	1954.01	341.92			
20	500,000	UP		599	23,670	2.53	100.00	5,167.62	116,297.28	4.44	100.00	44	351	12.54	100.00	23,847.02	403,822.58	5.91	100.00	461.47	347.23			
				23,670					116,297.28					351					403,822.58					347.23



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,452	1,452	10.16	10.16	515.69	515.69	0.58	0.58	5	5	1.60	1.60	23.60	23.60	0.03	0.03	4.58	4.58	
2	50	100	75	496	1,948	3.47	13.63	938.19	1,453.89	1.05	1.62	3	8	0.96	2.56	177.45	201.05	0.25	0.28	18.91	13.83	
3	100	200	150	624	2,572	4.37	18.00	1,478.26	2,932.14	1.65	3.27	13	21	4.17	6.73	786.21	987.25	1.09	1.37	53.18	33.67	
4	200	300	250	481	3,053	3.37	21.36	1,424.88	4,357.02	1.59	4.86	8	29	2.56	9.29	1,123.53	2,110.78	1.56	2.93	78.85	48.45	
5	300	500	400	710	3,763	4.97	26.33	2,916.98	7,274.00	3.25	8.11	8	37	2.56	11.86	1,563.15	3,673.93	2.17	5.10	53.59	50.51	
6	500	750	625	618	4,381	4.32	30.66	2,209.47	9,483.47	2.46	10.58	9	46	2.88	14.74	1,440.99	5,114.92	2.00	7.11	65.22	53.94	
7	750	1,000	875	610	4,991	4.27	34.93	2,474.69	11,958.16	2.76	13.34	12	58	3.85	18.59	2,759.63	7,874.55	3.83	10.94	111.51	65.85	
8	1,000	1,500	1,250	752	5,743	5.26	40.19	3,288.34	15,246.50	3.67	17.00	9	67	2.88	21.47	1,006.98	8,881.53	1.40	12.34	30.62	58.25	
9	1,500	2,000	1,750	643	6,386	4.50	44.69	3,175.12	18,421.62	3.54	20.54	9	76	2.88	24.36	2,374.42	11,255.95	3.30	15.64	74.78	61.10	
10	2,000	2,500	2,250	443	6,829	3.10	47.79	2,457.60	20,879.22	2.74	23.28	4	80	1.28	25.64	1,511.73	12,767.68	2.10	17.74	61.51	61.15	
11	2,500	3,000	2,750	403	7,232	2.82	50.61	2,444.28	23,323.51	2.73	26.01	4	84	1.28	26.92	121.13	12,888.80	0.17	17.91	4.96	55.26	
12	3,000	4,000	3,500	648	7,880	4.53	55.14	4,114.80	27,438.30	4.59	30.60	5	89	1.60	28.53	211.51	13,100.31	0.29	18.20	5.14	47.74	
13	4,000	5,000	4,500	549	8,429	3.84	58.99	4,112.09	31,550.40	4.59	35.18	8	97	2.56	31.09	1,270.71	14,371.02	1.77	19.96	30.90	45.55	
14	5,000	7,500	6,250	839	9,268	5.87	64.86	6,457.25	38,007.65	7.20	42.38	25	122	8.01	39.10	1,496.66	15,867.68	2.08	22.04	23.18	41.75	
15	7,500	10,000	8,750	612	9,880	4.28	69.14	5,432.40	43,440.05	6.06	48.44	28	150	8.97	48.08	4,601.28	20,468.97	6.39	28.44	84.70	47.12	
16	10,000	20,000	15,000	1,424	11,304	9.97	79.10	13,480.77	56,920.82	15.03	63.47	43	193	13.78	61.86	17,096.25	37,565.21	23.75	52.19	126.82	66.00	
17	20,000	50,000	35,000	1,409	12,713	9.86	88.96	20,295.70	77,216.51	22.63	86.11	44	237	14.10	75.96	15,073.78	52,638.99	20.94	73.13	74.27	68.17	
18	50,000	100,000	75,000	729	13,442	5.10	94.07	6,386.31	83,602.83	7.12	93.23	40	277	12.82	88.78	11,263.02	63,902.01	15.65	88.77	176.36	76.44	
19	100,000	500,000	300,000	706	14,148	4.94	99.01	6,265.61	89,868.44	6.99	100.22	32	309	10.26	99.04	7,479.13	71,381.15	10.39	99.16	119.37	79.43	
20	500,000	UP		142	14,290	0.99	100.00	193.66	89,674.78	0.22	100.00	3	312	0.96	100.00	602.63	71,983.78	0.84	100.00	311.19	80.27	
				14,290					89,674.78					312					71,983.78			80.27



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,962	9,962	14.58	14.58	12,152.21	12,152.21	8.93	8.93	49	49	2.99	2.99	500.20	500.20	0.13	0.13	4.12	4.12			
2	50	100	75	3,652	13,614	5.34	19.92	4,205.65	7,946.56	3.09	5.84	23	72	1.40	4.40	733.33	1,233.52	0.19	0.32	17.44	15.52			
3	100	200	150	4,157	17,771	6.08	26.01	3,086.93	4,859.63	2.27	3.57	33	105	2.01	6.41	1,081.70	2,315.23	0.28	0.60	35.04	47.64			
4	200	300	250	2,724	20,495	3.99	29.99	2,618.31	2,241.32	1.92	1.65	15	120	0.92	7.33	936.40	3,251.63	0.24	0.84	35.76	145.08			
5	300	500	400	3,455	23,950	5.06	35.05	3,318.45	1,077.13	2.44	0.79	13	133	0.79	8.12	923.31	4,174.94	0.24	1.08	27.82	387.60			
6	500	750	625	3,396	27,346	4.97	40.02	5,677.36	6,754.49	4.17	4.96	16	149	0.98	9.10	3,129.79	7,304.73	0.81	1.89	55.13	108.15			
7	750	1,000	875	2,169	29,515	3.17	43.20	3,605.57	10,360.06	2.65	7.61	16	165	0.98	10.07	1,921.73	9,226.46	0.50	2.39	53.30	89.06			
8	1,000	1,500	1,250	2,720	32,235	3.98	47.18	3,703.23	14,063.30	2.72	10.33	19	184	1.16	11.23	4,421.48	13,647.94	1.15	3.54	119.40	97.05			
9	1,500	2,000	1,750	1,923	34,158	2.81	49.99	3,264.61	17,327.91	2.40	12.73	27	211	1.65	12.88	2,518.36	16,166.30	0.65	4.19	77.14	93.30			
10	2,000	2,500	2,250	1,316	35,474	1.93	51.92	2,422.16	19,750.07	1.78	14.51	17	228	1.04	13.92	733.57	16,899.87	0.19	4.38	30.29	85.57			
11	2,500	3,000	2,750	1,236	36,710	1.81	53.73	2,526.33	22,276.40	1.86	16.36	35	263	2.14	16.06	2,216.75	19,116.62	0.57	4.96	87.75	85.82			
12	3,000	4,000	3,500	1,919	38,629	2.81	56.53	5,047.01	27,323.40	3.71	20.07	44	307	2.69	18.74	551.83	19,668.45	0.14	5.10	10.93	71.98			
13	4,000	5,000	4,500	1,509	40,138	2.21	58.74	4,424.33	31,747.74	3.25	23.32	32	339	1.95	20.70	9,781.69	29,450.14	2.54	7.64	221.09	92.76			
14	5,000	7,500	6,250	3,123	43,261	4.57	63.31	9,036.87	40,784.60	6.64	29.96	77	416	4.70	25.40	13,741.95	43,192.09	3.56	11.20	152.07	105.90			
15	7,500	10,000	8,750	2,458	45,719	3.60	66.91	8,168.75	48,953.36	6.00	35.96	131	547	8.00	33.39	11,428.53	54,620.62	2.96	14.16	139.91	111.58			
16	10,000	20,000	15,000	4,993	50,712	7.31	74.22	18,655.80	67,609.15	13.70	49.66	177	724	10.81	44.20	53,914.60	108,535.21	13.98	28.14	289.00	160.53			
17	20,000	50,000	35,000	6,118	56,830	8.95	83.17	27,069.16	94,678.31	19.88	69.55	228	952	13.92	58.12	70,312.08	178,847.29	18.23	46.37	259.75	188.90			
18	50,000	100,000	75,000	3,904	60,734	5.71	88.88	16,978.85	111,657.16	12.47	82.02	145	1,097	8.85	66.97	20,866.59	199,713.89	5.41	51.79	122.90	178.86			
19	100,000	500,000	300,000	5,655	66,389	8.28	97.16	19,078.46	130,735.62	14.01	96.03	368	1,465	22.47	89.44	67,892.89	267,606.78	17.60	69.39	355.86	204.69			
20	500,000	UP		1,940	68,329	2.84	100.00	5,403.65	136,139.27	3.97	100.00	173	1,638	10.56	100.00	118,048.95	385,655.73	30.61	100.00	2184.62	283.28			
				68,329					136,139.27					1,638					385,655.73					283.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	755	755	14.78	14.78	199.61	199.61	0.72	0.72	5	5	4.72	4.72	4.65	4.65	0.00	0.00	2.33	2.33	
2	50	100	75	131	886	2.56	17.34	377.97	577.59	1.36	2.08	1	6	0.94	5.66	1.70	6.35	0.00	0.00	0.45	1.10	
3	100	200	150	187	1,073	3.66	21.00	643.68	1,221.27	2.32	4.40	0	6	0.00	5.66	0.00	6.35	0.00	0.00	0.00	0.52	
4	200	300	250	84	1,157	1.64	22.65	444.92	1,666.19	1.60	6.01	1	7	0.94	6.60	70.72	77.07	0.03	0.04	15.89	4.63	
5	300	500	400	154	1,311	3.01	25.66	1,100.12	2,766.31	3.97	9.97	1	8	0.94	7.55	0.56	77.63	0.00	0.04	0.05	2.81	
6	500	750	625	120	1,431	2.35	28.01	518.14	3,284.45	1.87	11.84	1	9	0.94	8.49	735.57	813.20	0.34	0.38	141.96	24.76	
7	750	1,000	875	70	1,501	1.37	29.38	164.31	3,448.77	0.59	12.43	0	9	0.00	8.49	0.00	813.20	0.00	0.38	0.00	23.58	
8	1,000	1,500	1,250	196	1,697	3.84	33.22	423.67	3,872.43	1.53	13.96	1	10	0.94	9.43	84.14	897.34	0.04	0.42	19.86	23.17	
9	1,500	2,000	1,750	82	1,779	1.61	34.82	188.54	4,060.97	0.68	14.64	0	10	0.00	9.43	0.00	897.34	0.00	0.42	0.00	22.10	
10	2,000	2,500	2,250	71	1,850	1.39	36.21	214.41	4,275.39	0.77	15.41	3	13	2.83	12.26	2,498.91	3,396.25	1.17	1.59	1165.47	79.44	
11	2,500	3,000	2,750	66	1,916	1.29	37.50	322.57	4,597.96	1.16	16.58	0	13	0.00	12.26	0.00	3,396.25	0.00	1.59	0.00	73.86	
12	3,000	4,000	3,500	117	2,033	2.29	39.79	500.37	5,098.33	1.80	18.38	5	18	4.72	16.98	2,062.05	5,458.31	0.96	2.55	412.10	107.06	
13	4,000	5,000	4,500	99	2,132	1.94	41.73	461.21	5,559.54	1.66	20.04	0	18	0.00	16.98	0.00	5,458.31	0.00	2.55	0.00	98.18	
14	5,000	7,500	6,250	150	2,282	2.94	44.67	871.28	6,430.82	3.14	23.18	1	19	0.94	17.92	301.09	5,759.39	0.14	2.69	34.56	89.56	
15	7,500	10,000	8,750	120	2,402	2.35	47.02	644.23	7,075.05	2.32	25.51	1	20	0.94	18.87	325.69	6,085.08	0.15	2.84	50.56	86.01	
16	10,000	20,000	15,000	388	2,790	7.59	54.61	3,713.87	10,788.92	13.39	38.89	4	24	3.77	22.64	30.81	6,115.89	0.01	2.86	0.83	56.69	
17	20,000	50,000	35,000	566	3,356	11.08	65.69	7,027.34	17,816.26	25.33	64.23	26	50	24.53	47.17	9,567.07	15,682.96	4.47	7.33	136.14	88.03	
18	50,000	100,000	75,000	319	3,675	6.24	71.93	3,607.18	21,423.44	13.00	77.23	0	50	0.00	47.17	0.00	15,682.96	0.00	7.33	0.00	73.20	
19	100,000	500,000	300,000	786	4,461	15.38	87.32	3,870.74	25,294.18	13.95	91.19	23	73	21.70	68.87	2,223.30	17,906.26	1.04	8.37	57.44	70.79	
20	500,000	UP		648	5,109	12.68	100.00	2,444.98	27,739.16	8.81	100.00	33	106	31.13	100.00	196,150.37	214,056.63	91.63	100.00	8022.56	771.68	
				5,109					27,739.16					106					214,056.63			771.68



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	325,516	325,516	17.45	17.45	44,193.73	44,193.73	2.14	2.14	495	495	5.18	5.18	5,400.07	5,400.07	0.56	0.56	12.22	12.22	
2	50	100	75	168,523	494,039	9.03	26.48	45,774.45	1,580.73	2.21	0.08	267	762	2.79	7.97	9,159.54	14,559.61	0.95	1.51	20.01	921.07	
3	100	200	150	238,769	732,808	12.80	39.28	76,447.74	78,028.47	3.69	3.77	429	1,191	4.49	12.46	24,806.45	39,366.06	2.58	4.09	32.45	50.45	
4	200	300	250	189,328	922,136	10.15	49.43	76,311.27	154,339.75	3.69	7.46	492	1,683	5.15	17.61	25,382.08	64,748.14	2.64	6.72	33.26	41.95	
5	300	500	400	240,876	1,163,012	12.91	62.35	124,237.58	278,577.33	6.00	13.46	768	2,451	8.04	25.64	42,472.85	107,220.99	4.41	11.13	34.19	38.49	
6	500	750	625	168,066	1,331,078	9.01	71.36	112,978.72	391,556.04	5.46	18.92	629	3,080	6.58	32.22	44,468.70	151,689.69	4.62	15.75	39.36	38.74	
7	750	1,000	875	135,846	1,466,924	7.28	78.64	129,297.94	520,853.99	6.25	25.17	786	3,866	8.22	40.45	45,757.45	197,447.14	4.75	20.50	35.39	37.91	
8	1,000	1,500	1,250	110,028	1,576,952	5.90	84.54	153,407.65	674,261.64	7.41	32.58	666	4,532	6.97	47.42	55,300.05	252,747.19	5.74	26.24	36.05	37.49	
9	1,500	2,000	1,750	61,118	1,638,070	3.28	87.81	119,387.23	793,648.87	5.77	38.35	293	4,825	3.07	50.48	36,500.65	289,247.84	3.79	30.03	30.57	36.45	
10	2,000	2,500	2,250	36,384	1,674,454	1.95	89.76	85,937.73	879,586.60	4.15	42.50	169	4,994	1.77	52.25	38,272.62	327,520.46	3.97	34.00	44.54	37.24	
11	2,500	3,000	2,750	27,546	1,702,000	1.48	91.24	82,129.90	961,716.50	3.97	46.47	172	5,166	1.80	54.05	24,444.92	351,965.38	2.54	36.54	29.76	36.60	
12	3,000	4,000	3,500	31,167	1,733,167	1.67	92.91	114,109.45	1,075,825.95	5.51	51.98	255	5,421	2.67	56.72	56,030.96	407,996.34	5.82	42.36	49.10	37.92	
13	4,000	5,000	4,500	21,755	1,754,922	1.17	94.08	91,330.80	1,167,156.74	4.41	56.40	211	5,632	2.21	58.92	38,418.06	446,414.39	3.99	46.35	42.06	38.25	
14	5,000	7,500	6,250	28,014	1,782,936	1.50	95.58	146,868.02	1,314,024.77	7.10	63.49	303	5,935	3.17	62.09	51,571.92	497,986.31	5.35	51.70	35.11	37.90	
15	7,500	10,000	8,750	17,287	1,800,223	0.93	96.51	113,408.90	1,427,433.67	5.48	68.97	224	6,159	2.34	64.44	52,157.66	550,143.97	5.42	57.12	45.99	38.54	
16	10,000	20,000	15,000	26,036	1,826,259	1.40	97.90	214,462.24	1,641,895.91	10.36	79.34	485	6,644	5.07	69.51	73,280.15	623,424.12	7.61	64.72	34.17	37.97	
17	20,000	50,000	35,000	18,185	1,844,444	0.97	98.88	176,602.40	1,818,498.31	8.53	87.87	565	7,209	5.91	75.42	95,948.18	719,372.30	9.96	74.69	54.33	39.56	
18	50,000	100,000	75,000	8,354	1,852,798	0.45	99.32	67,968.45	1,886,466.76	3.28	91.15	459	7,668	4.80	80.23	62,506.92	781,879.21	6.49	81.18	91.96	41.45	
19	100,000	500,000	300,000	9,075	1,861,873	0.49	99.81	77,015.58	1,963,482.34	3.72	94.88	841	8,509	8.80	89.02	90,464.75	872,343.96	9.39	90.57	117.46	44.43	
20	500,000	UP		3,545	1,865,418	0.19	100.00	106,044.64	2,069,526.97	5.12	100.00	1,049	9,558	10.98	100.00	90,850.22	963,194.19	9.43	100.00	85.67	46.54	
				1,865,418					2,069,526.97					9,558					963,194.19			46.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 30 Kina

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	288	288	18.24	18.24	233.74	233.74	3.99	3.99	1	1	3.57	3.57	15.96	15.96	0.84	0.84	6.83	6.83	
2	50	100	75	158	446	10.01	28.25	136.17	369.91	2.32	6.31	4	5	14.29	17.86	35.80	51.76	1.88	2.72	26.29	13.99	
3	100	200	150	91	537	5.76	34.01	97.13	467.04	1.66	7.96	0	5	0.00	17.86	0.00	51.76	0.00	2.72	0.00	11.08	
4	200	300	250	42	579	2.66	36.67	144.11	611.15	2.46	10.42	1	6	3.57	21.43	42.09	93.84	2.22	4.94	29.20	15.36	
5	300	500	400	61	640	3.86	40.53	323.84	934.99	5.52	15.94	0	6	0.00	21.43	0.00	93.84	0.00	4.94	0.00	10.04	
6	500	750	625	62	702	3.93	44.46	187.76	1,122.75	3.20	19.14	3	9	10.71	32.14	223.41	317.26	11.76	16.70	118.99	28.26	
7	750	1,000	875	60	762	3.80	48.26	27.35	1,150.10	0.47	19.61	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	27.59	
8	1,000	1,500	1,250	55	817	3.48	51.74	65.78	1,215.88	1.12	20.73	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	26.09	
9	1,500	2,000	1,750	75	892	4.75	56.49	130.23	1,346.12	2.22	22.95	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	23.57	
10	2,000	2,500	2,250	27	919	1.71	58.20	49.34	1,395.45	0.84	23.79	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	22.74	
11	2,500	3,000	2,750	31	950	1.96	60.16	96.30	1,491.76	1.64	25.44	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	21.27	
12	3,000	4,000	3,500	64	1,014	4.05	64.22	246.53	1,738.28	4.20	29.64	0	9	0.00	32.14	0.00	317.26	0.00	16.70	0.00	18.25	
13	4,000	5,000	4,500	55	1,069	3.48	67.70	252.09	1,990.37	4.30	33.94	1	10	3.57	35.71	52.25	369.50	2.75	19.45	20.73	18.56	
14	5,000	7,500	6,250	61	1,130	3.86	71.56	255.40	2,245.77	4.35	38.29	0	10	0.00	35.71	0.00	369.50	0.00	19.45	0.00	16.45	
15	7,500	10,000	8,750	57	1,187	3.61	75.17	246.61	2,492.38	4.20	42.50	1	11	3.57	39.29	6.02	375.53	0.32	19.77	2.44	15.07	
16	10,000	20,000	15,000	181	1,368	11.46	86.64	698.06	3,190.44	11.90	54.40	6	17	21.43	60.71	30.99	406.52	1.63	21.40	4.44	12.74	
17	20,000	50,000	35,000	111	1,479	7.03	93.67	837.28	4,027.73	14.28	68.67	3	20	10.71	71.43	32.64	439.16	1.72	23.12	3.90	10.90	
18	50,000	100,000	75,000	51	1,530	3.23	96.90	1,134.76	5,162.48	19.35	88.02	6	26	21.43	92.86	1,338.51	1,777.67	70.46	93.57	117.96	34.43	
19	100,000	500,000	300,000	49	1,579	3.10	100.00	702.48	5,864.96	11.98	100.00	2	28	7.14	100.00	122.07	1,899.74	6.43	100.00	17.38	32.39	
20	500,000	UP		0	1,579	0.00	100.00	0.00	5,864.96	0.00	100.00	0	28	0.00	100.00	0.00	1,899.74	0.00	100.00	0.00	32.39	
				1,579					5,864.96					28					1,899.74			32.39



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 31 Perkebunan serat

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	476	476	13.18	13.18	37.30	37.30	0.33	0.33	3	3	3.95	3.95	12.00	12.00	0.09	0.09	32.18	32.18	
2	50	100	75	377	853	10.44	23.62	115.67	152.97	1.04	1.37	2	5	2.63	6.58	172.02	184.02	1.34	1.44	148.71	120.30	
3	100	200	150	115	968	3.18	26.81	170.36	323.33	1.53	2.90	1	6	1.32	7.89	0.00	184.02	0.00	1.44	0.00	56.91	
4	200	300	250	115	1,083	3.18	29.99	214.37	537.70	1.92	4.83	1	7	1.32	9.21	275.11	459.13	2.15	3.59	128.34	85.39	
5	300	500	400	183	1,266	5.07	35.06	114.21	651.91	1.03	5.85	1	8	1.32	10.53	14.48	473.62	0.11	3.70	12.68	72.65	
6	500	750	625	117	1,383	3.24	38.30	63.77	715.68	0.57	6.42	1	9	1.32	11.84	51.82	525.44	0.40	4.11	81.25	73.42	
7	750	1,000	875	87	1,470	2.41	40.71	86.38	802.06	0.78	7.20	1	10	1.32	13.16	850.45	1,375.89	6.65	10.75	984.55	171.54	
8	1,000	1,500	1,250	104	1,574	2.88	43.59	98.85	900.91	0.89	8.09	0	10	0.00	13.16	0.00	1,375.89	0.00	10.75	0.00	152.72	
9	1,500	2,000	1,750	85	1,659	2.35	45.94	149.25	1,050.16	1.34	9.43	1	11	1.32	14.47	237.02	1,612.90	1.85	12.61	158.81	153.59	
10	2,000	2,500	2,250	110	1,769	3.05	48.99	130.63	1,180.79	1.17	10.60	0	11	0.00	14.47	0.00	1,612.90	0.00	12.61	0.00	136.60	
11	2,500	3,000	2,750	44	1,813	1.22	50.21	155.53	1,336.32	1.40	11.99	1	12	1.32	15.79	275.11	1,888.02	2.15	14.76	176.89	141.29	
12	3,000	4,000	3,500	148	1,961	4.10	54.31	266.94	1,603.25	2.40	14.39	4	16	5.26	21.05	972.11	2,860.13	7.60	22.35	364.17	178.40	
13	4,000	5,000	4,500	81	2,042	2.24	56.55	357.69	1,960.95	3.21	17.60	0	16	0.00	21.05	0.00	2,860.13	0.00	22.35	0.00	145.85	
14	5,000	7,500	6,250	162	2,204	4.49	61.04	773.56	2,734.50	6.94	24.54	4	20	5.26	26.32	1,018.33	3,878.45	7.96	30.31	131.64	141.83	
15	7,500	10,000	8,750	131	2,335	3.63	64.66	688.05	3,422.56	6.18	30.72	3	23	3.95	30.26	581.27	4,459.72	4.54	34.86	84.48	130.30	
16	10,000	20,000	15,000	267	2,602	7.39	72.06	1,367.40	4,789.96	12.27	42.99	8	31	10.53	40.79	1,331.00	5,790.72	10.40	45.26	97.34	120.89	
17	20,000	50,000	35,000	274	2,876	7.59	79.65	1,631.51	6,421.47	14.64	57.64	10	41	13.16	53.95	1,219.26	7,009.99	9.53	54.79	74.73	109.16	
18	50,000	100,000	75,000	350	3,226	9.69	89.34	2,443.20	8,864.67	21.93	79.57	17	58	22.37	76.32	2,963.24	9,973.23	23.16	77.95	121.29	112.51	
19	100,000	500,000	300,000	374	3,600	10.36	99.70	2,239.40	11,104.07	20.10	99.67	18	76	23.68	100.00	2,821.11	12,794.34	22.05	100.00	125.98	115.22	
20	500,000	UP		11	3,611	0.30	100.00	36.90	11,140.98	0.33	100.00	0	76	0.00	100.00	0.00	12,794.34	0.00	100.00	0.00	114.84	
				3,611					11,140.98					76					12,794.34			114.84



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 32 Rekreasi dan tempat berlibur

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate !

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,390	3,390	58.77	58.77	347.20	347.20	4.29	4.29	5	5	4.35	4.35	77.44	77.44	0.55	0.55	22.31	22.31			
2	50	100	75	1,102	4,492	19.11	77.88	373.86	721.06	4.62	8.92	3	8	2.61	6.96	66.20	143.64	0.47	1.02	17.71	19.92			
3	100	200	150	342	4,834	5.93	83.81	292.20	1,013.26	3.61	12.53	1	9	0.87	7.83	44.13	187.78	0.31	1.33	15.10	18.53			
4	200	300	250	78	4,912	1.35	85.16	186.27	1,199.53	2.30	14.83	0	9	0.00	7.83	0.00	187.78	0.00	1.33	0.00	15.65			
5	300	500	400	46	4,958	0.80	85.96	59.21	1,258.74	0.73	15.57	0	9	0.00	7.83	0.00	187.78	0.00	1.33	0.00	14.92			
6	500	750	625	24	4,982	0.42	86.37	104.65	1,363.39	1.29	16.86	0	9	0.00	7.83	0.00	187.78	0.00	1.33	0.00	13.77			
7	750	1,000	875	27	5,009	0.47	86.84	34.31	1,397.70	0.42	17.28	3	12	2.61	10.43	39.47	227.25	0.28	1.62	115.03	16.26			
8	1,000	1,500	1,250	35	5,044	0.61	87.45	60.72	1,458.42	0.75	18.03	4	16	3.48	13.91	182.14	409.39	1.29	2.91	299.96	28.07			
9	1,500	2,000	1,750	24	5,068	0.42	87.86	84.44	1,542.87	1.04	19.08	1	17	0.87	14.78	3.57	412.96	0.03	2.94	4.23	26.77			
10	2,000	2,500	2,250	20	5,088	0.35	88.21	39.53	1,582.39	0.49	19.57	2	19	1.74	16.52	2.31	415.27	0.02	2.95	5.85	26.24			
11	2,500	3,000	2,750	36	5,124	0.62	88.83	72.56	1,654.95	0.90	20.47	13	32	11.30	27.83	1,807.43	2,222.70	12.85	15.80	2491.08	134.31			
12	3,000	4,000	3,500	89	5,213	1.54	90.38	434.52	2,089.47	5.37	25.84	50	82	43.48	71.30	3,473.59	5,696.29	24.69	40.49	799.41	272.62			
13	4,000	5,000	4,500	45	5,258	0.78	91.16	145.17	2,234.64	1.80	27.63	2	84	1.74	73.04	31.83	5,728.12	0.23	40.71	21.93	256.33			
14	5,000	7,500	6,250	34	5,292	0.59	91.75	197.53	2,432.17	2.44	30.08	0	84	0.00	73.04	0.00	5,728.12	0.00	40.71	0.00	235.52			
15	7,500	10,000	8,750	13	5,305	0.23	91.97	77.64	2,509.80	0.96	31.04	0	84	0.00	73.04	0.00	5,728.12	0.00	40.71	0.00	228.23			
16	10,000	20,000	15,000	57	5,362	0.99	92.96	326.96	2,836.77	4.04	35.08	3	87	2.61	75.65	440.67	6,168.79	3.13	43.85	134.78	217.46			
17	20,000	50,000	35,000	108	5,470	1.87	94.83	1,229.84	4,066.61	15.21	50.29	1	88	0.87	76.52	6.00	6,174.79	0.04	43.89	0.49	151.84			
18	50,000	100,000	75,000	84	5,554	1.46	96.29	598.45	4,665.06	7.40	57.69	11	99	9.57	86.09	523.33	6,698.12	3.72	47.61	87.45	143.58			
19	100,000	500,000	300,000	188	5,742	3.26	99.55	2,697.54	7,362.61	33.36	91.05	16	115	13.91	100.00	7,370.83	14,068.95	52.39	100.00	273.24	191.09			
20	500,000	UP		26	5,768	0.45	100.00	724.08	8,086.68	8.95	100.00	0	115	0.00	100.00	0.00	14,068.95	0.00	100.00	0.00	173.98			
				5,768					8,086.68					115					14,068.95					173.98
GRANT TOTAL				2,091,044.0					2,937,357.7					13,972.0					4,011,008.77					

2.4 ALL OCCUPATION



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EXTRACTION

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 200 Refining installations (gold silver platinum etc.)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 201 Alumunium works (foundries)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	7.59	7.59	11.76	11.76	1.33	1.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	52	1.38	8.97	19.41	31.17	2.19	3.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	70	3.10	12.07	38.68	69.85	4.36	7.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	78	1.38	13.45	56.02	125.87	6.32	14.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	93	2.59	16.03	81.83	207.71	9.23	23.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	109	2.76	18.79	19.01	226.72	2.14	25.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	127	3.10	21.90	15.08	241.79	1.70	27.28	1	1	10.00	10.00	38.72	38.72	0.33	0.33	256.83	16.01			
8	1,000	1,500	1,250	18	145	3.10	25.00	33.50	275.29	3.78	31.06	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	14.06			
9	1,500	2,000	1,750	16	161	2.76	27.76	46.12	321.41	5.20	36.26	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	12.05			
10	2,000	2,500	2,250	15	176	2.59	30.34	27.67	349.08	3.12	39.38	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	11.09			
11	2,500	3,000	2,750	12	188	2.07	32.41	32.79	381.87	3.70	43.08	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	10.14			
12	3,000	4,000	3,500	15	203	2.59	35.00	54.29	436.15	6.12	49.20	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	8.88			
13	4,000	5,000	4,500	17	220	2.93	37.93	54.85	491.00	6.19	55.39	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	7.89			
14	5,000	7,500	6,250	37	257	6.38	44.31	155.22	646.23	17.51	72.90	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	5.99			
15	7,500	10,000	8,750	34	291	5.86	50.17	252.34	898.57	28.47	101.37	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	4.31			
16	10,000	20,000	15,000	46	337	7.93	58.10	300.44	1,199.01	33.89	135.26	0	1	0.00	10.00	0.00	38.72	0.00	0.33	0.00	3.23			
17	20,000	50,000	35,000	44	381	7.59	65.69	1,095.70	103.31	123.61	11.65	3	4	30.00	40.00	3,615.83	3,654.55	30.38	30.70	330.00	3537.52			
18	50,000	100,000	75,000	36	417	6.21	71.90	150.88	254.19	17.02	28.67	3	7	30.00	70.00	8,150.93	11,805.49	68.47	99.18	5402.32	4644.42			
19	100,000	500,000	300,000	69	486	11.90	83.79	409.18	663.37	46.16	74.83	3	10	30.00	100.00	98.14	11,903.62	0.82	100.00	23.98	1794.43			
20	500,000	UP		94	580	16.21	100.00	223.08	886.45	25.17	100.00	0	10	0.00	100.00	0.00	11,903.62	0.00	100.00	0.00	1342.84			
				580					886.45					10					11,903.62					1342.84



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 202 Iron mines blast furnaces iron foundries iron works

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.60	5.60	12.99	12.99	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	18	1.12	6.72	21.22	34.20	1.71	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	36	6.72	13.43	72.82	107.02	5.85	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	42	2.24	15.67	25.79	132.81	2.07	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	53	4.10	19.78	4.09	136.90	0.33	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	67	5.22	25.00	8.06	144.96	0.65	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	70	1.12	26.12	1.91	146.87	0.15	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	82	4.48	30.60	12.25	159.12	0.98	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	93	4.10	34.70	15.43	174.55	1.24	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	100	2.61	37.31	6.99	181.54	0.56	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	102	0.75	38.06	6.39	187.94	0.51	15.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	106	1.49	39.55	8.23	196.17	0.66	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	112	2.24	41.79	29.51	225.68	2.37	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	121	3.36	45.15	43.36	269.04	3.48	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	131	3.73	48.88	74.49	343.53	5.99	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	148	6.34	55.22	125.17	468.70	10.06	37.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	174	9.70	64.93	209.83	678.53	16.86	54.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	30	204	11.19	76.12	149.20	827.72	11.99	66.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	51	255	19.03	95.15	333.59	1,161.31	26.81	93.32	1	1	33.33	33.33	19,669.72	19,669.72	93.12	93.12	5896.33	1693.75			
20	500,000	UP		13	268	4.85	100.00	83.09	1,244.40	6.68	100.00	2	3	66.67	100.00	1,453.74	21,123.45	6.88	100.00	1749.66	1697.48			
				268					1,244.40					3					21,123.45					1697.48



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2021 Blast furnaces

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2022 Iron foundries

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	12.86	12.86	0.35	0.35	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	12	4.29	17.14	4.24	4.59	1.27	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	18	8.57	25.71	16.22	20.81	4.85	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	21	4.29	30.00	0.41	21.22	0.12	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	26	7.14	37.14	1.00	22.22	0.30	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	28	2.86	40.00	0.08	22.30	0.02	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	30	2.86	42.86	1.30	23.60	0.39	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	32	2.86	45.71	1.27	24.87	0.38	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	34	2.86	48.57	0.23	25.11	0.07	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	35	1.43	50.00	4.03	29.14	1.21	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	38	4.29	54.29	6.75	35.89	2.02	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	40	2.86	57.14	0.55	36.44	0.17	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	41	1.43	58.57	4.37	40.81	1.31	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	44	4.29	62.86	11.90	52.72	3.56	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	46	2.86	65.71	22.26	74.98	6.66	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	52	8.57	74.29	42.45	117.43	12.70	35.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	62	14.29	88.57	90.62	208.05	27.10	62.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	66	5.71	94.29	70.46	278.51	21.07	83.29	2	2	100.00	100.00	1,540.00	1,540.00	100.00	100.00	2185.78	552.95	
19	100,000	500,000	300,000	3	69	4.29	98.57	42.03	320.53	12.57	95.86	0	2	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	480.45	
20	500,000	UP		1	70	1.43	100.00	13.83	334.37	4.14	100.00	0	2	0.00	100.00	0.00	1,540.00	0.00	100.00	0.00	460.57	
				70					334.37					2					1,540.00			460.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2028 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 203 Steelworks and rolling mills

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	4.46	4.46	14.56	14.56	0.70	0.70	2	2	11.76	11.76	20.06	20.06	0.53	0.53	137.70	137.70			
2	50	100	75	4	28	0.74	5.20	1.92	16.48	0.09	0.80	0	2	0.00	11.76	0.00	20.06	0.00	0.53	0.00	121.68			
3	100	200	150	12	40	2.23	7.43	24.36	40.84	1.17	1.97	0	2	0.00	11.76	0.00	20.06	0.00	0.53	0.00	49.11			
4	200	300	250	5	45	0.93	8.36	1.27	42.11	0.06	2.03	0	2	0.00	11.76	0.00	20.06	0.00	0.53	0.00	47.62			
5	300	500	400	21	66	3.90	12.27	8.59	50.70	0.41	2.45	1	3	5.88	17.65	7.81	27.86	0.21	0.74	90.91	54.95			
6	500	750	625	16	82	2.97	15.24	12.94	63.64	0.62	3.07	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	43.78			
7	750	1,000	875	22	104	4.09	19.33	25.14	88.78	1.21	4.28	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	31.38			
8	1,000	1,500	1,250	15	119	2.79	22.12	27.48	116.26	1.33	5.61	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	23.97			
9	1,500	2,000	1,750	16	135	2.97	25.09	35.18	151.44	1.70	7.30	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	18.40			
10	2,000	2,500	2,250	11	146	2.04	27.14	19.25	170.70	0.93	8.23	0	3	0.00	17.65	0.00	27.86	0.00	0.74	0.00	16.32			
11	2,500	3,000	2,750	14	160	2.60	29.74	94.36	265.06	4.55	12.79	2	5	11.76	29.41	2,206.64	2,234.51	58.52	59.26	2338.44	843.02			
12	3,000	4,000	3,500	20	180	3.72	33.46	101.09	366.15	4.88	17.66	0	5	0.00	29.41	0.00	2,234.51	0.00	59.26	0.00	610.27			
13	4,000	5,000	4,500	19	199	3.53	36.99	93.54	459.68	4.51	22.17	1	6	5.88	35.29	33.12	2,267.62	0.88	60.13	35.41	493.30			
14	5,000	7,500	6,250	20	219	3.72	40.71	132.07	591.76	6.37	28.54	1	7	5.88	41.18	35.13	2,302.75	0.93	61.07	26.60	389.14			
15	7,500	10,000	8,750	18	237	3.35	44.05	152.74	744.49	7.37	35.91	0	7	0.00	41.18	0.00	2,302.75	0.00	61.07	0.00	309.30			
16	10,000	20,000	15,000	41	278	7.62	51.67	296.99	1,041.48	14.33	50.24	0	7	0.00	41.18	0.00	2,302.75	0.00	61.07	0.00	221.10			
17	20,000	50,000	35,000	49	327	9.11	60.78	379.89	1,421.37	18.32	68.56	0	7	0.00	41.18	0.00	2,302.75	0.00	61.07	0.00	162.01			
18	50,000	100,000	75,000	48	375	8.92	69.70	371.52	1,792.88	17.92	86.48	0	7	0.00	41.18	0.00	2,302.75	0.00	61.07	0.00	128.44			
19	100,000	500,000	300,000	60	435	11.15	80.86	248.61	2,041.49	11.99	98.47	4	11	23.53	64.71	372.46	2,675.21	9.88	70.94	149.82	131.04			
20	500,000	UP		103	538	19.14	100.00	31.67	2,073.16	1.53	100.00	6	17	35.29	100.00	1,095.70	3,770.91	29.06	100.00	3459.73	181.89			
				538					2,073.16					17					3,770.91					181.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 204

Exploration and production of petroleum and natural gas term

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2041 Drilling installation(explor. and production) for petroleum

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	11.11	11.11	0.01	0.01	30.44	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	11.11	22.22	2.25	2.25	0.04	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	11.11	33.33	4.14	6.39	1.78	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	11.11	44.44	0.98	5.41	0.41	33.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	11.11	55.56	6.05	0.64	5.62	39.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	11.11	66.67	4.02	3.37	1.68	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	11.11	77.78	21.67	25.04	9.07	49.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	11.11	88.89	87.32	112.36	36.56	86.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	11.11	100.00	112.34	0.02	13.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					0.02					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2043

Drilling installations (exploration and production) for natur

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2044 Transport installastions for natural gas(including pipeline)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2045 Terminals for crude oil

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2046 Terminals for liquefied gases

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2047 Terminals for other products

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 205 Mines not otherwise classified

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2051 Extration and processing above ground

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2058 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 206 Foundries reduction plant for metals(excl.iron aluminium)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 207 Hard coal and lignite extraction asphalt mines

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	286	286	18.20	18.20	69.32	69.32	1.56	1.56	10	10	7.41	7.41	20.71	20.71	0.05	0.05	29.88	29.88			
2	50	100	75	37	323	2.36	20.56	35.09	104.41	0.79	2.34	7	17	5.19	12.59	99.66	120.38	0.22	0.26	284.00	115.29			
3	100	200	150	23	346	1.46	22.02	31.49	135.89	0.71	3.05	0	17	0.00	12.59	0.00	120.38	0.00	0.26	0.00	88.58			
4	200	300	250	25	371	1.59	23.62	15.05	150.94	0.34	3.39	3	20	2.22	14.81	107.55	227.93	0.23	0.50	714.63	151.00			
5	300	500	400	33	404	2.10	25.72	20.08	171.03	0.45	3.84	0	20	0.00	14.81	0.00	227.93	0.00	0.50	0.00	133.27			
6	500	750	625	27	431	1.72	27.43	15.77	186.79	0.35	4.19	0	20	0.00	14.81	0.00	227.93	0.00	0.50	0.00	122.02			
7	750	1,000	875	18	449	1.15	28.58	14.29	201.08	0.32	4.52	0	20	0.00	14.81	0.00	227.93	0.00	0.50	0.00	113.35			
8	1,000	1,500	1,250	23	472	1.46	30.04	43.73	244.81	0.98	5.50	0	20	0.00	14.81	0.00	227.93	0.00	0.50	0.00	93.10			
9	1,500	2,000	1,750	27	499	1.72	31.76	84.10	328.92	1.89	7.39	1	21	0.74	15.56	1,843.19	2,071.12	4.01	4.50	2191.58	629.68			
10	2,000	2,500	2,250	23	522	1.46	33.23	32.16	361.08	0.72	8.11	0	21	0.00	15.56	0.00	2,071.12	0.00	4.50	0.00	573.60			
11	2,500	3,000	2,750	18	540	1.15	34.37	34.49	395.56	0.77	8.88	1	22	0.74	16.30	752.10	2,823.23	1.64	6.14	2180.80	713.72			
12	3,000	4,000	3,500	36	576	2.29	36.66	120.50	516.07	2.71	11.59	4	26	2.96	19.26	3,713.93	6,537.16	8.08	14.22	3081.98	1266.72			
13	4,000	5,000	4,500	21	597	1.34	38.00	61.77	577.84	1.39	12.98	1	27	0.74	20.00	0.00	6,537.16	0.00	14.22	0.00	1131.31			
14	5,000	7,500	6,250	67	664	4.26	42.27	90.04	667.88	2.02	15.00	5	32	3.70	23.70	3,414.68	9,951.84	7.43	21.64	3792.38	1490.07			
15	7,500	10,000	8,750	41	705	2.61	44.88	321.08	988.96	7.21	22.21	14	46	10.37	34.07	939.17	10,891.01	2.04	23.68	292.51	1101.26			
16	10,000	20,000	15,000	141	846	8.98	53.85	858.22	1,847.18	19.27	41.48	15	61	11.11	45.19	18,157.72	29,048.73	39.49	63.17	2115.73	1572.60			
17	20,000	50,000	35,000	141	987	8.98	62.83	851.52	2,698.70	19.12	60.60	2	63	1.48	46.67	7,035.16	36,083.89	15.30	78.47	826.19	1337.09			
18	50,000	100,000	75,000	86	1,073	5.47	68.30	469.65	3,168.35	10.55	71.14	6	69	4.44	51.11	146.88	36,230.77	0.32	78.79	31.27	1143.52			
19	100,000	500,000	300,000	255	1,328	16.23	84.53	757.53	3,925.88	17.01	88.15	29	98	21.48	72.59	3,875.42	40,106.19	8.43	87.22	511.59	1021.58			
20	500,000	UP		243	1,571	15.47	100.00	527.56	4,453.43	11.85	100.00	37	135	27.41	100.00	5,878.84	45,985.03	12.78	100.00	1114.36	1032.57			
				1,571					4,453.43					135					45,985.03					1032.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2071 Extration and processing of hard coal above ground

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2072 Extration and processing of coal below ground

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2073 Hard coal coking plants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.50	2.50	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.50	5.00	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.50	7.50	0.02	0.02	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.50	10.00	0.00	0.02	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.50	12.50	0.01	0.03	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.50	15.00	0.01	0.03	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.50	17.50	2.79	2.83	2.24	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	2.50	20.00	0.04	2.87	0.04	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	2.50	22.50	0.00	2.87	0.00	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	2.50	25.00	0.01	2.88	0.01	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	2.50	27.50	0.09	2.98	0.08	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	2.50	30.00	0.07	3.05	0.06	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	2.50	32.50	0.00	3.05	0.00	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	2.50	35.00	0.08	3.13	0.07	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	2.50	37.50	0.11	3.24	0.09	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	19	10.00	47.50	0.21	3.45	0.17	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	28	22.50	70.00	0.47	3.92	0.38	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	37	22.50	92.50	81.45	85.38	65.31	68.45	4	4	100.00	100.00	394.43	394.43	100.00	100.00	484.24	461.98			
20	500,000	UP		3	40	7.50	100.00	39.34	124.72	31.55	100.00	0	0	0.00	100.00	0.00	394.43	0.00	100.00	0.00	316.25			
				40					124.72					4					394.43					316.25



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2074 Manufacture of hard coal briquettes

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2075 Lignite open mining

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2076 Lignite underground mining

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.08	0.08	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	5.58	5.66	6.02	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	51.00	56.66	55.07	61.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	35.94	92.60	38.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	92.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					92.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2078 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 208 Salt mines

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2081 Open cast salt minesunderground slat minessalt mines&brine

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 209 Peat extraction peat processing

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2092 Manufacture of compressed peat

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2099 Other industries in main category 20

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 210 Stone gravel and sand extraction instalations

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 211 Cement chalk lime and gypsum works

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	6.19	6.19	22.98	22.98	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	40	0.88	7.08	7.70	30.68	0.36	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	53	2.30	9.38	16.26	46.94	0.76	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	61	1.42	10.80	6.58	53.52	0.31	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	77	2.83	13.63	3.76	57.28	0.18	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	88	1.95	15.58	6.92	64.20	0.32	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	100	2.12	17.70	14.17	78.37	0.66	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	125	4.42	22.12	17.95	96.32	0.84	4.49	1	1	2.86	2.86	12.05	12.05	0.07	0.07	67.13	12.51			
9	1,500	2,000	1,750	19	144	3.36	25.49	24.76	121.08	1.16	5.65	0	1	0.00	2.86	0.00	12.05	0.00	0.07	0.00	9.95			
10	2,000	2,500	2,250	15	159	2.65	28.14	33.19	154.27	1.55	7.20	0	1	0.00	2.86	0.00	12.05	0.00	0.07	0.00	7.81			
11	2,500	3,000	2,750	8	167	1.42	29.56	21.40	175.67	1.00	8.19	0	1	0.00	2.86	0.00	12.05	0.00	0.07	0.00	6.86			
12	3,000	4,000	3,500	13	180	2.30	31.86	48.15	223.82	2.25	10.44	0	1	0.00	2.86	0.00	12.05	0.00	0.07	0.00	5.38			
13	4,000	5,000	4,500	10	190	1.77	33.63	47.18	271.00	2.20	12.64	1	2	2.86	5.71	9.00	21.05	0.05	0.12	19.08	7.77			
14	5,000	7,500	6,250	35	225	6.19	39.82	103.62	374.62	4.83	17.47	1	3	2.86	8.57	107.04	128.09	0.63	0.75	103.30	34.19			
15	7,500	10,000	8,750	18	243	3.19	43.01	110.88	485.50	5.17	22.65	0	3	0.00	8.57	0.00	128.09	0.00	0.75	0.00	26.38			
16	10,000	20,000	15,000	46	289	8.14	51.15	215.47	700.97	10.05	32.70	1	4	2.86	11.43	26.91	155.00	0.16	0.91	12.49	22.11			
17	20,000	50,000	35,000	42	331	7.43	58.58	286.23	987.20	13.35	46.05	0	4	0.00	11.43	0.00	155.00	0.00	0.91	0.00	15.70			
18	50,000	100,000	75,000	77	408	13.63	72.21	484.46	1,471.66	22.60	68.65	3	7	8.57	20.00	22.23	177.23	0.13	1.04	4.59	12.04			
19	100,000	500,000	300,000	112	520	19.82	92.04	405.42	1,877.08	18.91	87.56	0	7	0.00	20.00	0.00	177.23	0.00	1.04	0.00	9.44			
20	500,000	UP		45	565	7.96	100.00	266.78	2,143.86	12.44	100.00	28	35	80.00	100.00	16,936.20	17,113.43	98.96	100.00	6348.48	798.25			
				565					2,143.86					35					17,113.43					798.25



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2111 Chalk lime and plaster work kieselguhr kilns

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2112 Cement factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM				
1	0	50	25	35	35	9.07	9.07	0.85	0.85	0.09	0.09	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	40	1.30	10.36	23.79	22.94	2.64	2.55	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	44	1.04	11.40	0.18	23.13	0.02	2.57	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	47	0.78	12.18	24.09	47.22	2.68	5.25	1	1	1	4.76	4.76	98.07	98.07	3.16	3.16	407.02	207.68	
5	300	500	400	2	49	0.52	12.69	0.37	47.59	0.04	5.29	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	3.16	0.00	206.08
6	500	750	625	3	52	0.78	13.47	0.78	48.36	0.09	5.38	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	202.77	
7	750	1,000	875	3	55	0.78	14.25	2.29	50.66	0.26	5.63	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	193.58	
8	1,000	1,500	1,250	5	60	1.30	15.54	4.57	55.23	0.51	6.14	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	177.56	
9	1,500	2,000	1,750	7	67	1.81	17.36	8.79	64.02	0.98	7.12	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	153.18	
10	2,000	2,500	2,250	2	69	0.52	17.88	16.20	80.22	1.80	8.92	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	122.24	
11	2,500	3,000	2,750	3	72	0.78	18.65	1.30	81.52	0.14	9.06	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	120.29	
12	3,000	4,000	3,500	4	76	1.04	19.69	9.95	91.48	1.11	10.17	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	107.21	
13	4,000	5,000	4,500	1	77	0.26	19.95	0.03	91.51	0.00	10.17	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	107.17	
14	5,000	7,500	6,250	2	79	0.52	20.47	3.85	95.36	0.43	10.60	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	102.84	
15	7,500	10,000	8,750	6	85	1.55	22.02	32.28	127.64	3.59	14.19	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	76.83	
16	10,000	20,000	15,000	6	91	1.55	23.58	26.03	153.67	2.89	17.08	0	1	1	0.00	4.76	0.00	98.07	0.00	3.16	0.00	63.82	
17	20,000	50,000	35,000	29	120	7.51	31.09	102.27	255.94	11.37	28.45	1	2	2	4.76	9.52	83.97	182.04	2.71	5.87	82.11	71.13	
18	50,000	100,000	75,000	78	198	20.21	51.30	198.48	454.42	22.06	50.51	0	2	2	0.00	9.52	0.00	182.04	0.00	5.87	0.00	40.06	
19	100,000	500,000	300,000	124	322	32.12	83.42	318.13	772.55	35.36	85.88	0	2	2	0.00	9.52	0.00	182.04	0.00	5.87	0.00	23.56	
20	500,000	UP		64	386	16.58	100.00	127.06	899.61	14.12	100.00	19	21	21	90.48	100.00	2,916.58	3,098.62	94.13	100.00	2295.38	344.44	
				386				899.61				21					3,098.62					344.44	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 21122 Cement Factories withoutrotary kiln

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2113 Cement and plaster goods unfired stoneware

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2114 False teeth production

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2118 Others

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 212 Asbestos board asbestos fibre Stone slab Concrete slab and C

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	44	44	7.56	7.56	15.77	15.77	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	60	2.75	10.31	37.31	53.08	1.06	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	80	3.44	13.75	101.90	154.98	2.89	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	95	2.58	16.32	47.72	202.70	1.35	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	121	4.47	20.79	47.35	250.05	1.34	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	150	4.98	25.77	20.29	270.34	0.57	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	162	2.06	27.84	14.06	284.40	0.40	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	48	210	8.25	36.08	78.71	363.11	2.23	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	33	243	5.67	41.75	69.29	432.40	1.96	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	30	273	5.15	46.91	72.52	504.92	2.05	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	289	2.75	49.66	59.44	564.36	1.68	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	318	4.98	54.64	110.95	675.31	3.14	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	335	2.92	57.56	112.67	787.98	3.19	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	360	4.30	61.86	139.50	927.48	3.95	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	382	3.78	65.64	230.99	1,158.47	6.54	32.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	421	6.70	72.34	622.06	1,780.53	17.61	50.41	1	1	12.50	12.50	352.48	352.48	80.27	80.27	56.66	19.80			
17	20,000	50,000	35,000	86	507	14.78	87.11	1,033.17	2,813.70	29.25	79.66	5	6	62.50	75.00	79.47	431.95	18.10	98.37	7.69	15.35			
18	50,000	100,000	75,000	38	545	6.53	93.64	359.37	3,173.07	10.17	89.84	1	7	12.50	87.50	4.80	436.76	1.09	99.46	1.34	13.76			
19	100,000	500,000	300,000	32	577	5.50	99.14	286.45	3,459.52	8.11	97.95	0	7	0.00	87.50	0.00	436.76	0.00	99.46	0.00	12.62			
20	500,000	UP		5	582	0.86	100.00	72.53	3,532.05	2.05	100.00	1	8	12.50	100.00	2.36	439.12	0.54	100.00	3.25	12.43			
				582					3,532.05					8					439.12					12.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2121 Asbestos boardasbestos fibrestone slabconcrete slab

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	10.34	10.34	14.31	14.31	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	23	0.99	11.33	7.86	6.45	0.77	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	30	3.45	14.78	26.30	19.85	2.59	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	32	0.99	15.76	0.25	20.10	0.02	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	36	1.97	17.73	2.40	22.49	0.24	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	48	5.91	23.65	9.50	32.00	0.94	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	51	1.48	25.12	5.26	37.25	0.52	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	62	5.42	30.54	9.65	46.90	0.95	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	70	3.94	34.48	3.94	50.84	0.39	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	77	3.45	37.93	15.75	66.59	1.55	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	81	1.97	39.90	9.06	75.65	0.89	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	92	5.42	45.32	45.72	121.37	4.51	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	100	3.94	49.26	32.59	153.95	3.21	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	112	5.91	55.17	62.14	216.09	6.12	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	127	7.39	62.56	60.03	276.12	5.92	27.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	145	8.87	71.43	159.02	435.14	15.67	42.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	171	12.81	84.24	271.26	706.39	26.73	69.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	187	7.88	92.12	219.61	926.01	21.64	91.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	202	7.39	99.51	83.79	1,009.80	8.26	99.51	2	2	100.00	100.00	94.32	94.32	100.00	100.00	112.56	9.34			
20	500,000	UP		1	203	0.49	100.00	5.00	1,014.80	0.49	100.00	0	0	0.00	100.00	0.00	94.32	0.00	100.00	0.00	9.29			
				203					1,014.80					2					94.32					9.29



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2122 Products made of (animal) bones and or shells

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.44	4.44	5.79	5.79	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.22	6.67	19.56	25.35	8.57	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.22	8.89	0.51	24.84	0.22	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	10	13.33	22.22	30.69	55.53	13.45	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	14	8.89	31.11	5.48	50.05	2.40	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	18	8.89	40.00	1.23	51.27	0.54	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	2.22	42.22	3.72	47.56	1.63	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	20	2.22	44.44	2.08	45.48	0.91	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	2.22	46.67	53.59	99.07	23.47	43.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	2.22	48.89	9.05	108.12	3.96	47.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	2.22	51.11	20.72	128.84	9.08	56.44	1	1	9.09	9.09	13.28	13.28	3.39	3.39	64.11	10.31			
12	3,000	4,000	3,500	1	24	2.22	53.33	17.48	146.32	7.66	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	9.08			
13	4,000	5,000	4,500	1	25	2.22	55.56	0.00	146.32	0.00	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	9.08			
14	5,000	7,500	6,250	1	26	2.22	57.78	0.00	146.32	0.00	64.10	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	9.08			
15	7,500	10,000	8,750	1	27	2.22	60.00	19.56	126.76	8.57	55.53	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	10.48			
16	10,000	20,000	15,000	5	32	11.11	71.11	16.81	109.95	7.37	48.16	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	12.08			
17	20,000	50,000	35,000	1	33	2.22	73.33	4.92	105.02	2.16	46.01	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	12.65			
18	50,000	100,000	75,000	1	34	2.22	75.56	4.90	100.13	2.14	43.86	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	13.27			
19	100,000	500,000	300,000	2	36	4.44	80.00	88.91	189.03	38.95	82.81	0	1	0.00	9.09	0.00	13.28	0.00	3.39	0.00	7.03			
20	500,000	UP		9	45	20.00	100.00	39.24	228.27	17.19	100.00	10	11	90.91	100.00	378.49	391.78	96.61	100.00	964.53	171.63			
				45					228.27					11					391.78					171.63



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 21221 (Animal) bone meal mills

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 21223 Producers of goods made of bones or shells using combustible

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 213 Brick and tile works

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	93	93	18.56	18.56	36.69	36.69	3.04	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	121	5.59	24.15	34.17	70.86	2.83	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	137	3.19	27.35	24.49	95.35	2.03	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	157	3.99	31.34	85.03	180.38	7.05	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	179	4.39	35.73	15.04	195.42	1.25	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	195	3.19	38.92	6.22	201.64	0.52	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	215	3.99	42.91	17.76	219.40	1.47	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	229	2.79	45.71	35.06	254.46	2.91	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	250	4.19	49.90	32.17	286.63	2.67	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	254	0.80	50.70	10.18	296.82	0.84	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	261	1.40	52.10	20.28	317.10	1.68	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	276	2.99	55.09	15.06	332.16	1.25	27.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	288	2.40	57.49	27.42	359.57	2.27	29.79	3	3	60.00	60.00	1,724.85	1,724.85	41.31	41.31	6291.24	479.69			
14	5,000	7,500	6,250	23	311	4.59	62.08	60.14	419.72	4.98	34.78	0	3	0.00	60.00	0.00	1,724.85	0.00	41.31	0.00	410.95			
15	7,500	10,000	8,750	8	319	1.60	63.67	23.77	443.49	1.97	36.75	0	3	0.00	60.00	0.00	1,724.85	0.00	41.31	0.00	388.93			
16	10,000	20,000	15,000	19	338	3.79	67.47	115.25	558.74	9.55	46.30	1	4	20.00	80.00	180.96	1,905.81	4.33	45.64	157.01	341.09			
17	20,000	50,000	35,000	47	385	9.38	76.85	343.87	902.62	28.49	74.79	0	4	0.00	80.00	0.00	1,905.81	0.00	45.64	0.00	211.14			
18	50,000	100,000	75,000	49	434	9.78	86.63	194.17	1,096.79	16.09	90.88	0	4	0.00	80.00	0.00	1,905.81	0.00	45.64	0.00	173.76			
19	100,000	500,000	300,000	31	465	6.19	92.81	88.88	1,185.67	7.36	98.24	0	4	0.00	80.00	0.00	1,905.81	0.00	45.64	0.00	160.74			
20	500,000	UP		36	501	7.19	100.00	21.21	1,206.88	1.76	100.00	1	5	20.00	100.00	2,269.54	4,175.34	54.36	100.00	10699.29	345.96			
				501					1,206.88					5					4,175.34					345.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2131 Factories which only have tunnel klins

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2132 Factories with other types of kilns (loadings if applicable)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	16.67	16.67	0.50	0.50	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	8	27.78	44.44	1.28	1.78	3.12	4.35	1	1	100.00	100.00	13.77	13.77	100.00	100.00	1077.24	773.05			
3	100	200	150	1	9	5.56	50.00	0.10	1.88	0.24	4.59	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	732.77			
4	200	300	250	2	11	11.11	61.11	0.87	2.75	2.13	6.71	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	500.71			
5	300	500	400	1	12	5.56	66.67	1.10	3.85	2.68	9.40	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	357.67			
6	500	750	625	1	13	5.56	72.22	1.21	5.06	2.96	12.35	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	272.07			
7	750	1,000	875	1	14	5.56	77.78	1.39	6.45	3.39	15.75	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	213.43			
8	1,000	1,500	1,250	1	15	5.56	83.33	4.76	11.21	11.61	27.36	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	122.85			
9	1,500	2,000	1,750	1	16	5.56	88.89	16.73	27.94	40.82	68.18	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	49.30			
10	2,000	2,500	2,250	1	17	5.56	94.44	0.00	27.94	0.00	68.18	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	49.30			
11	2,500	3,000	2,750	1	18	5.56	100.00	13.04	40.98	31.82	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
20	500,000	UP		0	18	0.00	100.00	0.00	40.98	0.00	100.00	0	1	0.00	100.00	0.00	13.77	0.00	100.00	0.00	33.61			
				18					40.98					1					13.77					33.61



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 21331 Manufacture of transparent glaas: using electricity

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 21332 Manufacture of transparent glaas: using natural gas

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2138 Mixed (loading if applicable)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 214 Porcelain earthenware stoneware pottery and clay refractorie

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	7.43	7.43	21.84	21.84	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	69	1.11	8.54	38.12	59.97	1.58	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	86	2.10	10.64	71.51	131.48	2.96	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	98	1.49	12.13	49.41	180.89	2.04	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	110	1.49	13.61	45.83	226.71	1.90	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	120	1.24	14.85	3.99	230.71	0.17	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	123	0.37	15.22	6.11	236.82	0.25	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	141	2.23	17.45	18.99	255.81	0.79	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	153	1.49	18.94	14.18	269.98	0.59	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	170	2.10	21.04	31.18	301.16	1.29	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	196	3.22	24.26	49.48	350.64	2.05	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	217	2.60	26.86	61.62	412.26	2.55	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	33	250	4.08	30.94	75.50	487.76	3.12	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	286	4.46	35.40	92.51	580.28	3.83	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	298	1.49	36.88	77.44	657.72	3.20	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	77	375	9.53	46.41	291.16	948.88	12.04	39.24	1	1	3.57	3.57	4.30	4.30	0.23	0.23	1.48	0.45			
17	20,000	50,000	35,000	111	486	13.74	60.15	449.24	1,398.12	18.58	57.82	5	6	17.86	21.43	145.53	149.83	7.91	8.14	32.40	10.72			
18	50,000	100,000	75,000	109	595	13.49	73.64	460.98	1,859.11	19.06	76.88	2	8	7.14	28.57	3.28	153.11	0.18	8.32	0.71	8.24			
19	100,000	500,000	300,000	176	771	21.78	95.42	462.59	2,321.69	19.13	96.01	6	14	21.43	50.00	149.38	302.49	8.11	16.43	32.29	13.03			
20	500,000	UP		37	808	4.58	100.00	96.45	2,418.14	3.99	100.00	14	28	50.00	100.00	1,538.37	1,840.86	83.57	100.00	1595.06	76.13			
				808					2,418.14					28					1,840.86					76.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2141 Factories which only have tunnel kilns

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2142 Factories with other types of kilns

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2148 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 215 Glass works glass blowing plants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	15.87	15.87	19.23	19.23	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	67	1.01	16.88	20.83	40.06	1.28	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	72	1.26	18.14	1.46	41.52	0.09	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	74	0.50	18.64	0.61	42.13	0.04	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	77	0.76	19.40	2.27	44.40	0.14	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	85	2.02	21.41	12.60	57.00	0.78	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	90	1.26	22.67	31.10	88.10	1.92	5.43	1	1	8.33	8.33	878.07	878.07	22.40	22.40	2823.19	996.63			
8	1,000	1,500	1,250	15	105	3.78	26.45	16.87	104.97	1.04	6.47	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	836.49			
9	1,500	2,000	1,750	5	110	1.26	27.71	15.85	120.82	0.98	7.45	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	726.78			
10	2,000	2,500	2,250	12	122	3.02	30.73	23.71	144.53	1.46	8.91	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	607.53			
11	2,500	3,000	2,750	2	124	0.50	31.23	2.60	147.13	0.16	9.07	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	596.78			
12	3,000	4,000	3,500	7	131	1.76	33.00	27.75	174.88	1.71	10.78	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	502.08			
13	4,000	5,000	4,500	22	153	5.54	38.54	61.27	236.16	3.78	14.56	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	371.81			
14	5,000	7,500	6,250	26	179	6.55	45.09	115.86	352.02	7.14	21.71	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	249.44			
15	7,500	10,000	8,750	12	191	3.02	48.11	30.51	382.53	1.88	23.59	0	1	0.00	8.33	0.00	878.07	0.00	22.40	0.00	229.55			
16	10,000	20,000	15,000	27	218	6.80	54.91	144.05	526.57	8.88	32.47	1	2	8.33	16.67	5.63	883.70	0.14	22.55	3.90	167.82			
17	20,000	50,000	35,000	30	248	7.56	62.47	241.48	768.05	14.89	47.36	3	5	25.00	41.67	1,035.26	1,918.96	26.42	48.96	428.72	249.85			
18	50,000	100,000	75,000	37	285	9.32	71.79	343.92	1,111.97	21.21	68.57	0	5	0.00	41.67	0.00	1,918.96	0.00	48.96	0.00	172.57			
19	100,000	500,000	300,000	51	336	12.85	84.63	123.28	1,235.25	7.60	76.17	2	7	16.67	58.33	686.43	2,605.38	17.51	66.48	556.81	210.92			
20	500,000	UP		61	397	15.37	100.00	386.47	1,621.72	23.83	100.00	5	12	41.67	100.00	1,313.84	3,919.22	33.52	100.00	339.96	241.67			
				397					1,621.72					12					3,919.22					241.67



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2151 Hollow glass bottles and glassfibres (loading if applicable)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2152 Sheet and plate glass (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2158 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 216 Glass processing and mirro factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 217 Precious stone workshops and processing plant

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 218 Emery and abrasive materials factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 219 Tarcoated chippings manufactureasphalt and roofing felt

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2199 Other industries in main category 21

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 220 Sheet rolling mills and foil making plants forging works loc

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2201 Sheet rolling mills and foil making plants forging works

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	153	153	6.66	6.66	132.96	132.96	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	38	191	1.65	8.31	101.12	234.07	0.99	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	61	252	2.65	10.96	166.01	400.08	1.62	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	47	299	2.04	13.01	158.38	558.47	1.55	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	82	381	3.57	16.57	47.21	605.67	0.46	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	82	463	3.57	20.14	47.73	653.41	0.47	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	101	564	4.39	24.53	86.07	739.48	0.84	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	104	668	4.52	29.06	109.74	849.21	1.07	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	98	766	4.26	33.32	150.89	1,000.10	1.47	9.77	0	0	0.00	0.00	1.47	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	67	833	2.91	36.23	100.15	1,100.26	0.98	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	45	878	1.96	38.19	93.43	1,193.68	0.91	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	93	971	4.05	42.24	245.55	1,439.23	2.40	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	74	1,045	3.22	45.45	319.00	1,758.23	3.12	17.17	0	0	0.00	0.00	3.12	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	106	1,151	4.61	50.07	434.27	2,192.50	4.24	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	99	1,250	4.31	54.37	483.24	2,675.74	4.72	26.13	2	2	8.00	8.00	351.53	351.53	4.85	4.85	72.75	13.14			
16	10,000	20,000	15,000	203	1,453	8.83	63.20	1,128.04	3,803.77	11.02	37.14	4	6	16.00	24.00	19.71	371.24	0.27	5.12	1.75	9.76			
17	20,000	50,000	35,000	282	1,735	12.27	75.47	1,890.52	5,694.29	18.46	55.61	1	7	4.00	28.00	174.24	545.49	2.40	7.52	9.22	9.58			
18	50,000	100,000	75,000	215	1,950	9.35	84.82	1,369.12	7,063.41	13.37	68.98	1	8	4.00	32.00	0.00	545.49	0.00	7.52	0.00	7.72			
19	100,000	500,000	300,000	232	2,182	10.09	94.91	1,919.07	8,982.48	18.74	87.72	4	12	16.00	48.00	189.59	735.08	2.61	10.14	9.88	8.18			
20	500,000	UP		117	2,299	5.09	100.00	1,257.96	10,240.44	12.28	100.00	13	25	52.00	100.00	6,515.36	7,250.44	89.86	100.00	517.93	70.80			
				2,299					10,240.44					25					7,250.44					70.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2202 Metal powder factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2203 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2211 Mechanical engineering & apparatus construction (excl. elec

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	707	707	10.27	10.27	154.14	154.14	0.65	0.65	5	5	4.81	4.81	39.94	39.94	0.24	0.24	25.91	25.91			
2	50	100	75	173	880	2.51	12.79	222.30	376.44	0.93	1.58	0	5	0.00	4.81	0.00	39.94	0.00	0.24	0.00	10.61			
3	100	200	150	310	1,190	4.50	17.29	507.22	883.66	2.12	3.70	2	7	1.92	6.73	167.77	207.71	1.02	1.27	33.08	23.51			
4	200	300	250	280	1,470	4.07	21.36	241.59	1,125.25	1.01	4.71	0	7	0.00	6.73	0.00	207.71	0.00	1.27	0.00	18.46			
5	300	500	400	389	1,859	5.65	27.01	293.20	1,418.45	1.23	5.94	0	7	0.00	6.73	0.00	207.71	0.00	1.27	0.00	14.64			
6	500	750	625	389	2,248	5.65	32.66	349.83	1,768.27	1.46	7.40	0	7	0.00	6.73	0.00	207.71	0.00	1.27	0.00	11.75			
7	750	1,000	875	349	2,597	5.07	37.73	340.09	2,108.36	1.42	8.83	0	7	0.00	6.73	0.00	207.71	0.00	1.27	0.00	9.85			
8	1,000	1,500	1,250	400	2,997	5.81	43.54	469.59	2,577.96	1.97	10.79	1	8	0.96	7.69	0.00	207.71	0.00	1.27	0.00	8.06			
9	1,500	2,000	1,750	248	3,245	3.60	47.15	421.37	2,999.33	1.76	12.56	2	10	1.92	9.62	1,676.76	1,884.46	10.21	11.48	397.93	62.83			
10	2,000	2,500	2,250	181	3,426	2.63	49.77	293.39	3,292.72	1.23	13.78	2	12	1.92	11.54	4,495.36	6,379.82	27.39	38.86	1532.21	193.76			
11	2,500	3,000	2,750	161	3,587	2.34	52.11	401.32	3,694.04	1.68	15.46	1	13	0.96	12.50	57.78	6,437.60	0.35	39.22	14.40	174.27			
12	3,000	4,000	3,500	233	3,820	3.39	55.50	671.40	4,365.44	2.81	18.27	4	17	3.85	16.35	1,300.53	7,738.14	7.92	47.14	193.70	177.26			
13	4,000	5,000	4,500	199	4,019	2.89	58.39	523.89	4,889.33	2.19	20.47	1	18	0.96	17.31	12.20	7,750.34	0.07	47.21	2.33	158.52			
14	5,000	7,500	6,250	354	4,373	5.14	63.53	1,383.43	6,272.76	5.79	26.26	3	21	2.88	20.19	33.10	7,783.44	0.20	47.42	2.39	124.08			
15	7,500	10,000	8,750	254	4,627	3.69	67.22	1,264.06	7,536.82	5.29	31.55	6	27	5.77	25.96	295.92	8,079.36	1.80	49.22	23.41	107.20			
16	10,000	20,000	15,000	500	5,127	7.26	74.49	3,547.44	11,084.26	14.85	46.40	1	28	0.96	26.92	301.34	8,380.70	1.84	51.05	8.49	75.61			
17	20,000	50,000	35,000	548	5,675	7.96	82.45	4,776.97	15,861.23	20.00	66.40	5	33	4.81	31.73	229.91	8,610.62	1.40	52.45	4.81	54.29			
18	50,000	100,000	75,000	389	6,064	5.65	88.10	2,915.99	18,777.22	12.21	78.60	9	42	8.65	40.38	3,127.68	11,738.29	19.05	71.51	107.26	62.51			
19	100,000	500,000	300,000	638	6,702	9.27	97.37	3,765.30	22,542.52	15.76	94.36	48	90	46.15	86.54	2,888.56	14,626.85	17.60	89.10	76.72	64.89			
20	500,000	UP		181	6,883	2.63	100.00	1,346.62	23,889.14	5.64	100.00	14	104	13.46	100.00	1,788.51	16,415.36	10.90	100.00	132.81	68.71			
				6,883					23,889.14					104					16,415.36					68.71



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 22111 Mechanical engineering without any melting of metals

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	230	230	12.71	12.71	29.28	29.28	0.40	0.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	280	2.76	15.47	51.32	80.60	0.69	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	54	334	2.98	18.45	41.54	122.14	0.56	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	48	382	2.65	21.10	56.58	178.72	0.76	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	68	450	3.76	24.86	47.92	226.64	0.65	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	40	490	2.21	27.07	61.20	287.84	0.83	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	61	551	3.37	30.44	92.30	380.14	1.25	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	67	618	3.70	34.14	53.89	434.03	0.73	5.87	1	1	3.23	3.23	1,158.24	1,158.24	6.68	6.68	2149.41	266.86			
9	1,500	2,000	1,750	61	679	3.37	37.51	122.11	556.14	1.65	7.52	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	6.68	0.00	208.26		
10	2,000	2,500	2,250	50	729	2.76	40.28	112.24	668.37	1.52	9.04	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	6.68	0.00	173.29		
11	2,500	3,000	2,750	49	778	2.71	42.98	109.07	777.44	1.47	10.51	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	6.68	0.00	148.98		
12	3,000	4,000	3,500	84	862	4.64	47.62	224.56	1,002.00	3.04	13.55	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	6.68	0.00	115.59		
13	4,000	5,000	4,500	63	925	3.48	51.10	187.28	1,189.28	2.53	16.08	0	1	0.00	3.23	0.00	1,158.24	0.00	6.68	6.68	0.00	97.39		
14	5,000	7,500	6,250	96	1,021	5.30	56.41	314.82	1,504.10	4.26	20.33	5	6	16.13	19.35	396.36	1,554.59	2.29	8.97	125.90	103.36			
15	7,500	10,000	8,750	76	1,097	4.20	60.61	303.68	1,807.79	4.11	24.44	0	6	0.00	19.35	0.00	1,554.59	0.00	8.97	8.97	0.00	85.99		
16	10,000	20,000	15,000	201	1,298	11.10	71.71	1,095.49	2,903.28	14.81	39.25	7	13	22.58	41.94	13,226.18	14,780.77	76.29	85.26	1207.33	509.11			
17	20,000	50,000	35,000	204	1,502	11.27	82.98	1,389.16	4,292.44	18.78	58.03	8	21	25.81	67.74	2,433.91	17,214.67	14.04	99.30	175.21	401.05			
18	50,000	100,000	75,000	82	1,584	4.53	87.51	802.47	5,094.91	10.85	68.87	2	23	6.45	74.19	0.16	17,214.84	0.00	99.30	0.02	337.88			
19	100,000	500,000	300,000	151	1,735	8.34	95.86	1,387.39	6,482.29	18.75	87.63	4	27	12.90	87.10	112.90	17,327.74	0.65	99.95	8.14	267.31			
20	500,000	UP		75	1,810	4.14	100.00	915.18	7,397.47	12.37	100.00	4	31	12.90	100.00	8.25	17,336.00	0.05	100.00	0.90	234.35			
				1,810					7,397.47					31					17,336.00					234.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 22112 As per Kode 22111 but with melting of metal

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	2.99	2.99	4.55	4.55	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	2.24	5.22	1.40	5.95	0.26	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	9	1.49	6.72	1.28	7.23	0.24	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	16	5.22	11.94	26.89	34.12	5.00	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	21	3.73	15.67	4.33	38.45	0.80	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	34	9.70	25.37	10.89	49.34	2.02	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	39	3.73	29.10	3.94	53.28	0.73	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	45	4.48	33.58	5.69	58.96	1.06	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	53	5.97	39.55	16.79	75.75	3.12	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	61	5.97	45.52	20.84	96.59	3.87	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	71	7.46	52.99	13.11	109.70	2.44	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	77	4.48	57.46	28.22	137.92	5.25	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	79	1.49	58.96	5.46	143.38	1.01	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	89	7.46	66.42	69.30	212.68	12.88	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	94	3.73	70.15	38.18	250.86	7.10	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	102	5.97	76.12	69.58	320.45	12.93	59.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	117	11.19	87.31	160.95	481.39	29.91	89.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	119	1.49	88.81	13.03	494.42	2.42	91.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	128	6.72	95.52	23.76	518.19	4.42	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	134	4.48	100.00	19.83	538.01	3.69	100.00	5	5	100.00	100.00	77.97	77.97	100.00	100.00	393.25	14.49
				134				538.01				5				77.97				14.49	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2212 Enamelling and zincing plants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2213 Galvanisinganodising

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	6.10	6.10	22.79	22.79	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	25	2.37	8.47	29.01	51.80	1.48	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	30	1.69	10.17	1.27	53.07	0.06	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	39	3.05	13.22	4.97	58.03	0.25	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	50	3.73	16.95	8.82	66.85	0.45	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	59	3.05	20.00	8.58	75.43	0.44	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	67	2.71	22.71	8.27	83.70	0.42	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	84	5.76	28.47	29.14	112.84	1.49	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	95	3.73	32.20	21.37	134.22	1.09	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	103	2.71	34.92	21.41	155.63	1.09	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	112	3.05	37.97	20.54	176.16	1.05	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	116	1.36	39.32	7.57	183.73	0.39	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	127	3.73	43.05	35.36	219.09	1.81	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	147	6.78	49.83	84.33	303.42	4.31	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	172	8.47	58.31	158.23	461.65	8.09	23.59	1	1	4.55	4.55	0.54	0.54	0.14	0.14	0.34	0.12			
16	10,000	20,000	15,000	38	210	12.88	71.19	379.08	840.74	19.37	42.96	0	1	0.00	4.55	0.00	0.54	0.00	0.14	0.00	0.06			
17	20,000	50,000	35,000	36	246	12.20	83.39	410.99	1,251.72	21.00	63.97	5	6	22.73	27.27	2.45	2.99	0.62	0.76	0.60	0.24			
18	50,000	100,000	75,000	25	271	8.47	91.86	288.63	1,540.35	14.75	78.72	12	18	54.55	81.82	0.25	3.24	0.06	0.82	0.09	0.21			
19	100,000	500,000	300,000	19	290	6.44	98.31	324.91	1,865.26	16.60	95.32	3	21	13.64	95.45	378.55	381.79	96.27	97.09	116.51	20.47			
20	500,000	UP		5	295	1.69	100.00	91.54	1,956.80	4.68	100.00	1	22	4.55	100.00	11.45	393.23	2.91	100.00	12.50	20.10			
				295					1,956.80					22					393.23					20.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2214 Metal/Steel Furniture factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	54	8.82	8.82	24.37	24.37	0.55	0.55	1	1	16.67	16.67	20.00	20.00	0.61	0.61	82.06	82.06			
2	50	100	75	13	67	2.12	10.95	65.97	90.34	1.49	2.04	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	22.14			
3	100	200	150	19	86	3.10	14.05	56.85	147.19	1.28	3.32	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	13.59			
4	200	300	250	22	108	3.59	17.65	113.92	261.11	2.57	5.90	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	7.66			
5	300	500	400	27	135	4.41	22.06	13.73	274.84	0.31	6.21	1	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	7.28			
6	500	750	625	19	154	3.10	25.16	87.86	362.70	1.98	8.19	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	5.51			
7	750	1,000	875	28	182	4.58	29.74	49.15	411.86	1.11	9.30	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	4.86			
8	1,000	1,500	1,250	30	212	4.90	34.64	69.13	480.99	1.56	10.86	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	4.16			
9	1,500	2,000	1,750	27	239	4.41	39.05	83.61	564.60	1.89	12.75	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	3.54			
10	2,000	2,500	2,250	35	274	5.72	44.77	94.39	658.99	2.13	14.88	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	3.03			
11	2,500	3,000	2,750	27	301	4.41	49.18	114.11	773.09	2.58	17.46	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	2.59			
12	3,000	4,000	3,500	39	340	6.37	55.56	209.12	982.21	4.72	22.18	0	1	0.00	16.67	0.00	20.00	0.00	0.61	0.00	2.04			
13	4,000	5,000	4,500	22	362	3.59	59.15	203.79	1,186.00	4.60	26.78	1	2	16.67	33.33	3,117.57	3,137.57	95.12	95.73	1529.78	264.55			
14	5,000	7,500	6,250	40	402	6.54	65.69	346.36	1,532.36	7.82	34.60	1	3	16.67	50.00	10.62	3,148.20	0.32	96.06	3.07	205.45			
15	7,500	10,000	8,750	37	439	6.05	71.73	397.13	1,929.48	8.97	43.57	0	3	0.00	50.00	0.00	3,148.20	0.00	96.06	0.00	163.16			
16	10,000	20,000	15,000	60	499	9.80	81.54	708.16	2,637.64	15.99	59.56	1	4	16.67	66.67	12.76	3,160.95	0.39	96.45	1.80	119.84			
17	20,000	50,000	35,000	60	559	9.80	91.34	1,209.17	3,846.81	27.30	86.86	1	5	16.67	83.33	63.17	3,224.12	1.93	98.37	5.22	83.81			
18	50,000	100,000	75,000	26	585	4.25	95.59	294.12	4,140.93	6.64	93.51	0	5	0.00	83.33	0.00	3,224.12	0.00	98.37	0.00	77.86			
19	100,000	500,000	300,000	23	608	3.76	99.35	278.95	4,419.88	6.30	99.80	1	6	16.67	100.00	53.28	3,277.40	1.63	100.00	19.10	74.15			
20	500,000	UP		4	612	0.65	100.00	8.64	4,428.52	0.20	100.00	0	6	0.00	100.00	0.00	3,277.40	0.00	100.00	0.00	74.01			
				612					4,428.52					6					3,277.40					74.01



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2215 Metal/steel mattresses manufacturing

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2218 Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 222 Manufacture of electrical apparatus accumulators and dry bat

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2221 Manufacture assembly and repair of electrical machines

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	403	403	19.04	19.04	1.32	1.32	0.01	0.01	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	74	477	3.50	22.53	84.26	85.58	0.93	0.94	0	1	0.00	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	76	553	3.59	26.12	122.35	207.93	1.35	2.29	1	2	4.35	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	69	622	3.26	29.38	91.14	299.06	1.00	3.30	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	85	707	4.02	33.40	86.10	385.16	0.95	4.25	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	75	782	3.54	36.94	103.84	489.00	1.14	5.39	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	81	863	3.83	40.77	94.79	583.78	1.04	6.43	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	94	957	4.44	45.21	126.67	710.45	1.40	7.83	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	99	1,056	4.68	49.88	183.48	893.93	2.02	9.85	0	2	0.00	8.70	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	61	1,117	2.88	52.76	189.27	1,083.20	2.09	11.94	2	4	8.70	17.39	351.57	351.57	2.82	2.82	185.75	32.46			
11	2,500	3,000	2,750	74	1,191	3.50	56.26	215.60	1,298.80	2.38	14.32	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	27.07			
12	3,000	4,000	3,500	78	1,269	3.68	59.94	299.05	1,597.85	3.30	17.61	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	22.00			
13	4,000	5,000	4,500	75	1,344	3.54	63.49	366.45	1,964.30	4.04	21.65	0	4	0.00	17.39	0.00	351.57	0.00	2.82	0.00	17.90			
14	5,000	7,500	6,250	113	1,457	5.34	68.82	569.49	2,533.79	6.28	27.93	2	6	8.70	26.09	229.50	581.06	1.84	4.65	40.30	22.93			
15	7,500	10,000	8,750	94	1,551	4.44	73.26	601.06	3,134.85	6.62	34.55	0	6	0.00	26.09	0.00	581.06	0.00	4.65	0.00	18.54			
16	10,000	20,000	15,000	153	1,704	7.23	80.49	1,745.86	4,880.71	19.24	53.79	1	7	4.35	30.43	11,691.35	12,272.41	93.66	98.31	669.66	251.45			
17	20,000	50,000	35,000	143	1,847	6.75	87.25	1,599.15	6,479.86	17.63	71.42	2	9	8.70	39.13	114.63	12,387.04	0.92	99.23	7.17	191.16			
18	50,000	100,000	75,000	94	1,941	4.44	91.69	917.42	7,397.28	10.11	81.53	1	10	4.35	43.48	0.00	12,387.04	0.00	99.23	0.00	167.45			
19	100,000	500,000	300,000	126	2,067	5.95	97.64	1,144.00	8,541.28	12.61	94.14	2	12	8.70	52.17	31.91	12,418.95	0.26	99.49	2.79	145.40			
20	500,000	UP		50	2,117	2.36	100.00	531.61	9,072.88	5.86	100.00	11	23	47.83	100.00	64.11	12,483.05	0.51	100.00	12.06	137.59			
				2,117					9,072.88					23					12,483.05			137.59		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2222 Accumulator and dry battery factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	7.35	7.35	15.44	15.44	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	47	1.29	8.64	24.48	39.92	1.72	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	68	3.86	12.50	3.42	43.34	0.24	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	49	117	9.01	21.51	3.70	47.04	0.26	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	152	6.43	27.94	3.63	50.67	0.25	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	166	2.57	30.51	3.64	54.31	0.26	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	184	3.31	33.82	4.50	58.82	0.32	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	220	6.62	40.44	14.50	73.32	1.02	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	237	3.13	43.57	4.83	78.15	0.34	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	36	273	6.62	50.18	46.39	124.54	3.25	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	279	1.10	51.29	20.08	144.61	1.41	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	298	3.49	54.78	26.16	170.77	1.84	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	307	1.65	56.43	26.64	197.41	1.87	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	322	2.76	59.19	51.92	249.33	3.64	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	343	3.86	63.05	40.85	290.18	2.87	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	49	392	9.01	72.06	181.07	471.24	12.70	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	35	427	6.43	78.49	360.36	831.61	25.28	58.35	2	2	66.67	66.67	431.61	431.61	98.03	98.03	119.77	51.90			
18	50,000	100,000	75,000	19	446	3.49	81.99	179.56	1,011.17	12.60	70.94	1	3	33.33	100.00	8.65	440.26	1.97	100.00	4.82	43.54			
19	100,000	500,000	300,000	72	518	13.24	95.22	354.39	1,365.56	24.86	95.81	0	3	0.00	100.00	0.00	440.26	0.00	100.00	0.00	32.24			
20	500,000	UP		26	544	4.78	100.00	59.76	1,425.32	4.19	100.00	0	3	0.00	100.00	0.00	440.26	0.00	100.00	0.00	30.89			
				544					1,425.32					3					440.26					30.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2223 Manufacture of measuring equipment photographic apparatus

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	726	726	76.74	76.74	38.11	38.11	3.22	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	739	1.37	78.12	19.12	57.23	1.62	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	742	0.32	78.44	14.63	71.86	1.24	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	747	0.53	78.96	56.66	128.52	4.79	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	760	1.37	80.34	3.55	132.07	0.30	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	775	1.59	81.92	5.92	137.99	0.50	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	782	0.74	82.66	7.05	145.04	0.60	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	789	0.74	83.40	7.51	152.55	0.64	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	801	1.27	84.67	18.76	171.31	1.59	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	802	0.11	84.78	0.40	171.71	0.03	14.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	812	1.06	85.84	15.35	187.07	1.30	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	818	0.63	86.47	17.79	204.86	1.50	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	833	1.59	88.05	50.25	255.11	4.25	21.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	848	1.59	89.64	23.69	278.80	2.00	23.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	870	2.33	91.97	54.54	333.34	4.61	28.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	893	2.43	94.40	224.67	558.01	19.00	47.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	913	2.11	96.51	226.42	784.43	19.15	66.35	1	1	50.00	50.00	211.35	211.35	0.11	0.11	93.34	26.94			
18	50,000	100,000	75,000	14	927	1.48	97.99	108.07	892.49	9.14	75.49	0	1	0.00	50.00	0.00	211.35	0.00	0.11	0.00	23.68			
19	100,000	500,000	300,000	12	939	1.27	99.26	188.86	1,081.36	15.97	91.46	1	2	50.00	100.00	196,530.30	196,741.65	99.89	100.00	104061.19	18193.99			
20	500,000	UP		7	946	0.74	100.00	100.92	1,182.28	8.54	100.00	0	2	0.00	100.00	0.00	196,741.65	0.00	100.00	0.00	16640.91			
				946					1,182.28					2					196,741.65					16640.91



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2228 Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 223 Cable and wire factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2231 Wire factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	5.30	5.30	9.09	9.09	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16	0.35	5.65	0.26	9.35	0.01	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	0.35	6.01	0.21	9.56	0.01	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	0.35	6.36	0.25	9.81	0.01	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	21	1.06	7.42	0.92	10.73	0.04	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	27	2.12	9.54	4.60	15.33	0.22	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	34	2.47	12.01	5.35	20.68	0.26	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	40	2.12	14.13	8.26	28.94	0.39	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	46	2.12	16.25	20.09	49.02	0.96	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	57	3.89	20.14	20.22	69.24	0.97	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	67	3.53	23.67	23.98	93.23	1.15	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	81	4.95	28.62	40.40	133.63	1.93	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	93	4.24	32.86	32.87	166.50	1.57	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	116	8.13	40.99	121.21	287.71	5.80	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	129	4.59	45.58	125.80	413.51	6.02	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	32	161	11.31	56.89	264.19	677.70	12.63	32.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	39	200	13.78	70.67	580.63	1,258.34	27.77	60.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	20	220	7.07	77.74	136.05	1,394.39	6.51	66.68	1	1	50.00	50.00	1,356.17	1,356.17	98.91	98.91	996.80	97.26
19	100,000	500,000	300,000	40	260	14.13	91.87	290.80	1,685.19	13.91	80.59	1	2	50.00	100.00	14.97	1,371.15	1.09	100.00	5.15	81.36
20	500,000	UP		23	283	8.13	100.00	405.97	2,091.16	19.41	100.00	0	2	0.00	100.00	0.00	1,371.15	0.00	100.00	0.00	65.57
				283				2,091.16				2				1,371.15				65.57	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2232 Cable factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2233 Nailsscrewsbolts and nuts factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2238 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 224 Vehicle railway carriages and locomotives aircraft ship cons

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2241 Vehicle construction plants including bicycle and becak

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2242 Construction of railway carriages and locomotives

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2243 Aircraft construction plants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2244 Ship constructionnaval shipyards

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	13.91	13.91	21.45	21.45	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	52	1.48	15.38	31.71	10.26	1.75	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	75	6.80	22.19	86.00	96.26	4.75	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	79	1.18	23.37	44.53	140.80	2.46	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	93	4.14	27.51	36.92	177.72	2.04	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	99	1.78	29.29	26.85	204.57	1.48	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	114	4.44	33.73	55.03	259.60	3.04	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	130	4.73	38.46	22.36	281.96	1.24	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	139	2.66	41.12	16.11	298.07	0.89	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	147	2.37	43.49	15.74	313.81	0.87	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	152	1.48	44.97	13.05	326.85	0.72	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	166	4.14	49.11	55.08	381.93	3.04	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	181	4.44	53.55	52.65	434.58	2.91	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	196	4.44	57.99	42.09	476.66	2.32	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	211	4.44	62.43	90.95	567.61	5.02	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	238	7.99	70.41	255.92	823.54	14.14	45.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	274	10.65	81.07	329.03	1,152.57	18.17	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	297	6.80	87.87	374.18	1,526.75	20.67	84.33	1	1	100.00	100.00	84.18	84.18	100.00	100.00	22.50	5.51			
19	100,000	500,000	300,000	38	335	11.24	99.11	273.34	1,800.09	15.10	99.43	0	1	0.00	100.00	0.00	84.18	0.00	100.00	0.00	4.68			
20	500,000	UP		3	338	0.89	100.00	10.27	1,810.36	0.57	100.00	0	1	0.00	100.00	0.00	84.18	0.00	100.00	0.00	4.65			
				338					1,810.36					1					84.18					4.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2245 Vehicle assembling plants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	115	115	11.07	11.07	54.63	54.63	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	121	0.58	11.65	15.44	70.06	0.70	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	127	0.58	12.22	51.94	122.00	2.35	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	132	0.48	12.70	3.88	125.88	0.18	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	137	0.48	13.19	17.88	143.76	0.81	6.52	2	2	11.11	11.11	90.17	90.17	9.71	9.71	504.29	62.72			
6	500	750	625	23	160	2.21	15.40	4.54	148.31	0.21	6.72	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	60.80			
7	750	1,000	875	12	172	1.15	16.55	24.63	172.93	1.12	7.84	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	52.14			
8	1,000	1,500	1,250	19	191	1.83	18.38	6.73	179.66	0.31	8.15	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	50.19			
9	1,500	2,000	1,750	17	208	1.64	20.02	22.53	202.19	1.02	9.17	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	44.59			
10	2,000	2,500	2,250	18	226	1.73	21.75	31.77	233.96	1.44	10.61	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	38.54			
11	2,500	3,000	2,750	19	245	1.83	23.58	12.90	246.86	0.58	11.19	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	36.53			
12	3,000	4,000	3,500	18	263	1.73	25.31	163.04	409.90	7.39	18.59	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	22.00			
13	4,000	5,000	4,500	45	308	4.33	29.64	72.02	481.92	3.27	21.85	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	18.71			
14	5,000	7,500	6,250	32	340	3.08	32.72	102.15	584.07	4.63	26.48	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	15.44			
15	7,500	10,000	8,750	19	359	1.83	34.55	93.23	677.30	4.23	30.71	0	2	0.00	11.11	0.00	90.17	0.00	9.71	0.00	13.31			
16	10,000	20,000	15,000	35	394	3.37	37.92	129.09	806.39	5.85	36.56	1	3	5.56	16.67	0.56	90.73	0.06	9.78	0.43	11.25			
17	20,000	50,000	35,000	51	445	4.91	42.83	349.94	1,156.32	15.87	52.43	1	4	5.56	22.22	45.44	136.17	4.90	14.67	12.99	11.78			
18	50,000	100,000	75,000	58	503	5.58	48.41	273.05	1,429.38	12.38	64.81	2	6	11.11	33.33	348.28	484.45	37.52	52.19	127.55	33.89			
19	100,000	500,000	300,000	239	742	23.00	71.41	194.10	1,623.47	8.80	73.61	1	7	5.56	38.89	1.80	486.25	0.19	52.39	0.93	29.95			
20	500,000	UP		297	1,039	28.59	100.00	582.04	2,205.51	26.39	100.00	11	18	61.11	100.00	441.91	928.15	47.61	100.00	75.92	42.08			
				1,039					2,205.51					18					928.15					42.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2248 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	8.93	8.93	1.56	1.56	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	3.57	12.50	0.17	1.73	0.06	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	12	8.93	21.43	0.94	2.66	0.36	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	1.79	23.21	0.35	3.01	0.13	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	19	10.71	33.93	25.04	28.06	9.59	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	22	5.36	39.29	2.37	30.43	0.91	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	25	5.36	44.64	8.79	39.22	3.37	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	28	5.36	50.00	2.93	42.15	1.12	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	34	10.71	60.71	14.11	56.26	5.40	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	35	1.79	62.50	4.74	61.00	1.82	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	36	1.79	64.29	4.55	65.55	1.74	25.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	37	1.79	66.07	3.08	68.63	1.18	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	41	7.14	73.21	21.57	90.20	8.26	34.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	46	8.93	82.14	38.30	128.50	14.67	49.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	47	1.79	83.93	19.15	147.65	7.33	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	50	5.36	89.29	16.93	164.58	6.48	63.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	52	3.57	92.86	31.57	196.15	12.09	75.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	56	7.14	100.00	65.02	261.17	24.90	100.00	1	1	100.00	100.00	3.90	3.90	100.00	100.00	6.00	1.49			
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	261.17	0.00	100.00	0	1	0.00	100.00	0.00	3.90	0.00	100.00	0.00	1.49			
20	500,000	UP		0	56	0.00	100.00	0.00	261.17	0.00	100.00	0	1	0.00	100.00	0.00	3.90	0.00	100.00	0.00	1.49			
				56					261.17					1					3.90					1.49



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 225 Manufacture and or assembly of telecommunication or computer

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2251 Manufacture and or assembly of telecommunication apparatus

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	129	129	44.33	44.33	58.29	58.29	5.00	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	134	1.72	46.05	24.61	82.89	2.11	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	153	6.53	52.58	10.04	92.93	0.86	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	160	2.41	54.98	8.60	101.54	0.74	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	164	1.37	56.36	32.71	134.24	2.81	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	185	7.22	63.57	17.30	151.54	1.48	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	195	3.44	67.01	8.78	160.32	0.75	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	202	2.41	69.42	8.97	169.29	0.77	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	206	1.37	70.79	14.62	183.91	1.25	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	210	1.37	72.16	9.89	193.80	0.85	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	212	0.69	72.85	8.08	201.88	0.69	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	215	1.03	73.88	16.76	218.64	1.44	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	219	1.37	75.26	34.86	253.50	2.99	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	227	2.75	78.01	75.82	329.32	6.51	28.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	228	0.34	78.35	12.75	342.07	1.09	29.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	244	5.50	83.85	261.73	603.80	22.47	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	260	5.50	89.35	189.72	793.52	16.29	68.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	271	3.78	93.13	100.03	893.54	8.59	76.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	279	2.75	95.88	142.40	1,035.94	12.22	88.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		12	291	4.12	100.00	129.04	1,164.98	11.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				291					1,164.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2252 Manufacture and or assembly of computer apparatus

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2253 Manufacture of Integrated (IC) from Chips

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	9.09	9.09	2.36	2.36	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	3.64	12.73	13.33	15.70	1.01	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.82	14.55	1.23	16.93	0.09	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.82	16.36	22.53	39.46	1.70	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	3.64	20.00	36.38	75.84	2.75	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	13	3.64	23.64	1.21	77.05	0.09	5.82	1	1	25.00	25.00	663.23	663.23	91.60	91.60	54888.66	860.81			
7	750	1,000	875	2	15	3.64	27.27	30.48	107.53	2.30	8.13	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	616.80			
8	1,000	1,500	1,250	1	16	1.82	29.09	4.95	112.48	0.37	8.50	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	589.65			
9	1,500	2,000	1,750	2	18	3.64	32.73	4.41	116.89	0.33	8.84	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	567.40			
10	2,000	2,500	2,250	2	20	3.64	36.36	3.67	120.56	0.28	9.11	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	550.11			
11	2,500	3,000	2,750	2	22	3.64	40.00	8.67	129.24	0.66	9.77	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	513.19			
12	3,000	4,000	3,500	1	23	1.82	41.82	10.82	140.06	0.82	10.59	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	473.54			
13	4,000	5,000	4,500	4	27	7.27	49.09	28.69	168.75	2.17	12.75	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	393.03			
14	5,000	7,500	6,250	1	28	1.82	50.91	0.00	168.75	0.00	12.75	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	393.03			
15	7,500	10,000	8,750	1	29	1.82	52.73	0.00	168.75	0.00	12.75	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	393.03			
16	10,000	20,000	15,000	2	31	3.64	56.36	47.37	216.12	3.58	16.34	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	306.88			
17	20,000	50,000	35,000	9	40	16.36	72.73	770.47	986.59	58.24	74.57	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	67.22			
18	50,000	100,000	75,000	5	45	9.09	81.82	86.72	1,073.31	6.56	81.13	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	61.79			
19	100,000	500,000	300,000	2	47	3.64	85.45	27.83	1,101.14	2.10	83.23	0	1	0.00	25.00	0.00	663.23	0.00	91.60	0.00	60.23			
20	500,000	UP		8	55	14.55	100.00	221.86	1,323.00	16.77	100.00	3	4	75.00	100.00	60.84	724.07	8.40	100.00	27.42	54.73			
				55					1,323.00					4					724.07					54.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 226 Radio and television receiver factories and or assembling pl

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2261 Radio and television receiver factoriesaudio video recorder

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	8.40	8.40	2.58	2.58	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	51	100	8.75	17.15	20.51	23.09	1.14	1.28	4	4	13.33	13.33	66.35	66.35	0.11	0.11	323.50	287.35			
3	100	200	150	34	134	5.83	22.98	16.30	39.39	0.90	2.19	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	168.43			
4	200	300	250	22	156	3.77	26.76	23.61	63.00	1.31	3.50	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	105.31			
5	300	500	400	63	219	10.81	37.56	29.54	92.55	1.64	5.14	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	71.69			
6	500	750	625	24	243	4.12	41.68	13.23	105.77	0.73	5.87	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	62.73			
7	750	1,000	875	25	268	4.29	45.97	18.60	124.38	1.03	6.90	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	53.35			
8	1,000	1,500	1,250	27	295	4.63	50.60	53.81	178.18	2.99	9.89	0	4	0.00	13.33	0.00	66.35	0.00	0.11	0.00	37.24			
9	1,500	2,000	1,750	20	315	3.43	54.03	75.69	253.87	4.20	14.09	1	5	3.33	16.67	268.65	335.00	0.46	0.58	354.95	131.96			
10	2,000	2,500	2,250	23	338	3.95	57.98	38.76	292.64	2.15	16.24	0	5	0.00	16.67	0.00	335.00	0.00	0.58	0.00	114.48			
11	2,500	3,000	2,750	23	361	3.95	61.92	49.76	342.40	2.76	19.00	0	5	0.00	16.67	0.00	335.00	0.00	0.58	0.00	97.84			
12	3,000	4,000	3,500	15	376	2.57	64.49	20.73	363.13	1.15	20.15	1	6	3.33	20.00	6.51	341.51	0.01	0.59	31.39	94.05			
13	4,000	5,000	4,500	11	387	1.89	66.38	33.15	396.28	1.84	21.99	0	6	0.00	20.00	0.00	341.51	0.00	0.59	0.00	86.18			
14	5,000	7,500	6,250	16	403	2.74	69.13	49.60	445.88	2.75	24.74	1	7	3.33	23.33	27.11	368.63	0.05	0.63	54.66	82.67			
15	7,500	10,000	8,750	12	415	2.06	71.18	45.29	491.17	2.51	27.25	2	9	6.67	30.00	577.48	946.11	0.99	1.63	1275.08	192.62			
16	10,000	20,000	15,000	33	448	5.66	76.84	393.27	884.45	21.82	49.07	0	9	0.00	30.00	0.00	946.11	0.00	1.63	0.00	106.97			
17	20,000	50,000	35,000	28	476	4.80	81.65	390.98	1,275.43	21.69	70.77	3	12	10.00	40.00	4,710.98	5,657.08	8.10	9.73	1204.91	443.54			
18	50,000	100,000	75,000	24	500	4.12	85.76	150.53	1,425.95	8.35	79.12	3	15	10.00	50.00	100.52	5,757.61	0.17	9.90	66.78	403.77			
19	100,000	500,000	300,000	44	544	7.55	93.31	177.71	1,603.66	9.86	88.98	6	21	20.00	70.00	134.86	5,892.47	0.23	10.14	75.89	367.44			
20	500,000	UP		39	583	6.69	100.00	198.62	1,802.28	11.02	100.00	9	30	30.00	100.00	52,246.04	58,138.51	89.86	100.00	26304.96	3225.83			
				583					1,802.28					30					58,138.51					3225.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2262 Factories of parts for radio &TV receiversaudio or players

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 227 Light bulb factories manufacture of electronic tubes

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	146	146	30.93	30.93	6.27	6.27	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	69	215	14.62	45.55	3.03	9.30	0.44	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	226	2.33	47.88	1.48	10.78	0.21	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	230	0.85	48.73	22.02	32.81	3.19	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	252	4.66	53.39	13.84	46.65	2.00	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	262	2.12	55.51	4.96	51.61	0.72	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	124	386	26.27	81.78	106.48	158.09	15.40	22.87	3	3	50.00	50.00	39.70	39.70	36.81	36.81	37.28	25.11			
8	1,000	1,500	1,250	14	400	2.97	84.75	15.22	173.31	2.20	25.07	0	3	0.00	50.00	0.00	39.70	0.00	36.81	0.00	22.91			
9	1,500	2,000	1,750	12	412	2.54	87.29	19.45	192.76	2.81	27.89	0	3	0.00	50.00	0.00	39.70	0.00	36.81	0.00	20.59			
10	2,000	2,500	2,250	3	415	0.64	87.92	5.59	198.34	0.81	28.69	0	3	0.00	50.00	0.00	39.70	0.00	36.81	0.00	20.01			
11	2,500	3,000	2,750	6	421	1.27	89.19	15.85	214.19	2.29	30.99	1	4	16.67	66.67	2.94	42.64	2.73	39.54	18.57	19.91			
12	3,000	4,000	3,500	3	424	0.64	89.83	8.07	222.26	1.17	32.15	0	4	0.00	66.67	0.00	42.64	0.00	39.54	0.00	19.18			
13	4,000	5,000	4,500	5	429	1.06	90.89	23.32	245.58	3.37	35.53	0	4	0.00	66.67	0.00	42.64	0.00	39.54	0.00	17.36			
14	5,000	7,500	6,250	7	436	1.48	92.37	49.42	295.00	7.15	42.68	0	4	0.00	66.67	0.00	42.64	0.00	39.54	0.00	14.45			
15	7,500	10,000	8,750	4	440	0.85	93.22	45.96	340.97	6.65	49.33	0	4	0.00	66.67	0.00	42.64	0.00	39.54	0.00	12.51			
16	10,000	20,000	15,000	14	454	2.97	96.19	136.61	477.58	19.76	69.09	1	5	16.67	83.33	11.45	54.09	10.62	50.16	8.38	11.33			
17	20,000	50,000	35,000	8	462	1.69	97.88	88.49	566.07	12.80	81.89	0	5	0.00	83.33	0.00	54.09	0.00	50.16	0.00	9.56			
18	50,000	100,000	75,000	2	464	0.42	98.31	39.34	605.41	5.69	87.58	0	5	0.00	83.33	0.00	54.09	0.00	50.16	0.00	8.93			
19	100,000	500,000	300,000	3	467	0.64	98.94	28.76	634.17	4.16	91.74	0	5	0.00	83.33	0.00	54.09	0.00	50.16	0.00	8.53			
20	500,000	UP		5	472	1.06	100.00	57.06	691.24	8.26	100.00	1	6	16.67	100.00	53.75	107.84	49.84	100.00	94.19	15.60			
				472					691.24					6					107.84					15.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 228 Watches and clocks and their component parts factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 229 Metal jewellery and precious metal goods factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2299 Other industries in main category 22

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2300 Chemical product pharmaceutical products

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23001 General chemical product factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	70	70	4.21	4.21	23.80	23.80	0.21	0.21	1	1	3.45	3.45	18.59	18.59	0.15	0.15	78.12	78.12			
2	50	100	75	26	96	1.57	5.78	122.10	145.90	1.07	1.28	2	3	6.90	10.34	28.54	47.14	0.24	0.39	23.38	32.31			
3	100	200	150	24	120	1.44	7.22	99.82	245.73	0.87	2.15	1	4	3.45	13.79	30.10	77.24	0.25	0.64	30.16	31.43			
4	200	300	250	31	151	1.87	9.09	160.48	406.20	1.40	3.55	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	19.01			
5	300	500	400	40	191	2.41	11.50	30.48	436.68	0.27	3.82	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	17.69			
6	500	750	625	49	240	2.95	14.45	329.45	766.14	2.88	6.70	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	10.08			
7	750	1,000	875	62	302	3.73	18.18	91.60	857.74	0.80	7.51	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	9.01			
8	1,000	1,500	1,250	53	355	3.19	21.37	319.35	538.38	2.79	4.71	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	14.35			
9	1,500	2,000	1,750	66	421	3.97	25.35	138.59	676.97	1.21	5.92	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	11.41			
10	2,000	2,500	2,250	43	464	2.59	27.93	145.38	822.35	1.27	7.20	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	9.39			
11	2,500	3,000	2,750	64	528	3.85	31.79	231.45	1,053.80	2.03	9.22	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	7.33			
12	3,000	4,000	3,500	67	595	4.03	35.82	315.57	1,369.37	2.76	11.98	0	4	0.00	13.79	0.00	77.24	0.00	0.64	0.00	5.64			
13	4,000	5,000	4,500	70	665	4.21	40.04	273.00	1,642.37	2.39	14.37	6	10	20.69	34.48	5.71	82.95	0.05	0.68	2.09	5.05			
14	5,000	7,500	6,250	66	731	3.97	44.01	463.10	2,105.46	4.05	18.42	1	11	3.45	37.93	0.00	82.95	0.00	0.68	0.00	3.94			
15	7,500	10,000	8,750	46	777	2.77	46.78	254.23	2,359.69	2.22	20.65	0	11	0.00	37.93	0.00	82.95	0.00	0.68	0.00	3.52			
16	10,000	20,000	15,000	190	967	11.44	58.22	1,974.05	4,333.75	17.27	37.92	3	14	10.34	48.28	81.97	164.92	0.68	1.36	4.15	3.81			
17	20,000	50,000	35,000	217	1,184	13.06	71.28	2,262.31	6,596.06	19.80	57.72	2	16	6.90	55.17	534.15	699.07	4.40	5.76	23.61	10.60			
18	50,000	100,000	75,000	131	1,315	7.89	79.17	1,400.56	7,996.63	12.26	69.98	5	21	17.24	72.41	9,668.77	10,367.85	79.73	85.49	690.35	129.65			
19	100,000	500,000	300,000	210	1,525	12.64	91.81	2,684.13	10,680.76	23.49	93.46	1	22	3.45	75.86	12.46	10,380.31	0.10	85.59	0.46	97.19			
20	500,000	UP		136	1,661	8.19	100.00	747.02	11,427.78	6.54	100.00	7	29	24.14	100.00	1,746.99	12,127.30	14.41	100.00	233.86	106.12			
				1,661					11,427.78					29					12,127.30					106.12



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 230011 General Chemical Products Factories flammable, including bio

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23002 Pharmaceutical products factories and medicated plaster

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	374	374	17.73	17.73	79.46	79.46	1.09	1.09	2	2	7.69	7.69	8.69	8.69	0.53	0.53	10.93	10.93			
2	50	100	75	26	400	1.23	18.96	35.67	115.13	0.49	1.58	0	2	0.00	7.69	0.00	8.69	0.00	0.53	0.00	7.55			
3	100	200	150	93	493	4.41	23.36	250.08	365.21	3.43	5.00	3	5	11.54	19.23	11.29	19.97	0.69	1.22	4.51	5.47			
4	200	300	250	83	576	3.93	27.30	180.52	545.74	2.47	7.48	0	5	0.00	19.23	0.00	19.97	0.00	1.22	0.00	3.66			
5	300	500	400	100	676	4.74	32.04	56.98	602.72	0.78	8.26	2	7	7.69	26.92	5.91	25.89	0.36	1.58	10.38	4.30			
6	500	750	625	44	720	2.09	34.12	33.63	636.35	0.46	8.72	0	7	0.00	26.92	0.00	25.89	0.00	1.58	0.00	4.07			
7	750	1,000	875	39	759	1.85	35.97	57.32	693.67	0.79	9.50	0	7	0.00	26.92	0.00	25.89	0.00	1.58	0.00	3.73			
8	1,000	1,500	1,250	83	842	3.93	39.91	89.86	783.53	1.23	10.73	0	7	0.00	26.92	0.00	25.89	0.00	1.58	0.00	3.30			
9	1,500	2,000	1,750	36	878	1.71	41.61	49.29	832.81	0.68	11.41	0	7	0.00	26.92	0.00	25.89	0.00	1.58	0.00	3.11			
10	2,000	2,500	2,250	68	946	3.22	44.83	74.46	907.27	1.02	12.43	0	7	0.00	26.92	0.00	25.89	0.00	1.58	0.00	2.85			
11	2,500	3,000	2,750	49	995	2.32	47.16	69.14	976.41	0.95	13.38	2	9	7.69	34.62	2.15	28.04	0.13	1.71	3.11	2.87			
12	3,000	4,000	3,500	59	1,054	2.80	49.95	86.12	1,062.53	1.18	14.56	0	9	0.00	34.62	0.00	28.04	0.00	1.71	0.00	2.64			
13	4,000	5,000	4,500	61	1,115	2.89	52.84	169.87	1,232.40	2.33	16.88	0	9	0.00	34.62	0.00	28.04	0.00	1.71	0.00	2.28			
14	5,000	7,500	6,250	91	1,206	4.31	57.16	256.00	1,488.41	3.51	20.39	0	9	0.00	34.62	0.00	28.04	0.00	1.71	0.00	1.88			
15	7,500	10,000	8,750	99	1,305	4.69	61.85	290.14	1,778.55	3.97	24.36	0	9	0.00	34.62	0.00	28.04	0.00	1.71	0.00	1.58			
16	10,000	20,000	15,000	180	1,485	8.53	70.38	957.42	2,735.97	13.12	37.48	1	10	3.85	38.46	10.26	38.30	0.63	2.34	1.07	1.40			
17	20,000	50,000	35,000	217	1,702	10.28	80.66	1,480.43	4,216.40	20.28	57.76	4	14	15.38	53.85	101.80	140.10	6.22	8.57	6.88	3.32			
18	50,000	100,000	75,000	132	1,834	6.26	86.92	1,040.81	5,257.21	14.26	72.02	5	19	19.23	73.08	37.66	177.76	2.30	10.87	3.62	3.38			
19	100,000	500,000	300,000	213	2,047	10.09	97.01	1,601.39	6,858.60	21.94	93.96	7	26	26.92	100.00	1,457.79	1,635.55	89.13	100.00	91.03	23.85			
20	500,000	UP		63	2,110	2.99	100.00	441.17	7,299.78	6.04	100.00	0	26	0.00	100.00	0.00	1,635.55	0.00	100.00	0.00	22.41			
				2,110					7,299.78					26					1,635.55					22.41



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23003 Natural (tradition) drugs (jamu)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23004 Insecticide and herbicide factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	8.64	8.64	16.63	16.63	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	71	2.31	10.96	22.83	39.46	1.84	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	98	4.17	15.12	16.73	56.19	1.35	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	117	2.93	18.06	25.41	81.60	2.05	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	122	0.77	18.83	42.87	124.47	3.46	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	142	3.09	21.91	1.62	126.09	0.13	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	156	2.16	24.07	1.90	127.99	0.15	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	195	6.02	30.09	8.51	136.50	0.69	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	223	4.32	34.41	8.30	144.80	0.67	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	246	3.55	37.96	13.98	158.78	1.13	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	262	2.47	40.43	15.07	173.85	1.22	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	274	1.85	42.28	30.93	204.78	2.50	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	289	2.31	44.60	28.33	233.11	2.29	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	101	390	15.59	60.19	93.50	326.61	7.55	26.36	2	2	7.69	7.69	6.88	6.88	1.85	1.85	7.36	2.11			
15	7,500	10,000	8,750	34	424	5.25	65.43	99.45	426.06	8.03	34.39	2	4	7.69	15.38	0.00	6.88	0.00	1.85	0.00	1.62			
16	10,000	20,000	15,000	76	500	11.73	77.16	166.04	592.09	13.40	47.79	6	10	23.08	38.46	62.22	69.11	16.73	18.58	37.47	11.67			
17	20,000	50,000	35,000	62	562	9.57	86.73	286.79	878.88	23.15	70.94	0	10	0.00	38.46	0.00	69.11	0.00	18.58	0.00	7.86			
18	50,000	100,000	75,000	62	624	9.57	96.30	152.59	1,031.47	12.32	83.26	8	18	30.77	69.23	258.63	327.73	69.53	88.11	169.49	31.77			
19	100,000	500,000	300,000	22	646	3.40	99.69	202.27	1,233.73	16.33	99.59	8	26	30.77	100.00	44.21	371.94	11.89	100.00	21.86	30.15			
20	500,000	UP		2	648	0.31	100.00	5.09	1,238.83	0.41	100.00	0	26	0.00	100.00	0.00	371.94	0.00	100.00	0.00	30.02			
				648					1,238.83					26					371.94					30.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23005 Paint and varnish factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	135	135	12.34	12.34	51.88	51.88	0.47	0.47	1	1	10.00	10.00	32.00	32.00	0.16	0.16	61.69	61.69			
2	50	100	75	24	159	2.19	14.53	72.84	124.71	0.67	1.14	0	1	0.00	10.00	0.00	32.00	0.00	0.16	0.00	25.66	25.66		
3	100	200	150	31	190	2.83	17.37	163.01	287.72	1.49	2.63	2	3	20.00	30.00	318.00	350.00	1.64	1.80	195.08	121.64			
4	200	300	250	21	211	1.92	19.29	52.51	340.23	0.48	3.11	0	3	0.00	30.00	0.00	350.00	0.00	1.80	0.00	102.87	102.87		
5	300	500	400	38	249	3.47	22.76	127.92	468.15	1.17	4.28	0	3	0.00	30.00	0.00	350.00	0.00	1.80	0.00	74.76	74.76		
6	500	750	625	39	288	3.56	26.33	168.80	636.96	1.54	5.82	1	4	10.00	40.00	619.70	969.70	3.19	4.99	367.12	152.24			
7	750	1,000	875	47	335	4.30	30.62	172.81	809.77	1.58	7.39	1	5	10.00	50.00	610.07	1,579.77	3.14	8.13	353.02	195.09			
8	1,000	1,500	1,250	87	422	7.95	38.57	313.22	1,122.99	2.86	10.25	0	5	0.00	50.00	0.00	1,579.77	0.00	8.13	0.00	140.67	140.67		
9	1,500	2,000	1,750	51	473	4.66	43.24	333.96	1,456.95	3.05	13.30	0	5	0.00	50.00	0.00	1,579.77	0.00	8.13	0.00	108.43	108.43		
10	2,000	2,500	2,250	52	525	4.75	47.99	230.95	1,687.90	2.11	15.41	0	5	0.00	50.00	0.00	1,579.77	0.00	8.13	0.00	93.59	93.59		
11	2,500	3,000	2,750	29	554	2.65	50.64	177.96	1,865.86	1.63	17.04	0	5	0.00	50.00	0.00	1,579.77	0.00	8.13	0.00	84.67	84.67		
12	3,000	4,000	3,500	68	622	6.22	56.86	611.38	2,477.24	5.58	22.62	1	6	10.00	60.00	1,925.31	3,505.08	9.91	18.04	314.91	141.49			
13	4,000	5,000	4,500	50	672	4.57	61.43	397.90	2,875.14	3.63	26.26	0	6	0.00	60.00	0.00	3,505.08	0.00	18.04	0.00	121.91	121.91		
14	5,000	7,500	6,250	69	741	6.31	67.73	753.74	3,628.88	6.88	33.14	0	6	0.00	60.00	0.00	3,505.08	0.00	18.04	0.00	96.59	96.59		
15	7,500	10,000	8,750	56	797	5.12	72.85	892.01	4,520.88	8.15	41.28	0	6	0.00	60.00	0.00	3,505.08	0.00	18.04	0.00	77.53	77.53		
16	10,000	20,000	15,000	62	859	5.67	78.52	1,554.19	6,075.07	14.19	55.48	2	8	20.00	80.00	17.25	3,522.33	0.09	18.13	1.11	57.98	57.98		
17	20,000	50,000	35,000	116	975	10.60	89.12	2,739.10	8,814.17	25.01	80.49	1	9	10.00	90.00	15,468.16	18,990.49	79.61	97.74	564.72	215.45			
18	50,000	100,000	75,000	44	1,019	4.02	93.14	900.66	9,714.83	8.22	88.71	0	9	0.00	90.00	0.00	18,990.49	0.00	97.74	0.00	195.48	195.48		
19	100,000	500,000	300,000	62	1,081	5.67	98.81	1,015.98	10,730.81	9.28	97.99	1	10	10.00	100.00	440.05	19,430.55	2.26	100.00	43.31	181.07	181.07		
20	500,000	UP		13	1,094	1.19	100.00	219.99	10,950.80	2.01	100.00	0	10	0.00	100.00	0.00	19,430.55	0.00	100.00	0.00	177.43	177.43		
				1,094					10,950.80					10					19,430.55					177.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23006 Acid alkaline factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23007 Chlorialkali electrolysis

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23008 Air separation gaseseg oxygennitrogenhydrogen

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.51	3.51	5.14	5.14	5.14	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1.75	5.26	1.85	6.98	1.85	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	1.75	7.02	3.16	10.14	3.16	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	1.75	8.77	1.25	11.39	1.25	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	1.75	10.53	9.49	1.89	9.51	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	1.75	12.28	3.50	5.39	3.51	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	1.75	14.04	1.43	6.82	1.43	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	1.75	15.79	5.82	1.00	5.83	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	1.75	17.54	7.15	8.15	7.16	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	1.75	19.30	7.87	16.02	7.88	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	1.75	21.05	7.77	23.79	7.79	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	1.75	22.81	4.88	28.67	4.89	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	1.75	24.56	3.06	31.73	3.07	31.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	1.6	28.07	5.62	37.35	5.63	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	1.4	42.11	27.65	65.00	27.69	65.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	1.4	59.65	77.25	12.25	77.38	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	1.4	75.44	178.91	166.66	179.23	166.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	1.4	80.70	87.17	79.49	87.32	79.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	1.4	98.25	190.08	110.59	190.41	110.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	1.75	100.00	10.76	99.83	10.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				57					99.83					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23009 Peroxide manufacture application and storage

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23010 Others (eg inorganic salts)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23012 Ink Factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23013 Stencil and printing ink factories using ignitable/materials

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 231 Oil processing

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2310 Oil Refinery, establishments primarily engaged in producing

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23101 Distillation of hydrocarbonsatmospheric

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 231051 Dehydrogenation of paraffines at pressures below 50 atm/500C

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23109 Seperation processes. e.g desulphurizationextraction

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23110 Other chemical and physical treatments (e.g washing etc)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23111 Hydrogen generation from natural gas of liquid hydrocarbons

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23113 Sulphur extraction from hydro gen sulfide

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23114 Other plants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 231141 Other plants:workshops and stores

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 231142 Other Plants:Water treatment plants

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23115 Oil refinery plants (pabrik pengolahan/daur ulang oli bekas)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 232 Petrochemical works

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	37.50	37.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	12.50	50.00	0.08	0.08	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	12.50	62.50	0.02	0.06	0.09	0.25	1	1	100.00	100.00	18.89	18.89	100.00	100.00	85264.92	31005.43	
4	200	300	250	1	6	12.50	75.00	0.02	0.04	0.07	0.18	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	42632.46	
5	300	500	400	1	7	12.50	87.50	13.83	13.79	57.31	57.13	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	137.03	
6	500	750	625	1	8	12.50	100.00	10.35	24.13	42.87	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
7	750	1,000	875	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
20	500,000	UP		0	8	0.00	100.00	0.00	24.13	0.00	100.00	0	1	0.00	100.00	0.00	18.89	0.00	100.00	0.00	78.28	
				8					24.13					1					18.89			78.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2321 Petrochemical work with basic materials such as ethylene etc

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2322 Petrochemical intermediate product(Vinyl chloride & others)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2323 Polymerization on a large scale :manufacture of polyethylene

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23231 Polymerization on a large scale:manufacture of polyethylene

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23232 Polymerization on a large scale:manufacture of PVC

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2324 Fertilizar factories on petrochemical basis

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	4.55	4.55	16.12	16.12	0.92	0.92	2	2	11.11	11.11	19.56	19.56	6.27	6.27	121.36	121.36			
2	50	100	75	4	26	0.83	5.37	13.85	29.97	0.79	1.71	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	65.27			
3	100	200	150	12	38	2.48	7.85	133.49	163.46	7.63	9.35	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	11.97			
4	200	300	250	3	41	0.62	8.47	3.39	166.84	0.19	9.54	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	11.72			
5	300	500	400	5	46	1.03	9.50	2.39	169.23	0.14	9.68	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	11.56			
6	500	750	625	4	50	0.83	10.33	3.46	172.70	0.20	9.87	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	11.33			
7	750	1,000	875	13	63	2.69	13.02	8.93	181.63	0.51	10.39	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	10.77			
8	1,000	1,500	1,250	9	72	1.86	14.88	28.65	210.28	1.64	12.02	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	9.30			
9	1,500	2,000	1,750	18	90	3.72	18.60	31.82	242.10	1.82	13.84	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	8.08			
10	2,000	2,500	2,250	8	98	1.65	20.25	18.07	260.17	1.03	14.88	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	7.52			
11	2,500	3,000	2,750	7	105	1.45	21.69	15.84	276.00	0.91	15.78	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	7.09			
12	3,000	4,000	3,500	12	117	2.48	24.17	37.42	313.42	2.14	17.92	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	6.24			
13	4,000	5,000	4,500	7	124	1.45	25.62	15.77	329.19	0.90	18.82	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	5.94			
14	5,000	7,500	6,250	16	140	3.31	28.93	39.25	368.44	2.24	21.07	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	5.31			
15	7,500	10,000	8,750	17	157	3.51	32.44	107.13	475.57	6.13	27.19	0	2	0.00	11.11	0.00	19.56	0.00	6.27	0.00	4.11			
16	10,000	20,000	15,000	41	198	8.47	40.91	213.61	689.18	12.21	39.41	1	3	5.56	16.67	0.00	19.56	0.00	6.27	0.00	2.84			
17	20,000	50,000	35,000	59	257	12.19	53.10	95.52	784.70	5.46	44.87	0	3	0.00	16.67	0.00	19.56	0.00	6.27	0.00	2.49			
18	50,000	100,000	75,000	62	319	12.81	65.91	146.20	930.90	8.36	53.23	0	3	0.00	16.67	0.00	19.56	0.00	6.27	0.00	2.10			
19	100,000	500,000	300,000	48	367	9.92	75.83	235.27	1,166.17	13.45	66.68	10	13	55.56	72.22	61.38	80.94	19.69	25.96	26.09	6.94			
20	500,000	UP		117	484	24.17	100.00	582.71	1,748.88	33.32	100.00	5	18	27.78	100.00	230.85	311.79	74.04	100.00	39.62	17.83			
				484					1,748.88					18					311.79					17.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23241 Ammonia production and or urea production

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23242 Production of melamine powder/melamine crystals using urea

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2325 Synthetic rubber

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2326 Liquefaction of natural gas

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2327 Liquefaction of petroleum gases

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2329 Liquefaction and gasification of coal

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,471	2,471	46.75	46.75	844.90	844.90	18.61	18.61	1	1	20.00	20.00	30.46	30.46	3.05	3.05	3.61	3.61			
2	50	100	75	769	3,240	14.55	61.31	743.58	1,588.48	16.37	34.98	0	1	0.00	20.00	0.00	30.46	0.00	3.05	0.00	1.92			
3	100	200	150	621	3,861	11.75	73.06	681.00	2,269.48	15.00	49.98	0	1	0.00	20.00	0.00	30.46	0.00	3.05	0.00	1.34			
4	200	300	250	303	4,164	5.73	78.79	313.95	2,583.43	6.91	56.89	1	2	20.00	40.00	227.94	258.40	22.80	25.84	72.60	10.00			
5	300	500	400	378	4,542	7.15	85.94	327.86	2,911.28	7.22	64.11	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	8.88			
6	500	750	625	251	4,793	4.75	90.69	366.08	3,277.37	8.06	72.17	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.88			
7	750	1,000	875	138	4,931	2.61	93.30	169.62	3,446.98	3.74	75.91	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.50			
8	1,000	1,500	1,250	122	5,053	2.31	95.61	221.08	3,668.06	4.87	80.77	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	7.04			
9	1,500	2,000	1,750	68	5,121	1.29	96.90	130.75	3,798.81	2.88	83.65	0	2	0.00	40.00	0.00	258.40	0.00	25.84	0.00	6.80			
10	2,000	2,500	2,250	37	5,158	0.70	97.60	123.74	3,922.55	2.72	86.38	2	4	40.00	80.00	552.94	811.34	55.30	81.14	446.84	20.68			
11	2,500	3,000	2,750	19	5,177	0.36	97.96	61.92	3,984.47	1.36	87.74	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	20.36			
12	3,000	4,000	3,500	26	5,203	0.49	98.45	115.07	4,099.54	2.53	90.28	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.79			
13	4,000	5,000	4,500	16	5,219	0.30	98.75	39.30	4,138.85	0.87	91.14	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.60			
14	5,000	7,500	6,250	15	5,234	0.28	99.04	102.39	4,241.23	2.25	93.40	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	19.13			
15	7,500	10,000	8,750	14	5,248	0.26	99.30	104.23	4,345.46	2.30	95.69	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.67			
16	10,000	20,000	15,000	13	5,261	0.25	99.55	39.10	4,384.56	0.86	96.55	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.50			
17	20,000	50,000	35,000	14	5,275	0.26	99.81	149.93	4,534.48	3.30	99.85	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	17.89			
18	50,000	100,000	75,000	1	5,276	0.02	99.83	39.38	4,495.10	0.87	98.99	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.05			
19	100,000	500,000	300,000	5	5,281	0.09	99.92	4.65	4,499.75	0.10	99.09	0	4	0.00	80.00	0.00	811.34	0.00	81.14	0.00	18.03			
20	500,000	UP		4	5,285	0.08	100.00	41.40	4,541.14	0.91	100.00	1	5	20.00	100.00	188.56	999.90	18.86	100.00	455.50	22.02			
				5,285					4,541.14					5					999.90					22.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 233 Storage tanks

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2331 Crude oil

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	9.29	9.29	2.61	2.61	0.27	0.27	3	3	60.00	60.00	2.12	2.12	5.34	5.34	81.17	81.17			
2	50	100	75	4	17	2.86	12.14	21.25	23.86	2.22	2.49	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	8.87	8.87		
3	100	200	150	1	18	0.71	12.86	19.93	43.79	2.08	4.57	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	4.83	4.83		
4	200	300	250	1	19	0.71	13.57	0.26	44.05	0.03	4.60	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	4.81	4.81		
5	300	500	400	1	20	0.71	14.29	1.13	45.18	0.12	4.72	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	4.69	4.69		
6	500	750	625	1	21	0.71	15.00	1.30	46.48	0.14	4.85	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	4.55	4.55		
7	750	1,000	875	2	23	1.43	16.43	0.87	47.35	0.09	4.94	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	4.47	4.47		
8	1,000	1,500	1,250	5	28	3.57	20.00	9.12	56.47	0.95	5.90	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	3.75	3.75		
9	1,500	2,000	1,750	2	30	1.43	21.43	3.88	60.35	0.41	6.30	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	3.51	3.51		
10	2,000	2,500	2,250	7	37	5.00	26.43	9.18	69.52	0.96	7.26	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	3.05	3.05		
11	2,500	3,000	2,750	2	39	1.43	27.86	0.67	70.19	0.07	7.33	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	3.02	3.02		
12	3,000	4,000	3,500	1	40	0.71	28.57	7.76	77.96	0.81	8.14	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	2.72	2.72		
13	4,000	5,000	4,500	2	42	1.43	30.00	1.39	79.35	0.15	8.28	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	2.67	2.67		
14	5,000	7,500	6,250	5	47	3.57	33.57	37.12	116.47	3.88	12.16	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	1.82	1.82		
15	7,500	10,000	8,750	10	57	7.14	40.71	22.24	138.71	2.32	14.48	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	1.53	1.53		
16	10,000	20,000	15,000	22	79	15.71	56.43	154.46	293.17	16.13	30.61	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	0.72	0.72		
17	20,000	50,000	35,000	23	102	16.43	72.86	366.10	659.28	38.23	68.84	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	0.32	0.32		
18	50,000	100,000	75,000	14	116	10.00	82.86	128.90	788.18	13.46	82.29	0	3	0.00	60.00	0.00	2.12	0.00	5.34	0.00	0.27	0.27		
19	100,000	500,000	300,000	17	133	12.14	95.00	130.55	918.73	13.63	95.93	2	5	40.00	100.00	37.53	39.65	94.66	100.00	28.75	4.32	4.32	4.32	
20	500,000	UP		7	140	5.00	100.00	39.03	957.76	4.07	100.00	0	5	0.00	100.00	0.00	39.65	0.00	100.00	0.00	0.00	4.14	4.14	
				140					957.76					5					39.65					4.14



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2332 Oil products in tanks located in harbour area

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.76	2.76	10.34	10.34	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	0.92	3.69	0.37	9.97	0.02	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	0.92	4.61	32.49	22.52	1.75	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	16	2.76	7.37	41.28	63.80	2.22	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	20	1.84	9.22	4.09	67.89	0.22	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	27	3.23	12.44	33.82	101.71	1.82	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	30	1.38	13.82	5.19	106.90	0.28	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	41	5.07	18.89	20.08	126.98	1.08	6.82	1	1	50.00	50.00	326.48	326.48	86.99	86.99	1626.10	257.11			
9	1,500	2,000	1,750	3	44	1.38	20.28	10.87	137.84	0.58	7.41	0	1	0.00	50.00	0.00	326.48	0.00	86.99	0.00	236.84			
10	2,000	2,500	2,250	1	45	0.46	20.74	3.06	140.91	0.16	7.57	0	1	0.00	50.00	0.00	326.48	0.00	86.99	0.00	231.69			
11	2,500	3,000	2,750	1	46	0.46	21.20	5.42	146.32	0.29	7.86	0	1	0.00	50.00	0.00	326.48	0.00	86.99	0.00	223.12			
12	3,000	4,000	3,500	3	49	1.38	22.58	34.78	181.11	1.87	9.73	0	1	0.00	50.00	0.00	326.48	0.00	86.99	0.00	180.27			
13	4,000	5,000	4,500	6	55	2.76	25.35	35.51	216.62	1.91	11.64	0	1	0.00	50.00	0.00	326.48	0.00	86.99	0.00	150.71			
14	5,000	7,500	6,250	5	60	2.30	27.65	48.30	264.92	2.60	14.24	0	1	0.00	50.00	0.00	326.48	0.00	86.99	0.00	123.24			
15	7,500	10,000	8,750	11	71	5.07	32.72	94.58	359.50	5.08	19.32	1	2	50.00	100.00	48.82	375.30	13.01	100.00	51.62	104.39			
16	10,000	20,000	15,000	24	95	11.06	43.78	333.12	692.63	17.90	37.22	0	2	0.00	100.00	0.00	375.30	0.00	100.00	0.00	54.18			
17	20,000	50,000	35,000	69	164	31.80	75.58	483.62	1,176.24	25.99	63.21	0	2	0.00	100.00	0.00	375.30	0.00	100.00	0.00	31.91			
18	50,000	100,000	75,000	25	189	11.52	87.10	419.60	1,595.84	22.55	85.76	0	2	0.00	100.00	0.00	375.30	0.00	100.00	0.00	23.52			
19	100,000	500,000	300,000	26	215	11.98	99.08	184.84	1,780.68	9.93	95.69	0	2	0.00	100.00	0.00	375.30	0.00	100.00	0.00	21.08			
20	500,000	UP		2	217	0.92	100.00	80.21	1,860.88	4.31	100.00	0	2	0.00	100.00	0.00	375.30	0.00	100.00	0.00	20.17			
				217					1,860.88					2					375.30					20.17



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2333 Liquefied gases

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2334 Pipeline for chemical products

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	6.76	6.76	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.35	8.11	5.38	5.37	0.65	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.35	9.46	7.54	12.91	0.90	1.55	1	1	33.33	33.33	583.56	583.56	35.84	35.84	7741.80	4520.47			
4	200	300	250	1	8	1.35	10.81	1.22	14.13	0.15	1.70	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	4130.85			
5	300	500	400	1	9	1.35	12.16	6.21	20.34	0.75	2.44	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	2869.21			
6	500	750	625	1	10	1.35	13.51	1.99	22.33	0.24	2.68	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	2613.05			
7	750	1,000	875	1	11	1.35	14.86	5.27	27.61	0.63	3.31	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	2113.96			
8	1,000	1,500	1,250	1	12	1.35	16.22	0.00	27.61	0.00	3.31	0	1	0.00	33.33	0.00	583.56	0.00	35.84	0.00	2113.96			
9	1,500	2,000	1,750	1	13	1.35	17.57	6.24	33.85	0.75	4.06	1	2	33.33	66.67	711.41	1,294.97	43.69	79.52	11397.53	3825.97			
10	2,000	2,500	2,250	1	14	1.35	18.92	2.95	36.79	0.35	4.42	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	3519.58			
11	2,500	3,000	2,750	1	15	1.35	20.27	5.73	42.52	0.69	5.10	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	3045.48			
12	3,000	4,000	3,500	1	16	1.35	21.62	14.55	57.08	1.75	6.85	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	2268.85			
13	4,000	5,000	4,500	1	17	1.35	22.97	5.78	62.86	0.69	7.55	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	2060.12			
14	5,000	7,500	6,250	2	19	2.70	25.68	15.27	78.13	1.83	9.38	0	2	0.00	66.67	0.00	1,294.97	0.00	79.52	0.00	1657.42			
15	7,500	10,000	8,750	5	24	6.76	32.43	31.26	109.40	3.75	13.13	1	3	33.33	100.00	333.46	1,628.43	20.48	100.00	1066.60	1488.57			
16	10,000	20,000	15,000	6	30	8.11	40.54	101.99	211.39	12.24	25.38	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	770.35			
17	20,000	50,000	35,000	19	49	25.68	66.22	270.72	482.10	32.50	57.87	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	337.78			
18	50,000	100,000	75,000	4	53	5.41	71.62	63.05	545.15	7.57	65.44	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	298.71			
19	100,000	500,000	300,000	19	72	25.68	97.30	278.53	823.68	33.44	98.88	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	197.70			
20	500,000	UP		2	74	2.70	100.00	9.36	833.04	1.12	100.00	0	3	0.00	100.00	0.00	1,628.43	0.00	100.00	0.00	195.48			
				74					833.04					3					1,628.43					195.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2335 Other liquid chemicals (e.g ammonia)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 234 Manufacture of plastic articles foam plastics synthetic resi

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2341 Manufacture of plastic articles

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,334	1,334	7.00	7.00	760.39	760.39	0.70	0.70	3	3	1.27	1.27	147.63	147.63	0.16	0.16	19.42	19.42			
2	50	100	75	295	1,629	1.55	8.55	1,284.80	2,045.19	1.17	1.87	6	9	2.53	3.80	275.31	422.94	0.30	0.46	21.43	20.68			
3	100	200	150	427	2,056	2.24	10.80	1,906.52	3,951.72	1.74	3.61	2	11	0.84	4.64	32.90	455.84	0.04	0.49	1.73	11.54			
4	200	300	250	306	2,362	1.61	12.40	1,351.43	5,303.15	1.24	4.85	3	14	1.27	5.91	284.09	739.93	0.31	0.80	21.02	13.95			
5	300	500	400	675	3,037	3.54	15.95	1,885.30	7,188.45	1.72	6.57	2	16	0.84	6.75	9.47	749.40	0.01	0.81	0.50	10.43			
6	500	750	625	616	3,653	3.23	19.18	1,773.89	8,962.34	1.62	8.19	4	20	1.69	8.44	615.16	1,364.56	0.67	1.48	34.68	15.23			
7	750	1,000	875	766	4,419	4.02	23.20	1,542.79	10,505.13	1.41	9.60	6	26	2.53	10.97	2,576.79	3,941.35	2.80	4.28	167.02	37.52			
8	1,000	1,500	1,250	1,001	5,420	5.26	28.46	2,509.64	13,014.77	2.29	11.90	12	38	5.06	16.03	2,319.58	6,260.93	2.52	6.79	92.43	48.11			
9	1,500	2,000	1,750	898	6,318	4.72	33.18	2,444.80	15,459.57	2.24	14.13	6	44	2.53	18.57	2,244.14	8,505.07	2.44	9.23	91.79	55.01			
10	2,000	2,500	2,250	690	7,008	3.62	36.80	2,464.55	17,924.12	2.25	16.39	6	50	2.53	21.10	4,475.64	12,980.70	4.86	14.09	181.60	72.42			
11	2,500	3,000	2,750	757	7,765	3.98	40.77	2,675.97	20,600.09	2.45	18.83	7	57	2.95	24.05	1,051.09	14,031.79	1.14	15.23	39.28	68.12			
12	3,000	4,000	3,500	1,001	8,766	5.26	46.03	4,553.87	25,153.96	4.16	23.00	7	64	2.95	27.00	2,640.75	16,672.54	2.87	18.09	57.99	66.28			
13	4,000	5,000	4,500	906	9,672	4.76	50.79	4,920.82	30,074.78	4.50	27.50	9	73	3.80	30.80	1,745.72	18,418.26	1.89	19.99	35.48	61.24			
14	5,000	7,500	6,250	1,551	11,223	8.14	58.93	9,760.39	39,835.16	8.92	36.42	10	83	4.22	35.02	6,245.93	24,664.19	6.78	26.76	63.99	61.92			
15	7,500	10,000	8,750	1,021	12,244	5.36	64.29	7,602.37	47,437.53	6.95	43.37	17	100	7.17	42.19	5,474.19	30,138.38	5.94	32.70	72.01	63.53			
16	10,000	20,000	15,000	2,285	14,529	12.00	76.29	20,891.80	68,329.33	19.10	62.47	34	134	14.35	56.54	14,578.56	44,716.94	15.82	48.52	69.78	65.44			
17	20,000	50,000	35,000	2,188	16,717	11.49	87.78	22,050.43	90,379.76	20.16	82.63	55	189	23.21	79.75	23,845.00	68,561.94	25.87	74.40	108.14	75.86			
18	50,000	100,000	75,000	1,265	17,982	6.64	94.42	10,135.70	100,515.46	9.27	91.90	22	211	9.28	89.03	1,151.47	69,713.41	1.25	75.65	11.36	69.36			
19	100,000	500,000	300,000	832	18,814	4.37	98.79	7,338.72	107,854.18	6.71	98.61	21	232	8.86	97.89	1,480.01	71,193.42	1.61	77.25	20.17	66.01			
20	500,000	UP		230	19,044	1.21	100.00	1,522.73	109,376.91	1.39	100.00	5	237	2.11	100.00	20,961.29	92,154.71	22.75	100.00	1376.56	84.25			
				19,044					109,376.91					237					92,154.71					84.25



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2342 Manufacture and processing of foam plastics

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	119	119	7.55	7.55	0.33	0.33	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	137	1.14	8.69	68.39	68.72	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	49	186	3.11	11.80	226.29	295.01	0.98	1.27	1	1	2.63	2.63	2.36	2.36	0.01	0.01	1.04	0.80			
4	200	300	250	39	225	2.47	14.28	193.52	488.52	0.83	2.11	1	2	2.63	5.26	71.99	74.35	0.16	0.17	37.20	15.22			
5	300	500	400	65	290	4.12	18.40	108.48	597.00	0.47	2.58	1	3	2.63	7.89	416.40	490.75	0.95	1.12	383.87	82.20			
6	500	750	625	70	360	4.44	22.84	527.63	1,124.63	2.28	4.85	3	6	7.89	15.79	937.57	1,428.32	2.14	3.26	177.69	127.00			
7	750	1,000	875	38	398	2.41	25.25	421.00	1,545.63	1.82	6.67	1	7	2.63	18.42	221.55	1,649.86	0.51	3.76	52.62	106.74			
8	1,000	1,500	1,250	72	470	4.57	29.82	688.36	2,233.99	2.97	9.64	0	7	0.00	18.42	0.00	1,649.86	0.00	3.76	0.00	73.85			
9	1,500	2,000	1,750	62	532	3.93	33.76	547.48	2,781.47	2.36	12.00	0	7	0.00	18.42	0.00	1,649.86	0.00	3.76	0.00	59.32			
10	2,000	2,500	2,250	73	605	4.63	38.39	566.96	3,348.43	2.45	14.45	1	8	2.63	21.05	531.99	2,181.86	1.21	4.98	93.83	65.16			
11	2,500	3,000	2,750	87	692	5.52	43.91	736.33	4,084.76	3.18	17.62	1	9	2.63	23.68	1,114.26	3,296.12	2.54	7.52	151.33	80.69			
12	3,000	4,000	3,500	102	794	6.47	50.38	1,218.50	5,303.26	5.26	22.88	2	11	5.26	28.95	3,771.99	7,068.11	8.60	16.12	309.56	133.28			
13	4,000	5,000	4,500	64	858	4.06	54.44	631.72	5,934.98	2.73	25.61	0	11	0.00	28.95	0.00	7,068.11	0.00	16.12	0.00	119.09			
14	5,000	7,500	6,250	161	1,019	10.22	64.66	1,851.08	7,786.06	7.99	33.59	12	23	31.58	60.53	1,659.99	8,728.10	3.79	19.91	89.68	112.10			
15	7,500	10,000	8,750	133	1,152	8.44	73.10	1,778.04	9,564.10	7.67	41.27	4	27	10.53	71.05	7,334.25	16,062.34	16.73	36.63	412.49	167.94			
16	10,000	20,000	15,000	164	1,316	10.41	83.50	4,286.26	13,850.36	18.49	59.76	4	31	10.53	81.58	15,411.18	31,473.52	35.15	71.78	359.55	227.24			
17	20,000	50,000	35,000	196	1,512	12.44	95.94	7,403.56	21,253.93	31.94	91.70	6	37	15.79	97.37	12,338.77	43,812.29	28.14	99.92	166.66	206.14			
18	50,000	100,000	75,000	29	1,541	1.84	97.78	1,482.57	22,736.50	6.40	98.10	0	37	0.00	97.37	0.00	43,812.29	0.00	99.92	0.00	192.70			
19	100,000	500,000	300,000	18	1,559	1.14	98.92	181.83	22,918.33	0.78	98.88	0	37	0.00	97.37	0.00	43,812.29	0.00	99.92	0.00	191.17			
20	500,000	UP		17	1,576	1.08	100.00	258.73	23,177.06	1.12	100.00	1	38	2.63	100.00	35.53	43,847.83	0.08	100.00	13.73	189.19			
				1,576					23,177.06					38					43,847.83					189.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2343

Manufacture of synthetic adhesives also called synthetic res

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23431 Using inflammable/combustible under Tariff Code 2343

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23432 Using liquid methanolwater and air continuous process

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 235 Manufacture of artificial fibres (petrochemical feedstock)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	15.94	15.94	26.93	26.93	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	58	0.87	16.81	11.57	38.50	0.64	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	63	1.45	18.26	1.41	39.90	0.08	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	71	2.32	20.58	10.50	50.40	0.58	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	82	3.19	23.77	50.30	100.70	2.78	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	88	1.74	25.51	3.63	104.33	0.20	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	98	2.90	28.41	21.67	126.00	1.20	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	109	3.19	31.59	12.66	138.66	0.70	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	114	1.45	33.04	13.97	152.64	0.77	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	127	3.77	36.81	49.77	202.41	2.76	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	134	2.03	38.84	0.64	203.04	0.04	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	139	1.45	40.29	21.00	224.04	1.16	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	147	2.32	42.61	33.22	257.26	1.84	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	172	7.25	49.86	137.42	394.68	7.61	21.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	188	4.64	54.49	74.05	468.73	4.10	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	221	9.57	64.06	377.94	846.67	20.92	46.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	247	7.54	71.59	449.61	1,296.28	24.89	71.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	25	272	7.25	78.84	161.58	1,457.86	8.95	80.71	1	1	16.67	16.67	66.46	66.46	0.46	0.46	41.13	4.56			
19	100,000	500,000	300,000	22	294	6.38	85.22	122.22	1,580.08	6.77	87.47	0	1	0.00	16.67	0.00	66.46	0.00	0.46	0.00	4.21			
20	500,000	UP		51	345	14.78	100.00	226.25	1,806.32	12.53	100.00	5	6	83.33	100.00	14,349.53	14,415.99	99.54	100.00	6342.41	798.08			
				345					1,806.32					6					14,415.99					798.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 236 Manufacture of film photo grafic paper and magnetic tape

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	4.46	4.46	9.18	9.18	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	17	0.96	5.41	0.05	9.24	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	19	0.64	6.05	0.24	9.48	0.02	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	26	2.23	8.28	23.63	33.11	1.53	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	27	0.32	8.60	0.66	33.77	0.04	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	28	0.32	8.92	0.35	34.12	0.02	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	34	1.91	10.83	1.92	36.04	0.12	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	40	1.91	12.74	3.13	39.17	0.20	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	46	1.91	14.65	8.99	48.15	0.58	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	49	0.96	15.61	5.44	53.60	0.35	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	57	2.55	18.15	17.42	71.01	1.13	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	66	2.87	21.02	12.19	83.20	0.79	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	74	2.55	23.57	15.68	98.88	1.01	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	89	4.78	28.34	42.00	140.88	2.72	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	100	3.50	31.85	43.83	184.71	2.83	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	43	143	13.69	45.54	230.63	415.34	14.92	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	57	200	18.15	63.69	497.39	912.73	32.17	59.04	2	2	28.57	28.57	1,743.76	1,743.76	69.44	69.44	350.58	191.05			
18	50,000	100,000	75,000	46	246	14.65	78.34	193.08	1,105.81	12.49	71.53	1	3	14.29	42.86	0.15	1,743.91	0.01	69.45	0.08	157.70			
19	100,000	500,000	300,000	31	277	9.87	88.22	103.18	1,208.99	6.67	78.20	1	4	14.29	57.14	0.06	1,743.97	0.00	69.45	0.06	144.25			
20	500,000	UP		37	314	11.78	100.00	337.02	1,546.01	21.80	100.00	3	7	42.86	100.00	767.07	2,511.04	30.55	100.00	227.60	162.42			
				314					1,546.01					7					2,511.04					162.42



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 237 Manufacture of tooth paste soap detergents polishes etheric

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2371 Manufacture of soaps detergents and polishes

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR 2015
 OCCUPATION CODE 2372 Manufacture of etheric oils essences perfumes and cosmetic

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45	45	5.73	5.73	24.60	24.60	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	51	0.76	6.49	9.86	34.47	0.21	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	64	1.65	8.14	42.14	76.61	0.90	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	73	1.15	9.29	33.12	109.73	0.70	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	42	115	5.34	14.63	42.28	152.01	0.90	3.23	1	1	11.11	11.11	399.99	399.99	0.44	0.44	946.07	263.14	0.00	0.00	
6	500	750	625	42	157	5.34	19.97	20.09	172.09	0.43	3.66	0	1	0.00	11.11	0.00	399.99	0.00	0.44	0.00	0.00	232.42	0.00	0.00
7	750	1,000	875	14	171	1.78	21.76	39.66	211.75	0.84	4.50	0	1	0.00	11.11	0.00	399.99	0.00	0.44	0.00	0.00	188.89	0.00	0.00
8	1,000	1,500	1,250	28	199	3.56	25.32	62.62	274.38	1.33	5.83	0	1	0.00	11.11	0.00	399.99	0.00	0.44	0.00	0.00	145.78	0.00	0.00
9	1,500	2,000	1,750	47	246	5.98	31.30	54.34	328.72	1.15	6.98	1	2	11.11	22.22	3.50	403.49	0.00	0.44	6.44	122.74	0.00	0.00	
10	2,000	2,500	2,250	27	273	3.44	34.73	125.73	454.45	2.67	9.66	0	2	0.00	22.22	0.00	403.49	0.00	0.44	0.00	0.00	88.78	0.00	0.00
11	2,500	3,000	2,750	35	308	4.45	39.19	54.92	509.38	1.17	10.82	0	2	0.00	22.22	0.00	403.49	0.00	0.44	0.00	0.00	79.21	0.00	0.00
12	3,000	4,000	3,500	30	338	3.82	43.00	137.93	647.31	2.93	13.75	0	2	0.00	22.22	0.00	403.49	0.00	0.44	0.00	0.00	62.33	0.00	0.00
13	4,000	5,000	4,500	31	369	3.94	46.95	123.28	770.58	2.62	16.37	1	3	11.11	33.33	4.63	408.11	0.01	0.45	3.75	52.96	0.00	0.00	
14	5,000	7,500	6,250	40	409	5.09	52.04	277.60	1,048.18	5.90	22.27	0	3	0.00	33.33	0.00	408.11	0.00	0.45	0.00	0.00	38.94	0.00	0.00
15	7,500	10,000	8,750	37	446	4.71	56.74	420.29	1,468.47	8.93	31.20	2	5	22.22	55.56	176.30	584.42	0.19	0.64	41.95	39.80	0.00	0.00	
16	10,000	20,000	15,000	55	501	7.00	63.74	576.55	2,045.02	12.25	43.45	0	5	0.00	55.56	0.00	584.42	0.00	0.64	0.00	0.00	28.58	0.00	0.00
17	20,000	50,000	35,000	99	600	12.60	76.34	918.59	2,963.61	19.52	62.97	0	5	0.00	55.56	0.00	584.42	0.00	0.64	0.00	0.00	19.72	0.00	0.00
18	50,000	100,000	75,000	81	681	10.31	86.64	964.72	3,928.33	20.50	83.47	1	6	11.11	66.67	7,056.60	7,641.01	7.70	8.34	731.47	194.51	0.00	0.00	
19	100,000	500,000	300,000	94	775	11.96	98.60	559.91	4,488.24	11.90	95.37	3	9	33.33	100.00	84,019.15	91,660.16	91.66	100.00	15005.93	2042.23	0.00	0.00	
20	500,000	UP		11	786	1.40	100.00	218.09	4,706.32	4.63	100.00	0	9	0.00	100.00	0.00	91,660.16	0.00	100.00	0.00	0.00	1947.60	0.00	0.00
				786					4,706.32					9					91,660.16					1947.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2373 Manufacture of glatine non synthetic adhesives starches

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2374 Manufacture of natural adhesive (glue) of organic origin c

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 23741 Using water or other non combustibile solvent(s) as the sole

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 23742 Using inflammable/combustible producing combustible final

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2378 Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 238 Chemical fertilizer factories (conventional)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	8.31	8.31	12.52	12.52	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	36	0.76	9.07	8.78	21.30	0.59	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	55	4.79	13.85	35.70	57.00	2.40	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	61	1.51	15.37	1.94	58.94	0.13	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	65	1.01	16.37	2.40	61.35	0.16	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	72	1.76	18.14	13.36	74.70	0.90	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	86	3.53	21.66	27.26	101.97	1.83	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	100	3.53	25.19	18.22	120.19	1.23	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	116	4.03	29.22	30.70	150.90	2.07	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	129	3.27	32.49	68.26	219.16	4.59	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	132	0.76	33.25	19.26	238.42	1.30	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	135	0.76	34.01	13.36	251.79	0.90	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	149	3.53	37.53	71.50	323.29	4.81	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	185	9.07	46.60	195.19	518.47	13.13	34.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	220	8.82	55.42	102.29	620.77	6.88	41.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	242	5.54	60.96	172.77	793.54	11.63	53.40	3	3	33.33	33.33	1,623.74	1,623.74	86.62	86.62	939.83	204.62			
17	20,000	50,000	35,000	34	276	8.56	69.52	192.83	986.37	12.98	66.37	0	3	0.00	33.33	0.00	1,623.74	0.00	86.62	0.00	164.62			
18	50,000	100,000	75,000	27	303	6.80	76.32	91.33	1,077.69	6.15	72.52	0	3	0.00	33.33	0.00	1,623.74	0.00	86.62	0.00	150.67			
19	100,000	500,000	300,000	46	349	11.59	87.91	236.28	1,313.97	15.90	88.42	2	5	22.22	55.56	36.31	1,660.04	1.94	88.56	15.37	126.34			
20	500,000	UP		48	397	12.09	100.00	172.16	1,486.14	11.58	100.00	4	9	44.44	100.00	214.41	1,874.45	11.44	100.00	124.54	126.13			
				397					1,486.14					9					1,874.45					126.13



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

RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 239 Powders explosives matches and firework factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2399 Other industries in main category 23

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 240 Spinning mills pre-spinning process

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	10.31	10.31	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	11	1.03	11.34	0.01	0.01	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	2	13	2.06	13.40	0.02	0.03	0.00	0.00	1	1	25.00	25.00	158.21	158.21	1.34	1.34	865617.23	588976.67			
4	200	300	250	1	14	1.03	14.43	0.09	0.12	0.01	0.02	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	136107.44			
5	300	500	400	1	15	1.03	15.46	0.08	0.20	0.01	0.03	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	81113.65			
6	500	750	625	1	16	1.03	16.49	0.10	0.29	0.02	0.05	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	53657.87			
7	750	1,000	875	1	17	1.03	17.53	0.10	0.39	0.02	0.06	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	40068.20			
8	1,000	1,500	1,250	1	18	1.03	18.56	4.26	4.66	0.65	0.71	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	3396.92			
9	1,500	2,000	1,750	1	19	1.03	19.59	4.23	8.89	0.65	1.36	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	1779.86			
10	2,000	2,500	2,250	1	20	1.03	20.62	0.67	9.56	0.10	1.46	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	1655.05			
11	2,500	3,000	2,750	1	21	1.03	21.65	1.03	10.59	0.16	1.62	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	1494.48			
12	3,000	4,000	3,500	1	22	1.03	22.68	16.38	26.96	2.51	4.13	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	586.78			
13	4,000	5,000	4,500	1	23	1.03	23.71	24.00	50.96	3.67	7.80	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	310.45			
14	5,000	7,500	6,250	1	24	1.03	24.74	0.06	51.02	0.01	7.81	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	310.08			
15	7,500	10,000	8,750	1	25	1.03	25.77	27.85	78.87	4.26	12.07	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	200.60			
16	10,000	20,000	15,000	11	36	11.34	37.11	58.22	137.09	8.91	20.98	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	115.40			
17	20,000	50,000	35,000	14	50	14.43	51.55	101.39	238.48	15.52	36.51	0	1	0.00	25.00	0.00	158.21	0.00	1.34	0.00	66.34			
18	50,000	100,000	75,000	5	55	5.15	56.70	69.50	307.98	10.64	47.14	1	2	25.00	50.00	378.00	536.21	3.20	4.55	543.88	174.10			
19	100,000	500,000	300,000	31	86	31.96	88.66	326.27	634.25	49.94	97.09	0	2	0.00	50.00	0.00	536.21	0.00	4.55	0.00	84.54			
20	500,000	UP		11	97	11.34	100.00	19.04	653.29	2.91	100.00	2	4	50.00	100.00	11,258.13	11,794.34	95.45	100.00	59138.76	1805.37			
				97					653.29					4					11,794.34					1805.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2401 Spinning millsPre-spinning : Animal Fibres

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2402 Spinning millsPre-spinning : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64	64	10.92	10.92	14.45	14.45	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	65	0.17	11.09	5.26	19.71	0.24	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	70	0.85	11.95	23.59	43.29	1.08	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	76	1.02	12.97	33.93	77.22	1.55	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	81	0.85	13.82	3.27	80.49	0.15	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	85	0.68	14.51	17.71	98.21	0.81	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	88	0.51	15.02	6.66	104.87	0.31	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	97	1.54	16.55	23.60	128.47	1.08	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	105	1.37	17.92	15.82	144.28	0.72	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	109	0.68	18.60	11.94	156.23	0.55	7.16	1	1	3.85	3.85	89.63	89.63	0.13	0.13	750.41	57.37
11	2,500	3,000	2,750	7	116	1.19	19.80	22.27	178.50	1.02	8.18	0	1	0.00	3.85	0.00	89.63	0.00	0.13	0.00	50.21
12	3,000	4,000	3,500	13	129	2.22	22.01	51.23	229.73	2.35	10.52	0	1	0.00	3.85	0.00	89.63	0.00	0.13	0.00	39.02
13	4,000	5,000	4,500	8	137	1.37	23.38	47.11	276.84	2.16	12.68	0	1	0.00	3.85	0.00	89.63	0.00	0.13	0.00	32.38
14	5,000	7,500	6,250	24	161	4.10	27.47	135.61	412.45	6.21	18.89	2	3	7.69	11.54	7,311.88	7,401.52	10.90	11.03	5391.83	1794.51
15	7,500	10,000	8,750	36	197	6.14	33.62	173.14	585.59	7.93	26.83	0	3	0.00	11.54	0.00	7,401.52	0.00	11.03	0.00	1263.93
16	10,000	20,000	15,000	44	241	7.51	41.13	108.47	694.06	4.97	31.79	1	4	3.85	15.38	7.91	7,409.42	0.01	11.05	7.29	1067.55
17	20,000	50,000	35,000	49	290	8.36	49.49	203.45	897.51	9.32	41.11	3	7	11.54	26.92	1,749.83	9,159.25	2.61	13.65	860.07	1020.52
18	50,000	100,000	75,000	47	337	8.02	57.51	292.58	1,190.09	13.40	54.52	4	11	15.38	42.31	37,831.65	46,990.90	56.40	70.05	12930.56	3948.53
19	100,000	500,000	300,000	154	491	26.28	83.79	706.37	1,896.45	32.36	86.88	11	22	42.31	84.62	5,703.26	52,694.16	8.50	78.56	807.41	2778.56
20	500,000	UP		95	586	16.21	100.00	286.49	2,182.94	13.12	100.00	4	26	15.38	100.00	14,383.98	67,078.14	21.44	100.00	5020.84	3072.84
				586				2,182.94				26				67,078.14				3072.84	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2403 Spinning millsPre-spinning : Synthetic fibres/mechanical pr

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	93	93	9.71	9.71	48.88	48.88	1.09	1.09	3	3	5.77	5.77	6.63	6.63	0.04	0.04	13.56	13.56			
2	50	100	75	4	97	0.42	10.13	16.12	65.00	0.36	1.45	0	3	0.00	5.77	0.00	6.63	0.00	0.04	0.00	10.20			
3	100	200	150	12	109	1.25	11.38	56.91	121.91	1.27	2.72	1	4	1.92	7.69	152.31	158.94	0.91	0.95	267.65	130.38			
4	200	300	250	10	119	1.04	12.42	62.13	184.04	1.39	4.10	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	86.36			
5	300	500	400	10	129	1.04	13.47	89.11	273.14	1.99	6.09	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	58.19			
6	500	750	625	8	137	0.84	14.30	1.62	274.76	0.04	6.13	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	57.84			
7	750	1,000	875	4	141	0.42	14.72	4.38	279.14	0.10	6.23	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	56.94			
8	1,000	1,500	1,250	24	165	2.51	17.22	36.90	316.04	0.82	7.05	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	50.29			
9	1,500	2,000	1,750	14	179	1.46	18.68	24.32	340.36	0.54	7.59	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	46.70			
10	2,000	2,500	2,250	18	197	1.88	20.56	39.71	380.07	0.89	8.48	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	41.82			
11	2,500	3,000	2,750	13	210	1.36	21.92	40.34	420.41	0.90	9.38	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	37.81			
12	3,000	4,000	3,500	17	227	1.77	23.70	45.80	466.20	1.02	10.40	0	4	0.00	7.69	0.00	158.94	0.00	0.95	0.00	34.09			
13	4,000	5,000	4,500	21	248	2.19	25.89	33.92	500.13	0.76	11.15	1	5	1.92	9.62	162.88	321.82	0.97	1.92	480.16	64.35			
14	5,000	7,500	6,250	26	274	2.71	28.60	69.82	569.95	1.56	12.71	0	5	0.00	9.62	0.00	321.82	0.00	1.92	0.00	56.46			
15	7,500	10,000	8,750	35	309	3.65	32.25	55.26	625.21	1.23	13.94	0	5	0.00	9.62	0.00	321.82	0.00	1.92	0.00	51.47			
16	10,000	20,000	15,000	103	412	10.75	43.01	437.86	1,063.08	9.77	23.71	3	8	5.77	15.38	666.11	987.93	3.97	5.89	152.13	92.93			
17	20,000	50,000	35,000	103	515	10.75	53.76	971.77	2,034.84	21.67	45.38	11	19	21.15	36.54	3,017.76	4,005.69	17.99	23.89	310.54	196.86			
18	50,000	100,000	75,000	79	594	8.25	62.00	552.95	2,587.80	12.33	57.71	1	20	1.92	38.46	151.74	4,157.43	0.90	24.79	27.44	160.66			
19	100,000	500,000	300,000	270	864	28.18	90.19	1,445.71	4,033.50	32.24	89.96	15	35	28.85	67.31	2,591.06	6,748.48	15.45	40.24	179.22	167.31			
20	500,000	UP		94	958	9.81	100.00	450.40	4,483.90	10.04	100.00	17	52	32.69	100.00	10,021.54	16,770.03	59.76	100.00	2225.05	374.01			
				958					4,483.90					52					16,770.03					374.01



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2408 Spinning millsPre-spinning : Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	120	120	8.60	8.60	7,498.71	7,498.71	340.48	340.48	1	1	1.28	1.28	0.04	0.04	0.00	0.00	0.00	0.00
2	50	100	75	7	127	0.50	9.10	18.68	7,480.03	0.85	339.64	0	1	0.00	1.28	0.00	0.04	0.00	0.00	0.00	0.00
3	100	200	150	8	135	0.57	9.68	53.28	7,426.74	2.42	337.22	0	1	0.00	1.28	0.00	0.04	0.00	0.00	0.00	0.00
4	200	300	250	8	143	0.57	10.25	157.25	7,269.49	7.14	330.08	0	1	0.00	1.28	0.00	0.04	0.00	0.00	0.00	0.00
5	300	500	400	2	145	0.14	10.39	1.19	7,268.30	0.05	330.02	0	1	0.00	1.28	0.00	0.04	0.00	0.00	0.00	0.00
6	500	750	625	2	147	0.14	10.54	0.17	7,268.14	0.01	330.01	0	1	0.00	1.28	0.00	0.04	0.00	0.00	0.00	0.00
7	750	1,000	875	9	156	0.65	11.18	14.99	7,253.15	0.68	329.33	1	2	1.28	2.56	17.80	17.84	0.01	0.01	118.73	0.25
8	1,000	1,500	1,250	17	173	1.22	12.40	5.87	7,247.28	0.27	329.07	0	2	0.00	2.56	0.00	17.84	0.00	0.01	0.00	0.25
9	1,500	2,000	1,750	2	175	0.14	12.54	3.87	7,243.41	0.18	328.89	0	2	0.00	2.56	0.00	17.84	0.00	0.01	0.00	0.25
10	2,000	2,500	2,250	5	180	0.36	12.90	14.54	7,228.87	0.66	328.23	0	2	0.00	2.56	0.00	17.84	0.00	0.01	0.00	0.25
11	2,500	3,000	2,750	6	186	0.43	13.33	17.29	7,211.58	0.79	327.45	0	2	0.00	2.56	0.00	17.84	0.00	0.01	0.00	0.25
12	3,000	4,000	3,500	18	204	1.29	14.62	66.22	7,145.36	3.01	324.44	1	3	1.28	3.85	17.80	35.63	0.01	0.01	26.87	0.50
13	4,000	5,000	4,500	4	208	0.29	14.91	17.93	7,127.43	0.81	323.63	0	3	0.00	3.85	0.00	35.63	0.00	0.01	0.00	0.50
14	5,000	7,500	6,250	21	229	1.51	16.42	53.35	7,074.08	2.42	321.20	1	4	1.28	5.13	4.50	40.13	0.00	0.01	8.43	0.57
15	7,500	10,000	8,750	17	246	1.22	17.63	83.17	6,990.91	3.78	317.43	5	9	6.41	11.54	634.61	674.75	0.19	0.21	763.05	9.65
16	10,000	20,000	15,000	86	332	6.16	23.80	506.67	6,484.24	23.01	294.42	5	14	6.41	17.95	3,754.20	4,428.94	1.15	1.35	740.96	68.30
17	20,000	50,000	35,000	173	505	12.40	36.20	477.35	6,006.89	21.67	272.75	13	27	16.67	34.62	4,857.20	9,286.14	1.48	2.84	1017.54	154.59
18	50,000	100,000	75,000	108	613	7.74	43.94	101.19	5,905.70	4.59	268.15	10	37	12.82	47.44	12,884.63	22,170.78	3.93	6.77	12732.55	375.41
19	100,000	500,000	300,000	225	838	16.13	60.07	509.72	5,395.98	23.14	245.01	3	40	3.85	51.28	238,409.01	260,579.78	72.80	79.57	46772.55	4829.15
20	500,000	UP		557	1,395	39.93	100.00	7,598.34	2,202.37	345.01	100.00	38	78	48.72	100.00	66,918.47	327,498.25	20.43	100.00	880.70	14870.29
				1,395				2,202.37				78				327,498.25				14870.29	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 241 Weaving pre-weaving process

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2412 WeavingPre-Weaving Processes:Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	9.48	9.48	60.81	60.81	2.27	2.27	1	1	2.08	2.08	2.00	2.00	0.01	0.01	3.29	3.29			
2	50	100	75	11	71	1.74	11.22	40.25	101.06	1.50	3.78	0	1	0.00	2.08	0.00	2.00	0.00	0.01	0.00	1.98			
3	100	200	150	10	81	1.58	12.80	54.26	155.32	2.03	5.81	2	3	4.17	6.25	162.50	164.50	1.04	1.05	299.48	105.91			
4	200	300	250	3	84	0.47	13.27	1.42	153.90	0.05	5.75	0	3	0.00	6.25	0.00	164.50	0.00	1.05	0.00	106.89			
5	300	500	400	8	92	1.26	14.53	69.86	223.76	2.61	8.37	0	3	0.00	6.25	0.00	164.50	0.00	1.05	0.00	73.52			
6	500	750	625	6	98	0.95	15.48	4.44	228.20	0.17	8.53	0	3	0.00	6.25	0.00	164.50	0.00	1.05	0.00	72.09			
7	750	1,000	875	18	116	2.84	18.33	28.56	256.75	1.07	9.60	0	3	0.00	6.25	0.00	164.50	0.00	1.05	0.00	64.07			
8	1,000	1,500	1,250	21	137	3.32	21.64	43.18	299.94	1.61	11.21	0	3	0.00	6.25	0.00	164.50	0.00	1.05	0.00	54.84			
9	1,500	2,000	1,750	15	152	2.37	24.01	65.98	365.92	2.47	13.68	0	3	0.00	6.25	0.00	164.50	0.00	1.05	0.00	44.96			
10	2,000	2,500	2,250	13	165	2.05	26.07	17.75	383.67	0.66	14.34	0	3	0.00	6.25	0.00	164.50	0.00	1.05	0.00	42.88			
11	2,500	3,000	2,750	16	181	2.53	28.59	16.45	400.12	0.61	14.96	2	5	4.17	10.42	5.52	170.02	0.04	1.09	33.54	42.49			
12	3,000	4,000	3,500	17	198	2.69	31.28	74.79	474.91	2.80	17.75	1	6	2.08	12.50	0.85	170.87	0.01	1.09	1.14	35.98			
13	4,000	5,000	4,500	14	212	2.21	33.49	65.09	540.00	2.43	20.19	2	8	4.17	16.67	4.24	175.11	0.03	1.12	6.52	32.43			
14	5,000	7,500	6,250	56	268	8.85	42.34	233.25	773.26	8.72	28.91	3	11	6.25	22.92	36.44	211.55	0.23	1.35	15.62	27.36			
15	7,500	10,000	8,750	38	306	6.00	48.34	203.64	976.90	7.61	36.52	6	17	12.50	35.42	196.27	407.82	1.25	2.60	96.38	41.75			
16	10,000	20,000	15,000	77	383	12.16	60.51	509.24	1,486.14	19.04	55.56	6	23	12.50	47.92	204.94	612.76	1.31	3.91	40.24	41.23			
17	20,000	50,000	35,000	99	482	15.64	76.15	625.44	2,111.58	23.38	78.94	15	38	31.25	79.17	5,508.69	6,121.45	35.16	39.07	880.76	289.90			
18	50,000	100,000	75,000	57	539	9.00	85.15	300.76	2,412.34	11.24	90.18	3	41	6.25	85.42	5.59	6,127.05	0.04	39.11	1.86	253.99			
19	100,000	500,000	300,000	69	608	10.90	96.05	228.92	2,641.27	8.56	98.74	7	48	14.58	100.00	9,539.78	15,666.83	60.89	100.00	4167.24	593.16			
20	500,000	UP		25	633	3.95	100.00	33.65	2,674.91	1.26	100.00	0	48	0.00	100.00	0.00	15,666.83	0.00	100.00	0.00	585.69			
				633					2,674.91					48					15,666.83					585.69



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2413 WeavingPre-Weaving Processes:Synthetic fibres

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	121	121	11.03	11.03	48.59	48.59	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	130	0.82	11.85	58.78	107.37	1.35	2.46	1	1	2.13	2.13	81.77	81.77	3.29	3.29	139.12	76.16			
3	100	200	150	12	142	1.09	12.94	40.19	147.56	0.92	3.38	0	1	0.00	2.13	0.00	81.77	0.00	3.29	0.00	55.42			
4	200	300	250	15	157	1.37	14.31	3.25	150.80	0.07	3.46	0	1	0.00	2.13	0.00	81.77	0.00	3.29	0.00	54.22			
5	300	500	400	22	179	2.01	16.32	54.32	205.12	1.25	4.70	0	1	0.00	2.13	0.00	81.77	0.00	3.29	0.00	39.86			
6	500	750	625	17	196	1.55	17.87	15.81	220.94	0.36	5.06	0	1	0.00	2.13	0.00	81.77	0.00	3.29	0.00	37.01			
7	750	1,000	875	13	209	1.19	19.05	9.88	230.81	0.23	5.29	0	1	0.00	2.13	0.00	81.77	0.00	3.29	0.00	35.43			
8	1,000	1,500	1,250	17	226	1.55	20.60	33.65	264.47	0.77	6.06	0	1	0.00	2.13	0.00	81.77	0.00	3.29	0.00	30.92			
9	1,500	2,000	1,750	21	247	1.91	22.52	38.14	302.60	0.87	6.94	0	1	0.00	2.13	0.00	81.77	0.00	3.29	0.00	27.02			
10	2,000	2,500	2,250	14	261	1.28	23.79	46.93	349.53	1.08	8.01	1	2	2.13	4.26	14.75	96.52	0.59	3.88	31.44	27.61			
11	2,500	3,000	2,750	17	278	1.55	25.34	76.17	425.70	1.75	9.76	4	6	8.51	12.77	264.19	360.71	10.62	14.49	346.82	84.73			
12	3,000	4,000	3,500	52	330	4.74	30.08	142.78	568.48	3.27	13.03	1	7	2.13	14.89	0.93	361.64	0.04	14.53	0.65	63.61			
13	4,000	5,000	4,500	65	395	5.93	36.01	124.66	693.15	2.86	15.89	1	8	2.13	17.02	42.50	404.14	1.71	16.24	34.09	58.30			
14	5,000	7,500	6,250	44	439	4.01	40.02	195.89	889.04	4.49	20.38	1	9	2.13	19.15	1.24	405.38	0.05	16.29	0.63	45.60			
15	7,500	10,000	8,750	38	477	3.46	43.48	226.13	1,115.17	5.18	25.56	3	12	6.38	25.53	156.23	561.61	6.28	22.57	69.09	50.36			
16	10,000	20,000	15,000	143	620	13.04	56.52	681.53	1,796.70	15.62	41.19	17	29	36.17	61.70	1,290.15	1,851.76	51.84	74.40	189.30	103.06			
17	20,000	50,000	35,000	158	778	14.40	70.92	1,261.22	3,057.92	28.91	70.10	6	35	12.77	74.47	88.09	1,939.86	3.54	77.94	6.98	63.44			
18	50,000	100,000	75,000	93	871	8.48	79.40	423.54	3,481.47	9.71	79.81	3	38	6.38	80.85	12.43	1,952.29	0.50	78.44	2.94	56.08			
19	100,000	500,000	300,000	159	1,030	14.49	93.89	748.62	4,230.08	17.16	96.97	8	46	17.02	97.87	517.30	2,469.59	20.79	99.23	69.10	58.38			
20	500,000	UP		67	1,097	6.11	100.00	132.28	4,362.37	3.03	100.00	1	47	2.13	100.00	19.17	2,488.76	0.77	100.00	14.50	57.05			
				1,097					4,362.37					47					2,488.76					57.05



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2418 WeavingPre-Weaving Processes:Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	7.30	7.30	6,541.54	6,541.54	174.11	174.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	70	0.44	7.74	24.42	6,517.13	0.65	173.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	78	0.88	8.63	10.22	6,527.34	0.27	173.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	85	0.77	9.40	69.48	6,457.87	1.85	171.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	92	0.77	10.18	4.13	6,453.74	0.11	171.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	99	0.77	10.95	13.86	6,439.89	0.37	171.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	107	0.88	11.84	16.90	6,422.98	0.45	170.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	120	1.44	13.27	21.31	6,401.67	0.57	170.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	125	0.55	13.83	18.77	6,382.90	0.50	169.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	136	1.22	15.04	44.24	6,338.66	1.18	168.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	142	0.66	15.71	24.98	6,313.68	0.66	168.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	156	1.55	17.26	78.37	6,235.31	2.09	165.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	177	2.32	19.58	70.55	6,164.76	1.88	164.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	200	2.54	22.12	173.81	5,990.95	4.63	159.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	27	227	2.99	25.11	137.45	5,853.50	3.66	155.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	78	305	8.63	33.74	502.82	5,350.69	13.38	142.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	84	389	9.29	43.03	287.70	5,062.98	7.66	134.76	2	2	15.38	15.38	252.37	252.37	0.90	0.90	87.72	4.98			
18	50,000	100,000	75,000	51	440	5.64	48.67	441.73	4,621.25	11.76	123.00	0	2	0.00	15.38	0.00	252.37	0.00	0.90	0.00	5.46			
19	100,000	500,000	300,000	256	696	28.32	76.99	2,044.07	2,577.19	54.40	68.59	2	4	15.38	30.77	5,719.47	5,971.84	20.38	21.28	279.81	231.72			
20	500,000	UP		208	904	23.01	100.00	6,334.33	3,757.15	168.59	100.00	9	13	69.23	100.00	22,097.25	28,069.09	78.72	100.00	348.85	747.09			
				904					3,757.15					13					28,069.09					747.09



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 242 Dressing (including but not limited to printing) and finis

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2421 Animal fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2422 Vegetable and cellulose fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2423 Synthetic fibres

(loadings if applicable)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	5.54	5.54	2.78	2.78	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	23	0.25	5.79	5.87	8.64	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	25	0.50	6.30	34.10	42.74	1.62	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	27	0.50	6.80	0.24	42.97	0.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	29	0.50	7.30	1.39	44.37	0.07	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	1.01	8.31	16.34	60.71	0.77	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	35	0.50	8.82	1.56	62.27	0.07	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	45	2.52	11.34	18.57	80.84	0.88	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	47	0.50	11.84	6.32	87.16	0.30	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	50	0.76	12.59	3.42	90.58	0.16	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	64	3.53	16.12	46.03	136.61	2.18	6.48	1	1	2.78	2.78	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	72	2.02	18.14	20.76	157.36	0.98	7.46	0	1	0.00	2.78	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	79	1.76	19.90	16.86	174.22	0.80	8.26	0	1	0.00	2.78	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	106	6.80	26.70	81.36	255.58	3.86	12.12	1	2	2.78	5.56	110.41	110.41	3.46	3.46	135.71	43.20			
15	7,500	10,000	8,750	13	119	3.27	29.97	85.55	341.13	4.06	16.17	0	2	0.00	5.56	0.00	110.41	0.00	3.46	0.00	32.37			
16	10,000	20,000	15,000	47	166	11.84	41.81	354.29	695.42	16.80	32.97	3	5	8.33	13.89	1,102.31	1,212.73	34.53	37.99	311.14	174.39			
17	20,000	50,000	35,000	49	215	12.34	54.16	527.64	1,223.05	25.01	57.98	6	11	16.67	30.56	86.34	1,299.07	2.70	40.69	16.36	106.21			
18	50,000	100,000	75,000	48	263	12.09	66.25	358.02	1,581.07	16.97	74.95	6	17	16.67	47.22	757.56	2,056.62	23.73	64.42	211.60	130.08			
19	100,000	500,000	300,000	86	349	21.66	87.91	489.72	2,070.79	23.22	98.17	8	25	22.22	69.44	569.16	2,625.78	17.83	82.25	116.22	126.80			
20	500,000	UP		48	397	12.09	100.00	38.58	2,109.37	1.83	100.00	11	36	30.56	100.00	566.61	3,192.39	17.75	100.00	1468.64	151.34			
				397					2,109.37					36					3,192.39					151.34



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2428 Mixed

(loadings if applicable)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 243 Mixed process (spinning weaving dressing and finishing)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	7.69	7.69	5.78	5.78	7.70	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.56	10.26	5.14	10.92	6.85	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.56	12.82	0.42	11.35	0.56	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.56	15.38	1.46	12.81	1.94	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.56	17.95	0.83	13.64	1.10	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.56	20.51	1.10	14.74	1.46	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.56	23.08	3.69	18.42	4.91	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.56	25.64	0.03	18.45	0.05	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.56	28.21	0.65	17.81	0.86	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.56	30.77	1.71	16.10	2.28	21.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.56	33.33	0.18	15.92	0.24	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.56	35.90	2.54	18.45	3.38	24.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	2.56	38.46	0.01	18.46	0.01	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.56	41.03	1.80	16.66	2.40	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	2.56	43.59	3.94	20.60	5.25	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	24	17.95	61.54	15.30	35.90	20.37	47.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	25	2.56	64.10	2.89	38.79	3.85	51.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	29	10.26	74.36	22.99	61.78	30.61	82.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	34	12.82	87.18	8.65	70.43	11.51	93.79	1	1	50.00	50.00	40.50	40.50	42.51	42.51	468.40	57.50			
20	500,000	UP		5	39	12.82	100.00	4.66	75.09	6.21	100.00	1	2	50.00	100.00	54.77	95.27	57.49	100.00	1174.43	126.87			
				39					75.09					2					95.27					126.87



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2431 Mixed processes(spinningweaving):Animal fibres

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2432 Mixed processes(spinningweaving) : Vegetable and cellulose

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	5.23	5.23	12.58	12.58	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	23	1.10	6.34	19.32	31.89	1.61	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	26	0.83	7.16	9.81	41.70	0.82	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	0.55	7.71	0.28	41.98	0.02	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	31	0.83	8.54	2.62	44.60	0.22	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	36	1.38	9.92	2.13	46.73	0.18	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	38	0.55	10.47	1.48	48.22	0.12	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	42	1.10	11.57	8.65	56.87	0.72	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	59	4.68	16.25	13.26	70.13	1.10	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	74	4.13	20.39	8.50	78.63	0.71	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	81	1.93	22.31	18.08	96.72	1.51	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	90	2.48	24.79	4.83	101.55	0.40	8.46	3	3	50.00	50.00	161.32	161.32	9.43	9.43	3337.57	158.85			
13	4,000	5,000	4,500	15	105	4.13	28.93	5.13	106.68	0.43	8.88	1	4	16.67	66.67	222.16	383.48	12.98	22.41	4334.63	359.48			
14	5,000	7,500	6,250	10	115	2.75	31.68	15.42	122.09	1.28	10.17	0	4	0.00	66.67	0.00	383.48	0.00	22.41	0.00	314.08			
15	7,500	10,000	8,750	4	119	1.10	32.78	31.53	153.63	2.63	12.79	0	4	0.00	66.67	0.00	383.48	0.00	22.41	0.00	249.62			
16	10,000	20,000	15,000	38	157	10.47	43.25	111.68	265.31	9.30	22.09	1	5	16.67	83.33	1,267.85	1,651.33	74.09	96.49	1135.23	622.42			
17	20,000	50,000	35,000	78	235	21.49	64.74	382.55	647.86	31.85	53.94	1	6	16.67	100.00	60.00	1,711.33	3.51	100.00	15.68	264.15			
18	50,000	100,000	75,000	39	274	10.74	75.48	220.83	868.69	18.39	72.33	0	6	0.00	100.00	0.00	1,711.33	0.00	100.00	0.00	197.00			
19	100,000	500,000	300,000	60	334	16.53	92.01	255.18	1,123.87	21.25	93.58	0	6	0.00	100.00	0.00	1,711.33	0.00	100.00	0.00	152.27			
20	500,000	UP		29	363	7.99	100.00	77.14	1,201.02	6.42	100.00	0	6	0.00	100.00	0.00	1,711.33	0.00	100.00	0.00	142.49			
				363					1,201.02					6					1,711.33					142.49



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2433 Mixed processes(spinningweaving):Synthetic fibres

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	157	157	10.55	10.55	55.20	55.20	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	160	0.20	10.75	8.98	64.17	0.20	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	170	0.67	11.42	64.11	128.28	1.45	2.91	1	1	2.27	2.27	5.79	5.79	0.03	0.03	9.04	4.52			
4	200	300	250	10	180	0.67	12.10	84.09	212.37	1.91	4.82	0	1	0.00	2.27	0.00	5.79	0.00	0.03	0.00	2.73			
5	300	500	400	7	187	0.47	12.57	36.54	248.91	0.83	5.64	0	1	0.00	2.27	0.00	5.79	0.00	0.03	0.00	2.33			
6	500	750	625	31	218	2.08	14.65	13.98	262.89	0.32	5.96	1	2	2.27	4.55	47.59	53.39	0.27	0.30	340.51	20.31			
7	750	1,000	875	25	243	1.68	16.33	8.49	271.38	0.19	6.15	1	3	2.27	6.82	17.79	71.17	0.10	0.40	209.47	26.23			
8	1,000	1,500	1,250	28	271	1.88	18.21	12.77	284.15	0.29	6.44	0	3	0.00	6.82	0.00	71.17	0.00	0.40	0.00	25.05			
9	1,500	2,000	1,750	18	289	1.21	19.42	80.28	364.43	1.82	8.26	0	3	0.00	6.82	0.00	71.17	0.00	0.40	0.00	19.53			
10	2,000	2,500	2,250	12	301	0.81	20.23	15.88	380.30	0.36	8.62	0	3	0.00	6.82	0.00	71.17	0.00	0.40	0.00	18.72			
11	2,500	3,000	2,750	15	316	1.01	21.24	20.56	400.87	0.47	9.09	0	3	0.00	6.82	0.00	71.17	0.00	0.40	0.00	17.76			
12	3,000	4,000	3,500	38	354	2.55	23.79	20.98	421.84	0.48	9.57	0	3	0.00	6.82	0.00	71.17	0.00	0.40	0.00	16.87			
13	4,000	5,000	4,500	28	382	1.88	25.67	8.88	430.73	0.20	9.77	0	3	0.00	6.82	0.00	71.17	0.00	0.40	0.00	16.52			
14	5,000	7,500	6,250	54	436	3.63	29.30	82.38	513.11	1.87	11.64	3	6	6.82	13.64	127.27	198.44	0.72	1.12	154.49	38.67			
15	7,500	10,000	8,750	30	466	2.02	31.32	52.51	565.62	1.19	12.83	0	6	0.00	13.64	0.00	198.44	0.00	1.12	0.00	35.08			
16	10,000	20,000	15,000	160	626	10.75	42.07	577.91	1,143.53	13.11	25.93	5	11	11.36	25.00	146.42	344.86	0.83	1.95	25.34	30.16			
17	20,000	50,000	35,000	236	862	15.86	57.93	981.24	2,124.76	22.25	48.18	4	15	9.09	34.09	331.03	675.88	1.87	3.82	33.74	31.81			
18	50,000	100,000	75,000	165	1,027	11.09	69.02	893.78	3,018.55	20.27	68.45	3	18	6.82	40.91	4,246.78	4,922.67	24.02	27.84	475.15	163.08			
19	100,000	500,000	300,000	293	1,320	19.69	88.71	962.38	3,980.92	21.82	90.28	4	22	9.09	50.00	1,503.08	6,425.75	8.50	36.34	156.18	161.41			
20	500,000	UP		168	1,488	11.29	100.00	428.68	4,409.60	9.72	100.00	22	44	50.00	100.00	11,257.19	17,682.94	63.66	100.00	2626.02	401.01			
				1,488					4,409.60					44					17,682.94					401.01



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2438 Mixed processes(spinningweaving dres.&finis.): Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	111	111	10.54	10.54	22.23	22.23	0.50	0.50	2	2	6.67	6.67	3.01	3.01	0.21	0.21	13.52	13.52			
2	50	100	75	31	142	2.94	13.49	19.98	42.21	0.45	0.95	0	2	0.00	6.67	0.00	3.01	0.00	0.21	0.00	7.12	7.12		
3	100	200	150	21	163	1.99	15.48	36.46	78.67	0.82	1.77	0	2	0.00	6.67	0.00	3.01	0.00	0.21	0.00	3.82	3.82		
4	200	300	250	20	183	1.90	17.38	27.84	106.51	0.63	2.40	1	3	3.33	10.00	18.85	21.85	1.33	1.54	67.71	20.52			
5	300	500	400	26	209	2.47	19.85	51.96	158.47	1.17	3.57	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	13.79	13.79		
6	500	750	625	24	233	2.28	22.13	6.77	165.23	0.15	3.72	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	13.23	13.23		
7	750	1,000	875	25	258	2.37	24.50	53.80	219.03	1.21	4.93	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	9.98	9.98		
8	1,000	1,500	1,250	32	290	3.04	27.54	64.15	283.18	1.44	6.38	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	7.72	7.72		
9	1,500	2,000	1,750	28	318	2.66	30.20	49.28	332.46	1.11	7.49	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	6.57	6.57		
10	2,000	2,500	2,250	23	341	2.18	32.38	52.53	384.99	1.18	8.67	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	5.68	5.68		
11	2,500	3,000	2,750	17	358	1.61	34.00	61.25	446.24	1.38	10.05	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	4.90	4.90		
12	3,000	4,000	3,500	40	398	3.80	37.80	138.12	584.36	3.11	13.16	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	3.74	3.74		
13	4,000	5,000	4,500	26	424	2.47	40.27	71.95	656.31	1.62	14.78	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	3.33	3.33		
14	5,000	7,500	6,250	50	474	4.75	45.01	294.89	951.20	6.64	21.42	0	3	0.00	10.00	0.00	21.85	0.00	1.54	0.00	2.30	2.30		
15	7,500	10,000	8,750	42	516	3.99	49.00	344.47	1,295.67	7.76	29.18	1	4	3.33	13.33	15.40	37.25	1.09	2.63	4.47	2.87			
16	10,000	20,000	15,000	107	623	10.16	59.16	448.95	1,744.62	10.11	39.30	2	6	6.67	20.00	53.51	90.76	3.78	6.40	11.92	5.20			
17	20,000	50,000	35,000	128	751	12.16	71.32	990.25	2,734.87	22.30	61.60	6	12	20.00	40.00	557.14	647.89	39.31	45.72	56.26	23.69			
18	50,000	100,000	75,000	98	849	9.31	80.63	593.75	3,328.62	13.37	74.97	5	17	16.67	56.67	106.80	754.69	7.54	53.25	17.99	22.67			
19	100,000	500,000	300,000	128	977	12.16	92.78	602.37	3,930.99	13.57	88.54	2	19	6.67	63.33	11.11	765.80	0.78	54.04	1.84	19.48			
20	500,000	UP		76	1,053	7.22	100.00	508.74	4,439.73	11.46	100.00	11	30	36.67	100.00	651.38	1,417.18	45.96	100.00	128.04	31.92			
				1,053					4,439.73					30					1,417.18					31.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 244 Processing of textile waste and non-woven material

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2441 Processing of textile waste : Animal fibres

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 2442 Processing of textile waste : Vegetable and cellulose fibres

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2443 Processing of textile waste : Synthetic fibres

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2448 Processing of textile waste : Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	5.95	5.95	9.58	9.58	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	2.38	8.33	0.54	10.11	0.11	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.19	9.52	1.13	11.24	0.24	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.19	10.71	1.35	12.59	0.29	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.19	11.90	1.71	14.30	0.37	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	13	3.57	15.48	0.59	14.89	0.13	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	17	4.76	20.24	11.26	26.14	2.41	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	22	5.95	26.19	14.07	40.21	3.01	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	27	5.95	32.14	14.84	55.06	3.18	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	29	2.38	34.52	13.06	68.12	2.80	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	33	4.76	39.29	25.45	93.57	5.45	20.02	2	2	50.00	50.00	3,624.07	3,624.07	38.70	38.70	14239.21	3873.01			
12	3,000	4,000	3,500	8	41	9.52	48.81	49.57	143.14	10.61	30.63	1	3	25.00	75.00	3,763.70	7,387.78	40.19	78.90	7592.94	5161.18			
13	4,000	5,000	4,500	12	53	14.29	63.10	65.75	208.90	14.07	44.70	0	3	0.00	75.00	0.00	7,387.78	0.00	78.90	0.00	3536.58			
14	5,000	7,500	6,250	7	60	8.33	71.43	72.15	281.04	15.44	60.13	1	4	25.00	100.00	1,976.02	9,363.80	21.10	100.00	2738.88	3331.80			
15	7,500	10,000	8,750	4	64	4.76	76.19	54.05	335.09	11.56	71.70	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2794.39			
16	10,000	20,000	15,000	4	68	4.76	80.95	37.69	372.79	8.06	79.76	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2511.84			
17	20,000	50,000	35,000	7	75	8.33	89.29	69.51	442.29	14.87	94.63	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2117.09			
18	50,000	100,000	75,000	2	77	2.38	91.67	18.01	460.31	3.85	98.49	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2034.26			
19	100,000	500,000	300,000	5	82	5.95	97.62	6.94	467.25	1.49	99.97	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2004.03			
20	500,000	UP		2	84	2.38	100.00	0.13	467.38	0.03	100.00	0	4	0.00	100.00	0.00	9,363.80	0.00	100.00	0.00	2003.48			
				84					467.38					4					9,363.80					2003.48



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 245 Ropemakers stringmaker sackmakers blankets weaving mills car

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2451 Ropemakers stringmakers and sackmakers

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2452 Blankets weaving milss and carpet manufactures

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	7.51	7.51	15.93	15.93	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	32	2.10	9.61	27.96	43.89	1.87	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	35	0.90	10.51	0.71	44.60	0.05	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	43	2.40	12.91	4.24	48.84	0.28	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	49	1.80	14.71	7.18	56.02	0.48	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	56	2.10	16.82	9.92	65.94	0.66	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	63	2.10	18.92	8.44	74.38	0.56	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	72	2.70	21.62	15.45	89.83	1.03	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	77	1.50	23.12	10.09	99.92	0.67	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	79	0.60	23.72	4.49	104.41	0.30	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	83	1.20	24.92	3.30	107.70	0.22	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	97	4.20	29.13	32.93	140.63	2.20	9.39	2	2	40.00	40.00	529.17	529.17	8.58	8.58	1606.96	376.28			
13	4,000	5,000	4,500	5	102	1.50	30.63	15.27	155.91	1.02	10.41	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	339.42			
14	5,000	7,500	6,250	25	127	7.51	38.14	103.43	259.33	6.91	17.32	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	204.05			
15	7,500	10,000	8,750	5	132	1.50	39.64	62.25	321.58	4.16	21.47	0	2	0.00	40.00	0.00	529.17	0.00	8.58	0.00	164.55			
16	10,000	20,000	15,000	65	197	19.52	59.16	288.35	609.93	19.26	40.73	1	3	20.00	60.00	2,405.73	2,934.90	38.99	47.57	834.30	481.19			
17	20,000	50,000	35,000	61	258	18.32	77.48	335.54	945.47	22.41	63.14	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	310.42			
18	50,000	100,000	75,000	39	297	11.71	89.19	305.39	1,250.86	20.39	83.53	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	234.63			
19	100,000	500,000	300,000	33	330	9.91	99.10	215.63	1,466.49	14.40	97.93	0	3	0.00	60.00	0.00	2,934.90	0.00	47.57	0.00	200.13			
20	500,000	UP		3	333	0.90	100.00	31.03	1,497.53	2.07	100.00	2	5	40.00	100.00	3,235.34	6,170.24	52.43	100.00	10424.87	412.03			
				333					1,497.53					5					6,170.24					412.03



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 24521 Blankets weaving mills

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 24522 Carpet manufacturers

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2458 Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.70	2.70	6.47	6.47	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	5	10.81	13.51	13.41	19.88	5.40	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.70	16.22	9.63	29.50	3.88	11.88	1	1	100.00	100.00	55.18	55.18	100.00	100.00	573.32	187.05
5	300	500	400	2	8	5.41	21.62	35.00	64.50	14.09	25.97	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	85.55
6	500	750	625	1	9	2.70	24.32	2.33	66.83	0.94	26.91	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	82.58
7	750	1,000	875	1	10	2.70	27.03	3.19	70.01	1.28	28.19	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	78.82
8	1,000	1,500	1,250	1	11	2.70	29.73	4.94	74.95	1.99	30.18	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	73.62
9	1,500	2,000	1,750	1	12	2.70	32.43	6.68	81.64	2.69	32.87	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	67.59
10	2,000	2,500	2,250	1	13	2.70	35.14	3.87	85.51	1.56	34.43	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	64.53
11	2,500	3,000	2,750	1	14	2.70	37.84	5.25	90.76	2.11	36.55	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	60.80
12	3,000	4,000	3,500	1	15	2.70	40.54	11.51	102.27	4.63	41.18	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	53.96
13	4,000	5,000	4,500	1	16	2.70	43.24	8.60	110.87	3.46	44.64	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	49.77
14	5,000	7,500	6,250	1	17	2.70	45.95	15.59	126.46	6.28	50.92	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	43.64
15	7,500	10,000	8,750	4	21	10.81	56.76	15.09	141.54	6.07	57.00	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	38.99
16	10,000	20,000	15,000	11	32	29.73	86.49	8.59	150.13	3.46	60.46	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	36.76
17	20,000	50,000	35,000	2	34	5.41	91.89	71.59	221.72	28.83	89.28	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	24.89
18	50,000	100,000	75,000	2	36	5.41	97.30	16.43	238.15	6.61	95.90	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	23.17
19	100,000	500,000	300,000	1	37	2.70	100.00	10.19	248.34	4.10	100.00	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	22.22
20	500,000	UP		0	37	0.00	100.00	0.00	248.34	0.00	100.00	0	1	0.00	100.00	0.00	55.18	0.00	100.00	0.00	22.22
				37				248.34		1						55.18				22.22	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 246 Knitting Mills Knitwear Factories Stockings Factories Gloves

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	12.73	12.73	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.82	14.55	3.56	3.56	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	3.64	18.18	1.87	5.43	0.72	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	14	7.27	25.45	30.53	35.96	11.73	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	1.82	27.27	1.76	37.72	0.68	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	1.82	29.09	2.81	40.53	1.08	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	1.82	30.91	21.52	62.05	8.27	23.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	1.82	32.73	6.04	68.09	2.32	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	1.82	34.55	3.02	65.07	1.16	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	1.82	36.36	0.00	65.07	0.00	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	1.82	38.18	2.45	67.52	0.94	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	24	5.45	43.64	12.84	80.36	4.93	30.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	27	5.45	49.09	31.10	111.46	11.95	42.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	32	9.09	58.18	10.15	121.61	3.90	46.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	33	1.82	60.00	2.58	124.20	0.99	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	34	1.82	61.82	2.25	126.45	0.86	48.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	44	18.18	80.00	63.71	190.16	24.48	73.06	1	1	100.00	100.00	129.20	129.20	100.00	100.00	202.78	67.94			
18	50,000	100,000	75,000	5	49	9.09	89.09	35.22	225.38	13.53	86.59	0	1	0.00	100.00	0.00	129.20	0.00	100.00	0.00	57.33			
19	100,000	500,000	300,000	6	55	10.91	100.00	34.91	260.28	13.41	100.00	0	1	0.00	100.00	0.00	129.20	0.00	100.00	0.00	49.64			
20	500,000	UP		0	55	0.00	100.00	0.00	260.28	0.00	100.00	0	1	0.00	100.00	0.00	129.20	0.00	100.00	0.00	49.64			
				55					260.28					1					129.20					49.64



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2461 Knitting mills knitwear factories stocking factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	164	164	8.04	8.04	7.28	7.28	0.05	0.05	3	3	5.45	5.45	17.14	17.14	0.46	0.46	235.35	235.35			
2	50	100	75	62	226	3.04	11.08	153.44	160.72	1.00	1.04	0	3	0.00	5.45	0.00	17.14	0.00	0.46	0.00	10.67	10.67		
3	100	200	150	51	277	2.50	13.59	235.62	396.34	1.53	2.57	0	3	0.00	5.45	0.00	17.14	0.00	0.46	0.00	4.33	4.33		
4	200	300	250	51	328	2.50	16.09	214.40	610.74	1.39	3.96	0	3	0.00	5.45	0.00	17.14	0.00	0.46	0.00	2.81	2.81		
5	300	500	400	85	413	4.17	20.26	280.35	891.09	1.82	5.78	1	4	1.82	7.27	55.19	72.33	1.50	1.96	19.69	8.12			
6	500	750	625	68	481	3.33	23.59	243.55	1,134.64	1.58	7.37	1	5	1.82	9.09	12.86	85.19	0.35	2.31	5.28	7.51			
7	750	1,000	875	64	545	3.14	26.73	221.33	1,355.97	1.44	8.80	0	5	0.00	9.09	0.00	85.19	0.00	2.31	0.00	6.28	6.28		
8	1,000	1,500	1,250	109	654	5.35	32.07	361.93	1,717.91	2.35	11.15	0	5	0.00	9.09	0.00	85.19	0.00	2.31	0.00	4.96	4.96		
9	1,500	2,000	1,750	94	748	4.61	36.68	414.01	2,131.92	2.69	13.84	0	5	0.00	9.09	0.00	85.19	0.00	2.31	0.00	4.00	4.00		
10	2,000	2,500	2,250	77	825	3.78	40.46	344.65	2,476.57	2.24	16.08	0	5	0.00	9.09	0.00	85.19	0.00	2.31	0.00	3.44	3.44		
11	2,500	3,000	2,750	74	899	3.63	44.09	437.38	2,913.95	2.84	18.91	1	6	1.82	10.91	0.00	85.19	0.00	2.31	0.00	2.92	2.92		
12	3,000	4,000	3,500	118	1,017	5.79	49.88	707.77	3,621.73	4.59	23.51	2	8	3.64	14.55	34.93	120.12	0.95	3.26	4.94	3.32			
13	4,000	5,000	4,500	110	1,127	5.39	55.27	990.17	4,611.89	6.43	29.94	0	8	0.00	14.55	0.00	120.12	0.00	3.26	0.00	2.60	2.60		
14	5,000	7,500	6,250	131	1,258	6.42	61.70	1,135.37	5,747.26	7.37	37.31	7	15	12.73	27.27	1.48	121.60	0.04	3.30	0.13	2.12	2.12		
15	7,500	10,000	8,750	124	1,382	6.08	67.78	1,273.29	7,020.55	8.27	45.57	0	15	0.00	27.27	0.00	121.60	0.00	3.30	0.00	1.73	1.73		
16	10,000	20,000	15,000	238	1,620	11.67	79.45	2,887.91	9,908.46	18.75	64.32	13	28	23.64	50.91	439.87	561.47	11.92	15.22	15.23	5.67			
17	20,000	50,000	35,000	191	1,811	9.37	88.82	2,404.02	12,312.49	15.60	79.92	7	35	12.73	63.64	1,929.27	2,490.74	52.28	67.50	80.25	20.23			
18	50,000	100,000	75,000	84	1,895	4.12	92.94	1,490.77	13,803.26	9.68	89.60	2	37	3.64	67.27	47.52	2,538.27	1.29	68.79	3.19	18.39	18.39		
19	100,000	500,000	300,000	99	1,994	4.86	97.79	1,264.36	15,067.62	8.21	97.81	18	55	32.73	100.00	1,151.81	3,690.08	31.21	100.00	91.10	24.49			
20	500,000	UP		45	2,039	2.21	100.00	337.92	15,405.55	2.19	100.00	0	55	0.00	100.00	0.00	3,690.08	0.00	100.00	0.00	23.95	23.95		
				2,039					15,405.55					55					3,690.08					23.95



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2462 Clothing and underwear manufacturessewing worksfurriers

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	139	139	7.70	7.70	69.36	69.36	1.13	1.13	1	1	5.00	5.00	1,105.26	1,105.26	5.46	5.46	1593.41	1593.41			
2	50	100	75	75	214	4.16	11.86	103.68	173.05	1.70	2.83	0	1	0.00	5.00	0.00	1,105.26	0.00	5.46	0.00	638.71			
3	100	200	150	142	356	7.87	19.72	126.13	299.18	2.06	4.89	1	2	5.00	10.00	183.57	1,288.84	0.91	6.37	145.54	430.79			
4	200	300	250	177	533	9.81	29.53	134.77	433.95	2.20	7.10	0	2	0.00	10.00	0.00	1,288.84	0.00	6.37	0.00	297.00			
5	300	500	400	173	706	9.58	39.11	182.77	616.72	2.99	10.08	0	2	0.00	10.00	0.00	1,288.84	0.00	6.37	0.00	208.98			
6	500	750	625	119	825	6.59	45.71	95.29	712.01	1.56	11.64	1	3	5.00	15.00	30.66	1,319.50	0.15	6.52	32.18	185.32			
7	750	1,000	875	74	899	4.10	49.81	142.44	854.46	2.33	13.97	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	154.43			
8	1,000	1,500	1,250	84	983	4.65	54.46	162.33	1,016.79	2.65	16.63	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	129.77			
9	1,500	2,000	1,750	50	1,033	2.77	57.23	154.39	1,171.18	2.52	19.15	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	112.66			
10	2,000	2,500	2,250	41	1,074	2.27	59.50	143.73	1,314.91	2.35	21.50	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	100.35			
11	2,500	3,000	2,750	34	1,108	1.88	61.39	106.94	1,421.85	1.75	23.25	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	92.80			
12	3,000	4,000	3,500	46	1,154	2.55	63.93	192.72	1,614.57	3.15	26.40	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	81.72			
13	4,000	5,000	4,500	29	1,183	1.61	65.54	190.46	1,805.03	3.11	29.51	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	73.10			
14	5,000	7,500	6,250	80	1,263	4.43	69.97	397.58	2,202.61	6.50	36.02	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	59.91			
15	7,500	10,000	8,750	31	1,294	1.72	71.69	267.92	2,470.53	4.38	40.40	0	3	0.00	15.00	0.00	1,319.50	0.00	6.52	0.00	53.41			
16	10,000	20,000	15,000	97	1,391	5.37	77.06	602.47	3,073.00	9.85	50.25	3	6	15.00	30.00	544.45	1,863.96	2.69	9.21	90.37	60.66			
17	20,000	50,000	35,000	186	1,577	10.30	87.37	1,321.45	4,394.45	21.61	71.86	3	9	15.00	45.00	692.18	2,556.13	3.42	12.63	52.38	58.17			
18	50,000	100,000	75,000	84	1,661	4.65	92.02	751.27	5,145.72	12.28	84.14	1	10	5.00	50.00	814.23	3,370.37	4.02	16.65	108.38	65.50			
19	100,000	500,000	300,000	135	1,796	7.48	99.50	818.86	5,964.58	13.39	97.53	10	20	50.00	100.00	16,869.46	20,239.82	83.35	100.00	2060.10	339.33			
20	500,000	UP		9	1,805	0.50	100.00	151.05	6,115.64	2.47	100.00	0	20	0.00	100.00	0.00	20,239.82	0.00	100.00	0.00	330.95			
				1,805					6,115.64					20					20,239.82					330.95



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 2463 Umbrella factories felt goods factories lace factories

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	116	116	6.98	6.98	80.77	80.77	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	111	227	6.68	13.66	44.05	124.82	1.27	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	449	676	27.02	40.67	146.02	270.84	4.22	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	316	992	19.01	59.69	112.11	382.95	3.24	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	121	1,113	7.28	66.97	96.45	479.41	2.79	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	78	1,191	4.69	71.66	144.03	623.44	4.16	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	71	1,262	4.27	75.93	140.31	763.75	4.06	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	77	1,339	4.63	80.57	163.77	927.52	4.73	26.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	47	1,386	2.83	83.39	182.72	1,110.24	5.28	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	52	1,438	3.13	86.52	196.72	1,306.96	5.69	37.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	41	1,479	2.47	88.99	194.56	1,501.52	5.62	43.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	44	1,523	2.65	91.64	257.54	1,759.06	7.44	50.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	20	1,543	1.20	92.84	151.02	1,910.08	4.36	55.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	38	1,581	2.29	95.13	333.23	2,243.31	9.63	64.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	1,600	1.14	96.27	247.31	2,490.61	7.15	71.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	1,629	1.74	98.01	672.85	3,163.46	19.45	91.43	2	2	100.00	100.00	172.72	172.72	100.00	100.00	25.67	5.46	
17	20,000	50,000	35,000	9	1,638	0.54	98.56	111.64	3,275.11	3.23	94.65	0	2	0.00	100.00	0.00	172.72	0.00	100.00	0.00	5.27	
18	50,000	100,000	75,000	17	1,655	1.02	99.58	130.98	3,406.09	3.79	98.44	0	2	0.00	100.00	0.00	172.72	0.00	100.00	0.00	5.07	
19	100,000	500,000	300,000	7	1,662	0.42	100.00	54.04	3,460.12	1.56	100.00	0	2	0.00	100.00	0.00	172.72	0.00	100.00	0.00	4.99	
20	500,000	UP		0	1,662	0.00	100.00	0.00	3,460.12	0.00	100.00	0	2	0.00	100.00	0.00	172.72	0.00	100.00	0.00	4.99	
				1,662					3,460.12					2					172.72			4.99



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2464 Batik Establishments

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 24641 Batik tulis

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 24642 Batik cetak / Batik cap

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 24643 Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2465 Garment factories (konpeksi)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,299	1,299	10.82	10.82	703.44	703.44	1.34	1.34	5	5	5.10	5.10	22.22	22.22	0.08	0.08	3.16	3.16	
2	50	100	75	451	1,750	3.76	14.58	733.27	1,436.71	1.39	2.73	1	6	1.02	6.12	10.40	32.63	0.04	0.12	1.42	2.27	
3	100	200	150	758	2,508	6.31	20.89	1,222.99	2,659.70	2.32	5.06	2	8	2.04	8.16	104.60	137.23	0.38	0.50	8.55	5.16	
4	200	300	250	730	3,238	6.08	26.97	762.17	3,421.87	1.45	6.50	3	11	3.06	11.22	1,690.63	1,827.86	6.21	6.71	221.82	53.42	
5	300	500	400	1,161	4,399	9.67	36.64	1,754.57	5,176.44	3.33	9.84	3	14	3.06	14.29	926.64	2,754.49	3.40	10.12	52.81	53.21	
6	500	750	625	1,035	5,434	8.62	45.26	1,730.32	6,906.76	3.29	13.13	0	14	0.00	14.29	0.00	2,754.49	0.00	10.12	0.00	39.88	
7	750	1,000	875	935	6,369	7.79	53.05	1,799.52	8,706.28	3.42	16.55	0	14	0.00	14.29	0.00	2,754.49	0.00	10.12	0.00	31.64	
8	1,000	1,500	1,250	1,106	7,475	9.21	62.26	2,676.66	11,382.93	5.09	21.64	1	15	1.02	15.31	263.07	3,017.57	0.97	11.08	9.83	26.51	
9	1,500	2,000	1,750	739	8,214	6.16	68.42	2,749.89	14,132.83	5.23	26.86	3	18	3.06	18.37	2,083.18	5,100.75	7.65	18.73	75.76	36.09	
10	2,000	2,500	2,250	394	8,608	3.28	71.70	1,611.61	15,744.44	3.06	29.93	7	25	7.14	25.51	727.73	5,828.48	2.67	21.41	45.16	37.02	
11	2,500	3,000	2,750	365	8,973	3.04	74.74	1,697.18	17,441.62	3.23	33.15	2	27	2.04	27.55	566.38	6,394.86	2.08	23.49	33.37	36.66	
12	3,000	4,000	3,500	410	9,383	3.41	78.15	2,389.52	19,831.14	4.54	37.69	8	35	8.16	35.71	836.91	7,231.77	3.07	26.56	35.02	36.47	
13	4,000	5,000	4,500	311	9,694	2.59	80.74	2,043.23	21,874.36	3.88	41.58	3	38	3.06	38.78	14.55	7,246.32	0.05	26.61	0.71	33.13	
14	5,000	7,500	6,250	438	10,132	3.65	84.39	3,668.86	25,543.22	6.97	48.55	0	38	0.00	38.78	0.00	7,246.32	0.00	26.61	0.00	28.37	
15	7,500	10,000	8,750	269	10,401	2.24	86.63	2,732.03	28,275.25	5.19	53.74	6	44	6.12	44.90	205.43	7,451.75	0.75	27.37	7.52	26.35	
16	10,000	20,000	15,000	442	10,843	3.68	90.31	6,368.25	34,643.50	12.10	65.85	5	49	5.10	50.00	5,593.57	13,045.31	20.54	47.91	87.84	37.66	
17	20,000	50,000	35,000	527	11,370	4.39	94.70	8,209.29	42,852.79	15.60	81.45	15	64	15.31	65.31	8,703.34	21,748.65	31.97	79.88	106.02	50.75	
18	50,000	100,000	75,000	312	11,682	2.60	97.30	5,902.66	48,755.45	11.22	92.67	21	85	21.43	86.73	996.26	22,744.91	3.66	83.54	16.88	46.65	
19	100,000	500,000	300,000	301	11,983	2.51	99.81	3,841.01	52,596.47	7.30	99.97	13	98	13.27	100.00	4,481.54	27,226.45	16.46	100.00	116.68	51.76	
20	500,000	UP		23	12,006	0.19	100.00	15.03	52,611.50	0.03	100.00	0	98	0.00	100.00	0.00	27,226.45	0.00	100.00	0.00	51.75	
				12,006					52,611.50					98					27,226.45			51.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2466 Zipper Factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2468 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	7.28	7.28	5.87	5.87	1.19	1.19	1	1	5.00	5.00	2.69	2.69	0.15	0.15	45.88	45.88			
2	50	100	75	4	15	2.65	9.93	1.08	6.95	0.22	1.40	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	38.78	38.78		
3	100	200	150	4	19	2.65	12.58	1.43	8.38	0.29	1.69	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	32.15	32.15		
4	200	300	250	4	23	2.65	15.23	0.36	8.74	0.07	1.77	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	30.83	30.83		
5	300	500	400	5	28	3.31	18.54	2.83	11.57	0.57	2.34	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	23.28	23.28		
6	500	750	625	10	38	6.62	25.17	10.91	22.48	2.21	4.55	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	11.98	11.98		
7	750	1,000	875	13	51	8.61	33.77	19.23	41.71	3.89	8.43	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	6.46	6.46		
8	1,000	1,500	1,250	6	57	3.97	37.75	16.70	58.41	3.38	11.81	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	4.61	4.61		
9	1,500	2,000	1,750	14	71	9.27	47.02	23.49	81.91	4.75	16.56	0	1	0.00	5.00	0.00	2.69	0.00	0.15	0.00	3.29	3.29		
10	2,000	2,500	2,250	13	84	8.61	55.63	52.05	133.96	10.52	27.09	5	6	25.00	30.00	145.35	148.05	8.02	8.16	279.24	110.52			
11	2,500	3,000	2,750	7	91	4.64	60.26	5.02	138.98	1.02	28.10	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	106.52	106.52		
12	3,000	4,000	3,500	1	92	0.66	60.93	7.39	146.38	1.50	29.60	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	101.14	101.14		
13	4,000	5,000	4,500	3	95	1.99	62.91	18.06	164.44	3.65	33.25	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	90.03	90.03		
14	5,000	7,500	6,250	4	99	2.65	65.56	29.15	193.59	5.89	39.14	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	76.48	76.48		
15	7,500	10,000	8,750	1	100	0.66	66.23	18.53	212.11	3.75	42.89	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	69.80	69.80		
16	10,000	20,000	15,000	8	108	5.30	71.52	116.96	329.08	23.65	66.54	0	6	0.00	30.00	0.00	148.05	0.00	8.16	0.00	44.99	44.99		
17	20,000	50,000	35,000	15	123	9.93	81.46	124.56	453.64	25.19	91.72	7	13	35.00	65.00	32.01	180.06	1.77	9.93	25.70	39.69			
18	50,000	100,000	75,000	3	126	1.99	83.44	4.59	449.04	0.93	90.79	0	13	0.00	65.00	0.00	180.06	0.00	9.93	0.00	40.10	40.10		
19	100,000	500,000	300,000	25	151	16.56	100.00	45.53	494.57	9.21	100.00	7	20	35.00	100.00	1,633.35	1,813.41	90.07	100.00	3587.72	366.66			
20	500,000	UP		0	151	0.00	100.00	0.00	494.57	0.00	100.00	0	20	0.00	100.00	0.00	1,813.41	0.00	100.00	0.00	366.66	366.66		
				151					494.57					20					1,813.41					366.66



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 247 Upholstery cushionmakers and saddlers workshops

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 248 Cotton wool and capoc factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	23.08	23.08	25.54	25.54	3.50	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	63	2.43	25.51	9.06	34.60	1.24	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	68	2.02	27.53	12.41	47.01	1.70	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	74	2.43	29.96	4.88	51.89	0.67	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	81	2.83	32.79	7.76	59.64	1.06	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	91	4.05	36.84	11.56	71.20	1.58	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	105	5.67	42.51	26.19	97.40	3.59	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	122	6.88	49.39	35.02	132.42	4.80	18.15	1	1	20.00	20.00	116.40	116.40	61.92	61.92	332.35	87.90			
9	1,500	2,000	1,750	14	136	5.67	55.06	7.97	140.39	1.09	19.24	2	3	40.00	60.00	3.53	119.93	1.88	63.79	44.30	85.43			
10	2,000	2,500	2,250	13	149	5.26	60.32	44.41	184.80	6.09	25.33	1	4	20.00	80.00	53.87	173.80	28.65	92.45	121.29	94.05			
11	2,500	3,000	2,750	8	157	3.24	63.56	49.92	234.73	6.84	32.17	0	4	0.00	80.00	0.00	173.80	0.00	92.45	0.00	74.04			
12	3,000	4,000	3,500	5	162	2.02	65.59	45.55	280.28	6.24	38.41	0	4	0.00	80.00	0.00	173.80	0.00	92.45	0.00	62.01			
13	4,000	5,000	4,500	8	170	3.24	68.83	22.77	303.05	3.12	41.54	0	4	0.00	80.00	0.00	173.80	0.00	92.45	0.00	57.35			
14	5,000	7,500	6,250	18	188	7.29	76.11	116.47	419.52	15.96	57.50	1	5	20.00	100.00	14.20	188.00	7.55	100.00	12.19	44.81			
15	7,500	10,000	8,750	13	201	5.26	81.38	22.04	441.56	3.02	60.52	0	5	0.00	100.00	0.00	188.00	0.00	100.00	0.00	42.58			
16	10,000	20,000	15,000	9	210	3.64	85.02	46.65	488.21	6.39	66.91	0	5	0.00	100.00	0.00	188.00	0.00	100.00	0.00	38.51			
17	20,000	50,000	35,000	17	227	6.88	91.90	172.65	660.86	23.66	90.58	0	5	0.00	100.00	0.00	188.00	0.00	100.00	0.00	28.45			
18	50,000	100,000	75,000	11	238	4.45	96.36	35.06	695.93	4.81	95.38	0	5	0.00	100.00	0.00	188.00	0.00	100.00	0.00	27.01			
19	100,000	500,000	300,000	9	247	3.64	100.00	33.69	729.61	4.62	100.00	0	5	0.00	100.00	0.00	188.00	0.00	100.00	0.00	25.77			
20	500,000	UP		0	247	0.00	100.00	0.00	729.61	0.00	100.00	0	5	0.00	100.00	0.00	188.00	0.00	100.00	0.00	25.77			
				247					729.61					5					188.00					25.77



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 249 Laundries pressers dry-(Chemical) cleaning cleaning of feath

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2491 Laundries and pressers

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	91	91	10.17	10.17	32.72	32.72	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	58	149	6.48	16.65	57.98	90.70	1.69	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	95	244	10.61	27.26	73.30	164.00	2.13	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	64	308	7.15	34.41	64.68	228.68	1.88	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	101	409	11.28	45.70	122.65	351.33	3.57	10.22	1	1	50.00	50.00	35.18	35.18	21.60	21.60	28.68	10.01	
6	500	750	625	112	521	12.51	58.21	229.70	581.03	6.68	16.90	0	1	0.00	50.00	0.00	35.18	0.00	21.60	0.00	6.05	
7	750	1,000	875	80	601	8.94	67.15	213.11	794.14	6.20	23.10	1	2	50.00	100.00	127.67	162.85	78.40	100.00	59.91	20.51	
8	1,000	1,500	1,250	70	671	7.82	74.97	252.50	1,046.64	7.34	30.44	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	15.56	
9	1,500	2,000	1,750	48	719	5.36	80.34	228.53	1,275.17	6.65	37.09	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	12.77	
10	2,000	2,500	2,250	25	744	2.79	83.13	132.49	1,407.66	3.85	40.94	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	11.57	
11	2,500	3,000	2,750	18	762	2.01	85.14	137.82	1,545.48	4.01	44.95	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	10.54	
12	3,000	4,000	3,500	40	802	4.47	89.61	300.32	1,845.80	8.74	53.69	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	8.82	
13	4,000	5,000	4,500	21	823	2.35	91.96	214.31	2,060.10	6.23	59.92	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	7.90	
14	5,000	7,500	6,250	37	860	4.13	96.09	568.35	2,628.45	16.53	76.45	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	6.20	
15	7,500	10,000	8,750	13	873	1.45	97.54	244.88	2,873.32	7.12	83.57	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	5.67	
16	10,000	20,000	15,000	12	885	1.34	98.88	357.48	3,230.81	10.40	93.97	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	5.04	
17	20,000	50,000	35,000	7	892	0.78	99.66	189.56	3,420.37	5.51	99.48	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.76	
18	50,000	100,000	75,000	1	893	0.11	99.78	3.27	3,417.09	0.10	99.39	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.77	
19	100,000	500,000	300,000	1	894	0.11	99.89	1.80	3,415.29	0.05	99.34	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.77	
20	500,000	UP		1	895	0.11	100.00	22.78	3,438.07	0.66	100.00	0	2	0.00	100.00	0.00	162.85	0.00	100.00	0.00	4.74	
				895					3,438.07					2					162.85			4.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2492 Dry-(chemical) cleaning

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2493 Cleaning of feathers and down

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2498 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 250 Wood pulp cellulose based on wood pulp and lino factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2501 Wood pulp and cellulose based on wood pulp

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.64	1.64	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.64	3.28	0.01	0.11	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.64	4.92	4.48	4.58	1.43	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.64	6.56	6.51	11.09	2.08	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.64	8.20	0.02	11.07	0.01	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.64	9.84	7.13	18.20	2.28	5.82	1	1	10.00	10.00	2,721.54	2,721.54	16.85	16.85	38169.93	14955.23			
8	1,000	1,500	1,250	1	7	1.64	11.48	23.53	41.73	7.53	13.36	0	1	0.00	10.00	0.00	2,721.54	0.00	16.85	0.00	6521.92			
9	1,500	2,000	1,750	1	8	1.64	13.11	0.05	41.78	0.01	13.37	0	1	0.00	10.00	0.00	2,721.54	0.00	16.85	0.00	6514.63			
10	2,000	2,500	2,250	1	9	1.64	14.75	16.13	57.90	5.16	18.53	0	1	0.00	10.00	0.00	2,721.54	0.00	16.85	0.00	4700.33			
11	2,500	3,000	2,750	1	10	1.64	16.39	16.13	74.03	5.16	23.69	0	1	0.00	10.00	0.00	2,721.54	0.00	16.85	0.00	3676.46			
12	3,000	4,000	3,500	1	11	1.64	18.03	0.06	73.97	0.02	23.67	0	1	0.00	10.00	0.00	2,721.54	0.00	16.85	0.00	3679.23			
13	4,000	5,000	4,500	1	12	1.64	19.67	0.06	74.03	0.02	23.69	0	1	0.00	10.00	0.00	2,721.54	0.00	16.85	0.00	3676.46			
14	5,000	7,500	6,250	3	15	4.92	24.59	30.45	104.48	9.75	33.44	0	1	0.00	10.00	0.00	2,721.54	0.00	16.85	0.00	2604.94			
15	7,500	10,000	8,750	1	16	1.64	26.23	4.85	99.62	1.55	31.89	0	1	0.00	10.00	0.00	2,721.54	0.00	16.85	0.00	2731.80			
16	10,000	20,000	15,000	8	24	13.11	39.34	23.00	122.63	7.36	39.25	6	7	60.00	70.00	1,666.79	4,388.33	10.32	27.18	7246.25	3578.61			
17	20,000	50,000	35,000	11	35	18.03	57.38	85.09	207.72	27.23	66.48	0	7	0.00	70.00	0.00	4,388.33	0.00	27.18	0.00	2112.67			
18	50,000	100,000	75,000	4	39	6.56	63.93	1.17	208.88	0.37	66.85	0	7	0.00	70.00	0.00	4,388.33	0.00	27.18	0.00	2100.87			
19	100,000	500,000	300,000	10	49	16.39	80.33	57.46	266.34	18.39	85.24	3	10	30.00	100.00	11,759.71	16,148.04	72.82	100.00	20467.65	6063.02			
20	500,000	UP		12	61	19.67	100.00	46.11	312.44	14.76	100.00	0	10	0.00	100.00	0.00	16,148.04	0.00	100.00	0.00	5168.31			
				61					312.44					10					16,148.04					5168.31



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2508 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 251 Paper cardboard and hardboard factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2511 Paper manufacture

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	257	257	17.04	17.04	77.14	77.14	1.60	1.60	2	2	4.00	4.00	44.52	44.52	0.51	0.51	57.72	57.72			
2	50	100	75	17	274	1.13	18.17	31.04	108.17	0.64	2.24	1	3	2.00	6.00	65.14	109.66	0.74	1.25	209.86	101.37			
3	100	200	150	31	305	2.06	20.23	74.54	182.72	1.55	3.79	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	60.01			
4	200	300	250	18	323	1.19	21.42	58.38	241.10	1.21	5.00	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	45.48			
5	300	500	400	16	339	1.06	22.48	9.24	250.34	0.19	5.19	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	43.80			
6	500	750	625	20	359	1.33	23.81	33.99	284.32	0.71	5.90	0	3	0.00	6.00	0.00	109.66	0.00	1.25	0.00	38.57			
7	750	1,000	875	27	386	1.79	25.60	17.74	302.07	0.37	6.27	1	4	2.00	8.00	15.00	124.66	0.17	1.42	84.55	41.27			
8	1,000	1,500	1,250	30	416	1.99	27.59	64.34	366.41	1.34	7.60	0	4	0.00	8.00	0.00	124.66	0.00	1.42	0.00	34.02			
9	1,500	2,000	1,750	29	445	1.92	29.51	83.55	449.96	1.73	9.34	2	6	4.00	12.00	465.77	590.43	5.30	6.72	557.47	131.22			
10	2,000	2,500	2,250	13	458	0.86	30.37	25.83	475.80	0.54	9.87	1	7	2.00	14.00	2,182.59	2,773.02	24.83	31.55	8448.42	582.82			
11	2,500	3,000	2,750	19	477	1.26	31.63	78.74	554.53	1.63	11.51	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	500.06			
12	3,000	4,000	3,500	24	501	1.59	33.22	86.26	640.79	1.79	13.30	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	432.75			
13	4,000	5,000	4,500	31	532	2.06	35.28	86.61	727.40	1.80	15.09	0	7	0.00	14.00	0.00	2,773.02	0.00	31.55	0.00	381.22			
14	5,000	7,500	6,250	49	581	3.25	38.53	213.95	941.35	4.44	19.53	1	8	2.00	16.00	521.09	3,294.11	5.93	37.48	243.56	349.93			
15	7,500	10,000	8,750	54	635	3.58	42.11	205.99	1,147.34	4.27	23.81	1	9	2.00	18.00	0.00	3,294.11	0.00	37.48	0.00	287.11			
16	10,000	20,000	15,000	97	732	6.43	48.54	668.22	1,815.56	13.86	37.67	2	11	4.00	22.00	248.86	3,542.97	2.83	40.31	37.24	195.14			
17	20,000	50,000	35,000	123	855	8.16	56.70	439.53	2,255.09	9.12	46.79	9	20	18.00	40.00	957.23	4,500.20	10.89	51.20	217.79	199.56			
18	50,000	100,000	75,000	141	996	9.35	66.05	727.48	2,982.57	15.09	61.88	10	30	20.00	60.00	2,077.69	6,577.89	23.64	74.84	285.60	220.54			
19	100,000	500,000	300,000	317	1,313	21.02	87.07	1,152.56	4,135.13	23.91	85.80	8	38	16.00	76.00	1,112.12	7,690.02	12.65	87.49	96.49	185.97			
20	500,000	UP		195	1,508	12.93	100.00	684.51	4,819.65	14.20	100.00	12	50	24.00	100.00	1,099.37	8,789.38	12.51	100.00	160.61	182.37			
				1,508					4,819.65					50					8,789.38					182.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2512 Manufacture of cardboard and hardboard

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	14.12	14.12	6.53	6.53	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	14	2.35	16.47	1.78	8.31	0.33	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	3.53	20.00	19.53	27.83	3.57	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	23	7.06	27.06	32.35	60.18	5.91	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	24	1.18	28.24	0.83	61.01	0.15	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	28	4.71	32.94	64.43	125.44	11.77	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	29	1.18	34.12	0.00	125.44	0.00	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	33	4.71	38.82	3.58	129.02	0.65	23.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	34	1.18	40.00	6.42	135.44	1.17	24.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	36	2.35	42.35	3.14	138.59	0.57	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	43	8.24	50.59	16.42	155.01	3.00	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	1.18	51.76	48.02	203.03	8.77	37.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	1.18	52.94	2.48	205.52	0.45	37.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	49	4.71	57.65	26.92	232.44	4.92	42.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	50	1.18	58.82	1.24	233.68	0.23	42.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	53	3.53	62.35	30.60	264.28	5.59	48.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	68	17.65	80.00	92.49	356.78	16.90	65.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	71	3.53	83.53	134.11	490.88	24.50	89.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	84	15.29	98.82	55.52	546.41	10.15	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	85	1.18	100.00	0.86	547.26	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				85					547.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2518 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	10.34	10.34	4.37	4.37	3.07	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	3.45	13.79	0.74	5.10	0.52	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	3.45	17.24	0.41	5.51	0.29	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	3.45	20.69	1.62	7.13	1.14	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	3.45	24.14	0.63	7.75	0.44	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	3.45	27.59	1.36	9.11	0.96	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.45	31.03	0.74	9.85	0.52	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.45	34.48	1.22	11.07	0.86	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.45	37.93	1.45	12.52	1.02	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.45	41.38	1.65	14.18	1.16	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.45	44.83	0.35	14.53	0.25	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.45	48.28	8.59	23.12	6.04	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.45	51.72	1.02	24.14	0.72	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	3.45	55.17	1.25	25.39	0.88	17.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	3.45	58.62	8.52	33.91	6.00	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	20	10.34	68.97	10.34	44.24	7.28	31.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	28	27.59	96.55	65.17	109.41	45.87	77.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	29	3.45	100.00	32.65	142.06	22.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	142.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	29	0.00	100.00	0.00	142.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				29					142.06					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 252 Carton and paper goods factories bookbinders

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2521 Carton manufacture (loadings if applicable)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2522 Paper goods and or carton goods factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	198	198	8.49	8.49	109.32	109.32	0.86	0.86	5	5	6.58	6.58	142.89	142.89	1.22	1.22	130.70	130.70			
2	50	100	75	48	246	2.06	10.55	209.49	318.82	1.64	2.49	2	7	2.63	9.21	104.03	246.91	0.89	2.11	49.66	77.45			
3	100	200	150	51	297	2.19	12.74	411.88	730.69	3.22	5.72	2	9	2.63	11.84	120.94	367.85	1.03	3.14	29.36	50.34			
4	200	300	250	41	338	1.76	14.49	223.36	954.06	1.75	7.46	1	10	1.32	13.16	237.40	605.25	2.03	5.17	106.29	63.44			
5	300	500	400	54	392	2.32	16.81	145.97	1,100.02	1.14	8.61	2	12	2.63	15.79	574.32	1,179.57	4.90	10.07	393.46	107.23			
6	500	750	625	55	447	2.36	19.17	272.20	1,372.22	2.13	10.73	2	14	2.63	18.42	201.40	1,380.97	1.72	11.79	73.99	100.64			
7	750	1,000	875	95	542	4.07	23.24	129.79	1,502.02	1.02	11.75	1	15	1.32	19.74	25.33	1,406.30	0.22	12.01	19.52	93.63			
8	1,000	1,500	1,250	79	621	3.39	26.63	243.53	1,745.54	1.91	13.66	0	15	0.00	19.74	0.00	1,406.30	0.00	12.01	0.00	80.57			
9	1,500	2,000	1,750	107	728	4.59	31.22	246.11	1,991.65	1.93	15.58	2	17	2.63	22.37	472.22	1,878.52	4.03	16.04	191.88	94.32			
10	2,000	2,500	2,250	62	790	2.66	33.88	304.97	2,296.62	2.39	17.97	0	17	0.00	22.37	0.00	1,878.52	0.00	16.04	0.00	81.80			
11	2,500	3,000	2,750	45	835	1.93	35.81	302.52	2,599.14	2.37	20.33	1	18	1.32	23.68	2.13	1,880.65	0.02	16.06	0.70	72.36			
12	3,000	4,000	3,500	77	912	3.30	39.11	559.06	3,158.20	4.37	24.71	2	20	2.63	26.32	3,094.81	4,975.46	26.42	42.48	553.57	157.54			
13	4,000	5,000	4,500	99	1,011	4.25	43.35	321.85	3,480.05	2.52	27.22	3	23	3.95	30.26	52.02	5,027.48	0.44	42.92	16.16	144.47			
14	5,000	7,500	6,250	138	1,149	5.92	49.27	1,009.37	4,489.42	7.90	35.12	1	24	1.32	31.58	124.24	5,151.72	1.06	43.99	12.31	114.75			
15	7,500	10,000	8,750	128	1,277	5.49	54.76	674.31	5,163.73	5.27	40.39	3	27	3.95	35.53	718.35	5,870.08	6.13	50.12	106.53	113.68			
16	10,000	20,000	15,000	269	1,546	11.54	66.30	2,390.43	7,554.15	18.70	59.09	15	42	19.74	55.26	2,071.33	7,941.41	17.68	67.80	86.65	105.13			
17	20,000	50,000	35,000	298	1,844	12.78	79.07	2,408.01	9,962.16	18.84	77.93	4	46	5.26	60.53	123.39	8,064.80	1.05	68.86	5.12	80.95			
18	50,000	100,000	75,000	220	2,064	9.43	88.51	1,182.77	11,144.93	9.25	87.18	13	59	17.11	77.63	1,534.71	9,599.51	13.10	81.96	129.76	86.13			
19	100,000	500,000	300,000	195	2,259	8.36	96.87	1,270.35	12,415.28	9.94	97.12	9	68	11.84	89.47	1,028.19	10,627.70	8.78	90.74	80.94	85.60			
20	500,000	UP		73	2,332	3.13	100.00	367.84	12,783.12	2.88	100.00	8	76	10.53	100.00	1,084.67	11,712.38	9.26	100.00	294.88	91.62			
				2,332					12,783.12					76					11,712.38					91.62



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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2523 Bookbinders

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2528 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	11.01	11.01	1.62	1.62	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.92	11.93	0.25	1.36	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	17	3.67	15.60	2.11	0.75	0.37	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.92	16.51	0.53	1.27	0.09	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	24	5.50	22.02	6.61	7.88	1.17	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	0.92	22.94	27.56	35.44	4.87	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	26	0.92	23.85	4.35	39.79	0.77	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	31	4.59	28.44	27.13	66.92	4.79	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	33	1.83	30.28	10.17	77.09	1.80	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	34	0.92	31.19	17.90	59.19	3.16	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	38	3.67	34.86	10.00	69.19	1.77	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	39	0.92	35.78	16.17	85.35	2.86	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	0.92	36.70	20.05	105.41	3.54	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	57	15.60	52.29	92.13	197.53	16.28	34.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	58	0.92	53.21	54.94	252.47	9.71	44.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	62	3.67	56.88	73.87	326.33	13.05	57.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	64	1.83	58.72	66.73	393.06	11.79	69.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	82	16.51	75.23	20.62	413.68	3.64	73.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	107	22.94	98.17	154.77	568.45	27.34	100.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	109	1.83	100.00	2.43	566.03	0.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				109					566.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 253 Newspaper printers other printers art printing works lithogr

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2531 Newspaper printers

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	4.91	4.91	40.65	40.65	1.85	1.85	1	1	7.69	7.69	1.39	1.39	0.12	0.12	3.41	3.41			
2	50	100	75	12	59	1.25	6.17	10.77	29.88	0.49	1.36	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	4.64			
3	100	200	150	32	91	3.34	9.51	8.04	21.84	0.37	1.00	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	6.35			
4	200	300	250	19	110	1.99	11.49	43.17	21.33	1.97	0.97	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	6.51			
5	300	500	400	54	164	5.64	17.14	72.91	94.23	3.32	4.30	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	1.47			
6	500	750	625	30	194	3.13	20.27	17.40	111.64	0.79	5.09	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	1.24			
7	750	1,000	875	32	226	3.34	23.62	32.91	144.54	1.50	6.59	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	0.96			
8	1,000	1,500	1,250	75	301	7.84	31.45	39.96	184.50	1.82	8.41	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	0.75			
9	1,500	2,000	1,750	41	342	4.28	35.74	69.73	254.23	3.18	11.59	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	0.55			
10	2,000	2,500	2,250	30	372	3.13	38.87	61.84	316.07	2.82	14.41	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	0.44			
11	2,500	3,000	2,750	34	406	3.55	42.42	53.97	370.04	2.46	16.87	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	0.37			
12	3,000	4,000	3,500	119	525	12.43	54.86	235.85	605.89	10.75	27.62	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	0.23			
13	4,000	5,000	4,500	62	587	6.48	61.34	131.58	737.47	6.00	33.61	0	1	0.00	7.69	0.00	1.39	0.00	0.12	0.00	0.19			
14	5,000	7,500	6,250	117	704	12.23	73.56	265.81	1,003.29	12.12	45.73	1	2	7.69	15.38	120.12	121.51	10.06	10.17	45.19	12.11			
15	7,500	10,000	8,750	55	759	5.75	79.31	253.07	1,256.35	11.53	57.26	2	4	15.38	30.77	222.45	343.96	18.63	28.80	87.90	27.38			
16	10,000	20,000	15,000	106	865	11.08	90.39	532.20	1,788.55	24.26	81.52	1	5	7.69	38.46	142.96	486.92	11.97	40.77	26.86	27.22			
17	20,000	50,000	35,000	53	918	5.54	95.92	215.64	2,004.19	9.83	91.35	2	7	15.38	53.85	105.00	591.92	8.79	49.56	48.69	29.53			
18	50,000	100,000	75,000	24	942	2.51	98.43	137.97	2,142.16	6.29	97.64	6	13	46.15	100.00	602.44	1,194.36	50.44	100.00	436.65	55.75			
19	100,000	500,000	300,000	14	956	1.46	99.90	51.31	2,193.47	2.34	99.98	0	13	0.00	100.00	0.00	1,194.36	0.00	100.00	0.00	54.45			
20	500,000	UP		1	957	0.10	100.00	0.55	2,194.02	0.02	100.00	0	13	0.00	100.00	0.00	1,194.36	0.00	100.00	0.00	54.44			
				957					2,194.02					13					1,194.36					54.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2532 Other printers art printing works lithographers

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	903	903	9.11	9.11	399.04	399.04	1.30	1.30	2	2	3.17	3.17	8.33	8.33	0.00	0.00	2.09	2.09			
2	50	100	75	326	1,229	3.29	12.39	405.20	804.24	1.32	2.62	0	2	0.00	3.17	0.00	8.33	0.00	0.00	0.00	1.04			
3	100	200	150	556	1,785	5.61	18.00	711.28	1,515.52	2.32	4.94	1	3	1.59	4.76	60.92	69.25	0.02	0.02	8.56	4.57			
4	200	300	250	547	2,332	5.52	23.52	644.84	2,160.35	2.10	7.05	2	5	3.17	7.94	4.85	74.09	0.00	0.02	0.75	3.43			
5	300	500	400	820	3,152	8.27	31.78	74.56	2,085.79	0.24	6.80	2	7	3.17	11.11	412.50	486.59	0.14	0.16	553.24	23.33			
6	500	750	625	681	3,833	6.87	38.65	718.22	2,804.01	2.34	9.15	2	9	3.17	14.29	40.16	526.75	0.01	0.17	5.59	18.79			
7	750	1,000	875	626	4,459	6.31	44.96	919.72	3,723.73	3.00	12.15	0	9	0.00	14.29	0.00	526.75	0.00	0.17	0.00	14.15			
8	1,000	1,500	1,250	830	5,289	8.37	53.33	1,407.62	5,131.35	4.59	16.74	1	10	1.59	15.87	0.34	527.09	0.00	0.17	0.02	10.27			
9	1,500	2,000	1,750	617	5,906	6.22	59.55	1,401.61	6,532.96	4.57	21.31	3	13	4.76	20.63	154.43	681.52	0.05	0.23	11.02	10.43			
10	2,000	2,500	2,250	481	6,387	4.85	64.40	1,394.03	7,926.99	4.55	25.86	2	15	3.17	23.81	4,822.72	5,504.24	1.59	1.82	345.96	69.44			
11	2,500	3,000	2,750	306	6,693	3.09	67.49	1,084.91	9,011.91	3.54	29.40	1	16	1.59	25.40	11.83	5,516.07	0.00	1.82	1.09	61.21			
12	3,000	4,000	3,500	426	7,119	4.30	71.79	1,802.64	10,814.55	5.88	35.28	3	19	4.76	30.16	809.33	6,325.40	0.27	2.09	44.90	58.49			
13	4,000	5,000	4,500	306	7,425	3.09	74.87	1,529.47	12,344.02	4.99	40.27	3	22	4.76	34.92	290.47	6,615.87	0.10	2.18	18.99	53.60			
14	5,000	7,500	6,250	522	7,947	5.26	80.14	2,937.01	15,281.03	9.58	49.85	0	22	0.00	34.92	0.00	6,615.87	0.00	2.18	0.00	43.29			
15	7,500	10,000	8,750	332	8,279	3.35	83.48	2,424.18	17,705.21	7.91	57.76	2	24	3.17	38.10	550.11	7,165.98	0.18	2.37	22.69	40.47			
16	10,000	20,000	15,000	610	8,889	6.15	89.63	4,652.60	22,357.81	15.18	72.94	10	34	15.87	53.97	22,636.78	29,802.76	7.48	9.84	486.54	133.30			
17	20,000	50,000	35,000	503	9,392	5.07	94.71	3,843.55	26,201.36	12.54	85.48	13	47	20.63	74.60	70,092.44	99,895.20	23.15	32.99	1823.64	381.26			
18	50,000	100,000	75,000	253	9,645	2.55	97.26	1,455.00	27,656.36	4.75	90.23	9	56	14.29	88.89	14,858.84	114,754.04	4.91	37.90	1021.22	414.93			
19	100,000	500,000	300,000	201	9,846	2.03	99.28	703.68	28,360.04	2.30	92.52	7	63	11.11	100.00	188,051.62	302,805.66	62.10	100.00	26724.10	1067.72			
20	500,000	UP		71	9,917	0.72	100.00	2,291.46	30,651.50	7.48	100.00	0	63	0.00	100.00	0.00	302,805.66	0.00	100.00	0.00	987.90			
				9,917					30,651.50					63					302,805.66					987.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2533 Typeplate workshopsblock workshops

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2534 Photogravure workshop

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2538 Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	7.05	7.05	18.21	18.21	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	31	2.88	9.94	8.20	26.41	0.47	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	44	4.17	14.10	32.75	59.16	1.86	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	65	6.73	20.83	44.06	103.22	2.50	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	93	8.97	29.81	36.59	139.81	2.08	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	125	10.26	40.06	42.91	182.72	2.44	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	146	6.73	46.79	42.56	225.28	2.42	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	162	5.13	51.92	46.94	272.22	2.66	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	182	6.41	58.33	77.76	349.97	4.41	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	197	4.81	63.14	51.02	401.00	2.90	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	203	1.92	65.06	37.20	438.19	2.11	24.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	210	2.24	67.31	54.79	492.98	3.11	27.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	219	2.88	70.19	51.65	544.63	2.93	30.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	233	4.49	74.68	112.03	656.66	6.36	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	249	5.13	79.81	200.93	857.59	11.40	48.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	274	8.01	87.82	382.18	1,239.78	21.69	70.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	298	7.69	95.51	193.97	1,433.75	11.01	81.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	307	2.88	98.40	176.18	1,609.93	10.00	91.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	311	1.28	99.68	155.98	1,765.91	8.85	100.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	312	0.32	100.00	3.87	1,762.04	0.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				312					1,762.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 254 Coloured paper and wallpaper printing works

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 255 Straw and rush goods factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 256 Leather production and tanneries

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.19	5.19	11.47	11.47	0.86	0.86	1	1	14.29	14.29	2.27	2.27	3.25	3.25	19.79	19.79			
2	50	100	75	7	22	2.42	7.61	31.94	43.41	2.39	3.25	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	5.23			
3	100	200	150	3	25	1.04	8.65	20.67	64.09	1.55	4.80	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	3.54			
4	200	300	250	4	29	1.38	10.03	1.28	65.37	0.10	4.90	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	3.47			
5	300	500	400	9	38	3.11	13.15	3.99	69.36	0.30	5.19	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	3.27			
6	500	750	625	6	44	2.08	15.22	7.97	77.33	0.60	5.79	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	2.93			
7	750	1,000	875	13	57	4.50	19.72	10.12	87.45	0.76	6.55	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	2.60			
8	1,000	1,500	1,250	16	73	5.54	25.26	21.58	109.03	1.62	8.17	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	2.08			
9	1,500	2,000	1,750	9	82	3.11	28.37	18.54	127.57	1.39	9.55	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	1.78			
10	2,000	2,500	2,250	10	92	3.46	31.83	31.35	158.93	2.35	11.90	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	1.43			
11	2,500	3,000	2,750	3	95	1.04	32.87	14.84	173.77	1.11	13.01	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	1.31			
12	3,000	4,000	3,500	14	109	4.84	37.72	35.53	209.30	2.66	15.67	0	1	0.00	14.29	0.00	2.27	0.00	3.25	0.00	1.08			
13	4,000	5,000	4,500	16	125	5.54	43.25	45.98	255.28	3.44	19.12	1	2	14.29	28.57	30.75	33.02	44.07	47.33	66.88	12.93			
14	5,000	7,500	6,250	18	143	6.23	49.48	84.86	340.13	6.36	25.47	1	3	14.29	42.86	11.35	44.37	16.26	63.59	13.37	13.04			
15	7,500	10,000	8,750	38	181	13.15	62.63	133.07	473.21	9.97	35.44	0	3	0.00	42.86	0.00	44.37	0.00	63.59	0.00	9.38			
16	10,000	20,000	15,000	48	229	16.61	79.24	361.42	834.62	27.07	62.51	0	3	0.00	42.86	0.00	44.37	0.00	63.59	0.00	5.32			
17	20,000	50,000	35,000	32	261	11.07	90.31	361.45	1,196.07	27.07	89.58	4	7	57.14	100.00	25.40	69.77	36.41	100.00	7.03	5.83			
18	50,000	100,000	75,000	18	279	6.23	96.54	107.36	1,303.44	8.04	97.62	0	7	0.00	100.00	0.00	69.77	0.00	100.00	0.00	5.35			
19	100,000	500,000	300,000	4	283	1.38	97.92	31.03	1,334.47	2.32	99.94	0	7	0.00	100.00	0.00	69.77	0.00	100.00	0.00	5.23			
20	500,000	UP		6	289	2.08	100.00	0.79	1,335.26	0.06	100.00	0	7	0.00	100.00	0.00	69.77	0.00	100.00	0.00	5.23			
				289					1,335.26					7					69.77					5.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 257 Shoe factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2571 Leather

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	8.94	8.94	25.54	25.54	0.50	0.50	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	14	61	2.66	11.60	45.00	70.54	0.88	1.38	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	22	83	4.18	15.78	18.50	89.04	0.36	1.74	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	13	96	2.47	18.25	41.19	130.23	0.80	2.54	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	29	125	5.51	23.76	95.05	225.28	1.85	4.40	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	30	155	5.70	29.47	117.37	342.64	2.29	6.68	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	24	179	4.56	34.03	108.77	451.41	2.12	8.81	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	36	215	6.84	40.87	201.29	652.70	3.93	12.73	1	1	1	33.33	33.33	50.00	50.00	71.55	71.55	24.84	7.66		
9	1,500	2,000	1,750	14	229	2.66	43.54	101.78	754.49	1.99	14.72	0	1	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	6.63		
10	2,000	2,500	2,250	19	248	3.61	47.15	89.48	843.97	1.75	16.47	0	1	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	5.92		
11	2,500	3,000	2,750	22	270	4.18	51.33	187.14	1,031.11	3.65	20.12	0	1	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	4.85		
12	3,000	4,000	3,500	27	297	5.13	56.46	334.94	1,366.04	6.53	26.65	0	1	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	3.66		
13	4,000	5,000	4,500	16	313	3.04	59.51	140.59	1,506.64	2.74	29.39	0	1	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	3.32		
14	5,000	7,500	6,250	33	346	6.27	65.78	379.48	1,886.12	7.40	36.80	0	1	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	2.65		
15	7,500	10,000	8,750	22	368	4.18	69.96	213.45	2,099.57	4.16	40.96	0	1	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	2.38		
16	10,000	20,000	15,000	51	419	9.70	79.66	1,133.81	3,233.38	22.12	63.08	0	1	1	0.00	33.33	0.00	50.00	0.00	71.55	0.00	1.55		
17	20,000	50,000	35,000	66	485	12.55	92.21	1,072.44	4,305.83	20.92	84.00	1	2	2	33.33	66.67	15.29	65.29	21.88	93.44	1.43	1.52		
18	50,000	100,000	75,000	18	503	3.42	95.63	456.48	4,762.31	8.91	92.91	0	2	2	0.00	66.67	0.00	65.29	0.00	93.44	0.00	1.37		
19	100,000	500,000	300,000	22	525	4.18	99.81	363.38	5,125.68	7.09	100.00	1	3	3	33.33	100.00	4.59	69.88	6.56	100.00	1.26	1.36		
20	500,000	UP		1	526	0.19	100.00	0.00	5,125.68	0.00	100.00	0	3	3	0.00	100.00	0.00	69.88	0.00	100.00	0.00	1.36		
				526					5,125.68					3					69.88					1.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2572 Rubber and/or Canvas

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	90	90	8.36	8.36	45.22	45.22	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	108	1.67	10.04	84.68	129.91	0.88	1.35	1	1	4.17	4.17	0.75	0.75	0.02	0.02	0.89	0.58			
3	100	200	150	20	128	1.86	11.90	99.93	229.84	1.04	2.38	0	1	0.00	4.17	0.00	0.75	0.00	0.02	0.00	0.33			
4	200	300	250	14	142	1.30	13.20	132.55	362.39	1.38	3.76	0	1	0.00	4.17	0.00	0.75	0.00	0.02	0.00	0.21			
5	300	500	400	31	173	2.88	16.08	98.19	460.58	1.02	4.78	0	1	0.00	4.17	0.00	0.75	0.00	0.02	0.00	0.16			
6	500	750	625	30	203	2.79	18.87	119.24	579.82	1.24	6.02	0	1	0.00	4.17	0.00	0.75	0.00	0.02	0.00	0.13			
7	750	1,000	875	26	229	2.42	21.28	94.51	674.32	0.98	7.00	0	1	0.00	4.17	0.00	0.75	0.00	0.02	0.00	0.11			
8	1,000	1,500	1,250	42	271	3.90	25.19	214.92	889.25	2.23	9.23	0	1	0.00	4.17	0.00	0.75	0.00	0.02	0.00	0.08			
9	1,500	2,000	1,750	36	307	3.35	28.53	126.09	1,015.34	1.31	10.54	0	1	0.00	4.17	0.00	0.75	0.00	0.02	0.00	0.07			
10	2,000	2,500	2,250	23	330	2.14	30.67	165.70	1,181.04	1.72	12.26	0	1	0.00	4.17	0.00	0.75	0.00	0.02	0.00	0.06			
11	2,500	3,000	2,750	35	365	3.25	33.92	157.84	1,338.88	1.64	13.89	1	2	4.17	8.33	1.07	1.82	0.03	0.06	0.68	0.14			
12	3,000	4,000	3,500	63	428	5.86	39.78	448.03	1,786.92	4.65	18.54	0	2	0.00	8.33	0.00	1.82	0.00	0.06	0.00	0.10			
13	4,000	5,000	4,500	48	476	4.46	44.24	474.16	2,261.08	4.92	23.46	2	4	8.33	16.67	60.79	62.62	1.86	1.92	12.82	2.77			
14	5,000	7,500	6,250	76	552	7.06	51.30	720.82	2,981.90	7.48	30.94	5	9	20.83	37.50	256.79	319.41	7.87	9.79	35.62	10.71			
15	7,500	10,000	8,750	21	573	1.95	53.25	231.19	3,213.09	2.40	33.34	0	9	0.00	37.50	0.00	319.41	0.00	9.79	0.00	9.94			
16	10,000	20,000	15,000	104	677	9.67	62.92	762.00	3,975.10	7.91	41.25	5	14	20.83	58.33	1,200.55	1,519.95	36.79	46.58	157.55	38.24			
17	20,000	50,000	35,000	115	792	10.69	73.61	2,043.92	6,019.02	21.21	62.46	4	18	16.67	75.00	687.27	2,207.22	21.06	67.64	33.63	36.67			
18	50,000	100,000	75,000	102	894	9.48	83.09	1,280.52	7,299.53	13.29	75.74	1	19	4.17	79.17	13.57	2,220.79	0.42	68.06	1.06	30.42			
19	100,000	500,000	300,000	128	1,022	11.90	94.98	1,720.15	9,019.68	17.85	93.59	3	22	12.50	91.67	440.45	2,661.24	13.50	81.55	25.61	29.50			
20	500,000	UP		54	1,076	5.02	100.00	617.32	9,637.01	6.41	100.00	2	24	8.33	100.00	601.89	3,263.13	18.45	100.00	97.50	33.86			
				1,076					9,637.01					24					3,263.13					33.86



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2578

Other materials or mixture of abovementioned materials&other

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	4.06	4.06	18.57	18.57	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	51	3.61	7.67	62.97	81.53	0.95	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	72	3.16	10.83	58.65	22.88	0.89	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	79	1.05	11.88	12.23	35.11	0.19	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	119	6.02	17.89	89.12	124.23	1.35	1.88	0	0	0.00	0.00	1.35	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	131	1.80	19.70	37.92	162.16	0.57	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	148	2.56	22.26	80.31	242.47	1.22	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	55	203	8.27	30.53	161.99	404.45	2.45	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	34	237	5.11	35.64	205.97	610.42	3.12	9.24	0	0	0.00	0.00	3.12	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	253	2.41	38.05	160.39	770.81	2.43	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	272	2.86	40.90	122.00	892.80	1.85	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	288	2.41	43.31	117.71	1,010.51	1.78	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	298	1.50	44.81	120.19	1,130.70	1.82	17.12	0	0	0.00	0.00	1.82	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	62	360	9.32	54.14	377.83	1,508.53	5.72	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	51	411	7.67	61.80	331.65	1,840.18	5.02	27.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	80	491	12.03	73.83	1,446.66	3,286.85	21.91	49.78	5	5	50.00	50.00	945.30	945.30	60.46	60.46	65.34	28.76			
17	20,000	50,000	35,000	103	594	15.49	89.32	1,758.70	5,045.55	26.64	76.41	4	9	40.00	90.00	557.18	1,502.48	35.64	96.10	31.68	29.78			
18	50,000	100,000	75,000	48	642	7.22	96.54	700.40	5,745.96	10.61	87.02	0	9	0.00	90.00	0.00	1,502.48	0.00	96.10	0.00	26.15			
19	100,000	500,000	300,000	20	662	3.01	99.55	771.73	6,517.69	11.69	98.71	1	10	10.00	100.00	61.02	1,563.50	3.90	100.00	7.91	23.99			
20	500,000	UP		3	665	0.45	100.00	85.28	6,602.97	1.29	100.00	0	10	0.00	100.00	0.00	1,563.50	0.00	100.00	0.00	23.68			
				665					6,602.97					10					1,563.50					23.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 258 Leather goods factories

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2581 Leather goods factories (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2582 Imitation leather goods factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2588 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 259 Rubber goods factories foamed rubber factories tyre factorie

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2591 Rubber goods factories (excluding foamed rubber)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	5.57	5.57	24.87	24.87	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	73	0.78	6.35	47.86	72.74	0.47	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	86	1.13	7.48	47.51	120.25	0.47	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	108	1.91	9.40	132.43	252.67	1.31	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	134	2.26	11.66	66.72	319.39	0.66	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	167	2.87	14.53	91.23	410.62	0.91	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	63	230	5.48	20.02	70.36	480.98	0.70	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	79	309	6.88	26.89	148.16	629.14	1.47	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	40	349	3.48	30.37	214.72	843.85	2.13	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	37	386	3.22	33.59	106.68	950.53	1.06	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	407	1.83	35.42	120.02	1,070.55	1.19	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	65	472	5.66	41.08	357.65	1,428.20	3.55	14.17	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	38	510	3.31	44.39	289.07	1,717.26	2.87	17.04	4	5	22.22	27.78	2,300.89	2,300.89	46.47	46.47	795.97	133.99			
14	5,000	7,500	6,250	97	607	8.44	52.83	808.49	2,525.75	8.02	25.06	2	7	11.11	38.89	335.65	2,636.54	6.78	53.25	41.52	104.39			
15	7,500	10,000	8,750	54	661	4.70	57.53	625.39	3,151.14	6.20	31.26	1	8	5.56	44.44	6.24	2,642.78	0.13	53.37	1.00	83.87			
16	10,000	20,000	15,000	138	799	12.01	69.54	1,508.22	4,659.36	14.96	46.23	0	8	0.00	44.44	0.00	2,642.78	0.00	53.37	0.00	56.72			
17	20,000	50,000	35,000	161	960	14.01	83.55	2,150.88	6,810.24	21.34	67.56	2	10	11.11	55.56	28.97	2,671.74	0.58	53.96	1.35	39.23			
18	50,000	100,000	75,000	76	1,036	6.61	90.17	1,468.27	8,278.51	14.57	82.13	1	11	5.56	61.11	69.10	2,740.85	1.40	55.35	4.71	33.11			
19	100,000	500,000	300,000	87	1,123	7.57	97.74	1,516.25	9,794.77	15.04	97.17	7	18	38.89	100.00	2,210.83	4,951.68	44.65	100.00	145.81	50.55			
20	500,000	UP		26	1,149	2.26	100.00	284.97	10,079.74	2.83	100.00	0	18	0.00	100.00	0.00	4,951.68	0.00	100.00	0.00	49.13			
				1,149					10,079.74					18					4,951.68					49.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2592 Foamed rubber factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2593 Tyre factories vulcanizing works rubber factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	7.38	7.38	12.42	12.42	0.55	0.55	1	1	5.26	5.26	1.50	1.50	0.02	0.02	12.08	12.08			
2	50	100	75	8	43	1.69	9.07	19.36	31.77	0.86	1.41	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	4.72	4.72		
3	100	200	150	13	56	2.74	11.81	11.45	43.22	0.51	1.92	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	3.47	3.47		
4	200	300	250	14	70	2.95	14.77	17.43	60.65	0.77	2.69	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	2.47	2.47		
5	300	500	400	24	94	5.06	19.83	15.26	75.91	0.68	3.37	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	1.98	1.98		
6	500	750	625	33	127	6.96	26.79	42.30	118.21	1.88	5.25	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	1.27	1.27		
7	750	1,000	875	14	141	2.95	29.75	14.23	132.44	0.63	5.88	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	1.13	1.13		
8	1,000	1,500	1,250	27	168	5.70	35.44	45.52	177.96	2.02	7.91	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	0.84	0.84		
9	1,500	2,000	1,750	24	192	5.06	40.51	62.81	240.77	2.79	10.70	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	0.62	0.62		
10	2,000	2,500	2,250	11	203	2.32	42.83	18.95	259.72	0.84	11.54	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	0.58	0.58		
11	2,500	3,000	2,750	13	216	2.74	45.57	68.30	328.02	3.03	14.57	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	0.46	0.46		
12	3,000	4,000	3,500	17	233	3.59	49.16	86.57	414.59	3.85	18.42	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	0.36	0.36		
13	4,000	5,000	4,500	17	250	3.59	52.74	88.03	502.62	3.91	22.33	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	0.30	0.30		
14	5,000	7,500	6,250	13	263	2.74	55.49	80.90	583.51	3.59	25.92	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	0.26	0.26		
15	7,500	10,000	8,750	19	282	4.01	59.49	113.66	697.18	5.05	30.97	0	1	0.00	5.26	0.00	1.50	0.00	0.02	0.00	0.22	0.22		
16	10,000	20,000	15,000	37	319	7.81	67.30	338.92	1,036.09	15.06	46.03	1	2	5.26	10.53	68.11	69.61	1.12	1.14	20.10	6.72			
17	20,000	50,000	35,000	45	364	9.49	76.79	512.70	1,548.80	22.78	68.80	0	2	0.00	10.53	0.00	69.61	0.00	1.14	0.00	4.49	4.49		
18	50,000	100,000	75,000	11	375	2.32	79.11	102.40	1,651.20	4.55	73.35	0	2	0.00	10.53	0.00	69.61	0.00	1.14	0.00	4.22	4.22		
19	100,000	500,000	300,000	28	403	5.91	85.02	160.29	1,811.49	7.12	80.47	1	3	5.26	15.79	4.80	74.41	0.08	1.22	2.99	4.11	4.11		
20	500,000	UP		71	474	14.98	100.00	439.59	2,251.08	19.53	100.00	16	19	84.21	100.00	6,028.30	6,102.71	98.78	100.00	1371.36	271.10			
				474					2,251.08					19					6,102.71					271.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 25931 Tyre cord manufacturers (using tyre yarn as basic material)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2594 Remilling factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2595 Smoke houses

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.44	2.44	0.11	0.11	0.01	0.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.44	4.88	0.04	0.15	0.00	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.44	7.32	8.05	8.20	1.00	1.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	5	4.88	12.20	8.88	17.08	1.10	2.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.44	14.63	60.74	77.82	7.54	9.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.44	17.07	19.87	97.69	2.47	12.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	13	14.63	31.71	56.68	154.37	7.04	19.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	17	9.76	41.46	24.96	179.33	3.10	22.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	18	2.44	43.90	1.35	180.68	0.17	22.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	19	2.44	46.34	0.49	181.17	0.06	22.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	23	9.76	56.10	5.89	187.06	0.73	23.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	35	29.27	85.37	16.44	203.51	2.04	25.27	1	1	100.00	100.00	124.02	124.02	100.00	100.00	754.26	60.94			
14	5,000	7,500	6,250	1	36	2.44	87.80	1.18	204.68	0.15	25.42	0	1	0.00	100.00	0.00	124.02	0.00	100.00	0.00	60.59			
15	7,500	10,000	8,750	1	37	2.44	90.24	3.19	207.87	0.40	25.81	0	1	0.00	100.00	0.00	124.02	0.00	100.00	0.00	59.66			
16	10,000	20,000	15,000	4	41	9.76	100.00	597.44	805.31	74.19	100.00	0	1	0.00	100.00	0.00	124.02	0.00	100.00	0.00	15.40			
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	805.31	0.00	100.00	0	1	0.00	100.00	0.00	124.02	0.00	100.00	0.00	15.40			
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	805.31	0.00	100.00	0	1	0.00	100.00	0.00	124.02	0.00	100.00	0.00	15.40			
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	805.31	0.00	100.00	0	1	0.00	100.00	0.00	124.02	0.00	100.00	0.00	15.40			
20	500,000	UP		0	41	0.00	100.00	0.00	805.31	0.00	100.00	0	1	0.00	100.00	0.00	124.02	0.00	100.00	0.00	15.40			
				41					805.31					1					124.02					15.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2596 Crumb rubber factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	120	120	6.83	6.83	80.51	80.51	0.70	0.70	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	148	1.59	8.43	58.99	21.52	0.52	0.19	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	173	1.42	9.85	229.44	207.91	2.01	1.82	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	200	1.54	11.39	143.06	350.97	1.25	3.07	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	61	261	3.47	14.86	295.22	646.20	2.58	5.65	1	1	1	3.03	3.03	90.56	90.56	0.21	0.21	30.68			
6	500	750	625	18	279	1.03	15.89	69.50	715.69	0.61	6.26	0	1	1	0.00	3.03	0.00	90.56	0.00	0.21	0.00			
7	750	1,000	875	43	322	2.45	18.34	16.28	731.98	0.14	6.40	0	1	1	0.00	3.03	0.00	90.56	0.00	0.21	0.00			
8	1,000	1,500	1,250	70	392	3.99	22.32	79.47	811.45	0.69	7.09	2	3	3	6.06	9.09	22.91	113.48	0.05	0.27	28.83			
9	1,500	2,000	1,750	24	416	1.37	23.69	44.49	855.94	0.39	7.48	2	5	5	6.06	15.15	6.70	120.18	0.02	0.28	15.07			
10	2,000	2,500	2,250	17	433	0.97	24.66	59.25	915.20	0.52	8.00	0	5	5	0.00	15.15	0.00	120.18	0.00	0.28	0.00			
11	2,500	3,000	2,750	23	456	1.31	25.97	42.95	958.15	0.38	8.38	0	5	5	0.00	15.15	0.00	120.18	0.00	0.28	0.00			
12	3,000	4,000	3,500	46	502	2.62	28.59	101.02	1,059.16	0.88	9.26	0	5	5	0.00	15.15	0.00	120.18	0.00	0.28	0.00			
13	4,000	5,000	4,500	32	534	1.82	30.41	173.01	1,232.18	1.51	10.77	0	5	5	0.00	15.15	0.00	120.18	0.00	0.28	0.00			
14	5,000	7,500	6,250	77	611	4.38	34.79	432.57	1,664.74	3.78	14.55	5	10	10	15.15	30.30	79.78	199.96	0.19	0.47	18.44			
15	7,500	10,000	8,750	64	675	3.64	38.44	462.20	2,126.95	4.04	18.59	0	10	10	0.00	30.30	0.00	199.96	0.00	0.47	0.00			
16	10,000	20,000	15,000	229	904	13.04	51.48	1,728.49	3,855.43	15.11	33.70	2	12	12	6.06	36.36	6.53	206.49	0.02	0.49	0.38			
17	20,000	50,000	35,000	352	1,256	20.05	71.53	3,322.62	7,178.05	29.04	62.75	4	16	16	12.12	48.48	2,273.88	2,480.36	5.38	5.86	68.44			
18	50,000	100,000	75,000	236	1,492	13.44	84.97	1,714.12	8,892.17	14.98	77.73	2	18	18	6.06	54.55	24.32	2,504.68	0.06	5.92	1.42			
19	100,000	500,000	300,000	233	1,725	13.27	98.23	2,457.39	11,349.56	21.48	99.21	10	28	28	30.30	84.85	24,760.07	27,264.75	58.54	64.46	1007.58			
20	500,000	UP		31	1,756	1.77	100.00	90.02	11,439.58	0.79	100.00	5	33	33	15.15	100.00	15,032.79	42,297.54	35.54	100.00	16699.51			
				1,756					11,439.58					33					42,297.54					369.75



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2598 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 260 Sawmills carpenters shops parquet factories sawing and cutti

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2601 Sawmills panglong (saw mills with manual manufacture only)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	227	227	15.79	15.79	80.22	80.22	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	133	360	9.25	25.03	93.17	173.40	0.89	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	122	482	8.48	33.52	238.74	412.13	2.29	3.96	1	1	4.00	4.00	50.00	50.00	0.57	0.57	20.94	12.13			
4	200	300	250	95	577	6.61	40.13	276.85	688.98	2.66	6.61	0	1	0.00	4.00	0.00	50.00	0.00	0.57	0.00	7.26			
5	300	500	400	117	694	8.14	48.26	552.50	1,241.48	5.30	11.91	2	3	8.00	12.00	257.32	307.32	2.94	3.51	46.57	24.75			
6	500	750	625	63	757	4.38	52.64	290.94	1,532.42	2.79	14.71	2	5	8.00	20.00	319.20	626.52	3.65	7.16	109.72	40.88			
7	750	1,000	875	65	822	4.52	57.16	484.91	2,017.32	4.65	19.36	2	7	8.00	28.00	181.62	808.15	2.07	9.23	37.46	40.06			
8	1,000	1,500	1,250	72	894	5.01	62.17	526.11	2,543.43	5.05	24.41	1	8	4.00	32.00	67.34	875.49	0.77	10.00	12.80	34.42			
9	1,500	2,000	1,750	74	968	5.15	67.32	572.17	3,115.60	5.49	29.90	2	10	8.00	40.00	1,161.70	2,037.19	13.27	23.27	203.04	65.39			
10	2,000	2,500	2,250	50	1,018	3.48	70.79	467.61	3,583.21	4.49	34.39	1	11	4.00	44.00	72.82	2,110.01	0.83	24.10	15.57	58.89			
11	2,500	3,000	2,750	17	1,035	1.18	71.97	285.44	3,868.65	2.74	37.13	0	11	0.00	44.00	0.00	2,110.01	0.00	24.10	0.00	54.54			
12	3,000	4,000	3,500	60	1,095	4.17	76.15	699.97	4,568.62	6.72	43.85	1	12	4.00	48.00	70.00	2,180.01	0.80	24.90	10.00	47.72			
13	4,000	5,000	4,500	38	1,133	2.64	78.79	545.56	5,114.18	5.24	49.08	0	12	0.00	48.00	0.00	2,180.01	0.00	24.90	0.00	42.63			
14	5,000	7,500	6,250	36	1,169	2.50	81.29	458.59	5,572.77	4.40	53.48	1	13	4.00	52.00	13.41	2,193.42	0.15	25.05	2.92	39.36			
15	7,500	10,000	8,750	46	1,215	3.20	84.49	679.04	6,251.82	6.52	60.00	0	13	0.00	52.00	0.00	2,193.42	0.00	25.05	0.00	35.08			
16	10,000	20,000	15,000	88	1,303	6.12	90.61	1,849.41	8,101.23	17.75	77.75	10	23	40.00	92.00	5,445.77	7,639.18	62.19	87.24	294.46	94.30			
17	20,000	50,000	35,000	113	1,416	7.86	98.47	1,932.57	10,033.80	18.55	96.29	2	25	8.00	100.00	1,117.13	8,756.31	12.76	100.00	57.81	87.27			
18	50,000	100,000	75,000	20	1,436	1.39	99.86	370.74	10,404.55	3.56	99.85	0	25	0.00	100.00	0.00	8,756.31	0.00	100.00	0.00	84.16			
19	100,000	500,000	300,000	1	1,437	0.07	99.93	10.92	10,415.47	0.10	99.96	0	25	0.00	100.00	0.00	8,756.31	0.00	100.00	0.00	84.07			
20	500,000	UP		1	1,438	0.07	100.00	4.44	10,419.90	0.04	100.00	0	25	0.00	100.00	0.00	8,756.31	0.00	100.00	0.00	84.03			
				1,438					10,419.90					25					8,756.31					84.03



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2602 Carpenters shops parquet factories sawing and cutting

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	70	70	7.61	7.61	65.92	65.92	1.22	1.22	2	2	7.41	7.41	0.98	0.98	0.07	0.07	1.49	1.49			
2	50	100	75	40	110	4.35	11.96	98.86	32.94	1.83	0.61	0	2	0.00	7.41	0.00	0.98	0.00	0.07	0.00	2.98			
3	100	200	150	30	140	3.26	15.22	98.54	131.48	1.82	2.43	3	5	11.11	18.52	158.82	159.81	10.69	10.75	161.18	121.55			
4	200	300	250	16	156	1.74	16.96	175.40	306.88	3.24	5.66	0	5	0.00	18.52	0.00	159.81	0.00	10.75	0.00	52.08			
5	300	500	400	33	189	3.59	20.54	178.72	485.60	3.30	8.96	0	5	0.00	18.52	0.00	159.81	0.00	10.75	0.00	32.91			
6	500	750	625	26	215	2.83	23.37	147.70	633.30	2.73	11.69	0	5	0.00	18.52	0.00	159.81	0.00	10.75	0.00	25.23			
7	750	1,000	875	38	253	4.13	27.50	81.87	715.17	1.51	13.20	0	5	0.00	18.52	0.00	159.81	0.00	10.75	0.00	22.35			
8	1,000	1,500	1,250	45	298	4.89	32.39	469.83	1,185.00	8.67	21.87	1	6	3.70	22.22	0.98	160.79	0.07	10.82	0.21	13.57			
9	1,500	2,000	1,750	66	364	7.17	39.57	137.11	1,322.11	2.53	24.41	0	6	0.00	22.22	0.00	160.79	0.00	10.82	0.00	12.16			
10	2,000	2,500	2,250	23	387	2.50	42.07	107.89	1,430.00	1.99	26.40	0	6	0.00	22.22	0.00	160.79	0.00	10.82	0.00	11.24			
11	2,500	3,000	2,750	19	406	2.07	44.13	125.54	1,555.54	2.32	28.72	0	6	0.00	22.22	0.00	160.79	0.00	10.82	0.00	10.34			
12	3,000	4,000	3,500	59	465	6.41	50.54	182.45	1,737.99	3.37	32.08	0	6	0.00	22.22	0.00	160.79	0.00	10.82	0.00	9.25			
13	4,000	5,000	4,500	40	505	4.35	54.89	225.26	1,963.25	4.16	36.24	2	8	7.41	29.63	81.59	242.38	5.49	16.31	36.22	12.35			
14	5,000	7,500	6,250	62	567	6.74	61.63	403.81	2,367.06	7.45	43.70	3	11	11.11	40.74	480.50	722.87	32.34	48.65	118.99	30.54			
15	7,500	10,000	8,750	40	607	4.35	65.98	408.27	2,775.33	7.54	51.23	2	13	7.41	48.15	4.41	727.29	0.30	48.94	1.08	26.21			
16	10,000	20,000	15,000	119	726	12.93	78.91	1,494.23	4,269.56	27.58	78.82	3	16	11.11	59.26	654.12	1,381.40	44.02	92.96	43.78	32.35			
17	20,000	50,000	35,000	83	809	9.02	87.93	509.37	4,778.93	9.40	88.22	3	19	11.11	70.37	71.02	1,452.42	4.78	97.74	13.94	30.39			
18	50,000	100,000	75,000	64	873	6.96	94.89	338.51	5,117.44	6.25	94.47	8	27	29.63	100.00	33.53	1,485.95	2.26	100.00	9.90	29.04			
19	100,000	500,000	300,000	30	903	3.26	98.15	237.55	5,354.99	4.39	98.85	0	27	0.00	100.00	0.00	1,485.95	0.00	100.00	0.00	27.75			
20	500,000	UP		17	920	1.85	100.00	62.18	5,417.17	1.15	100.00	0	27	0.00	100.00	0.00	1,485.95	0.00	100.00	0.00	27.43			
				920					5,417.17					27					1,485.95					27.43



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2603 Badminton table tennis and tennis racket factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2604 Obat nyamuk factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.80	0.80	3.07	3.07	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.80	1.60	0.79	3.87	0.06	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.80	2.40	21.58	25.45	1.75	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	2.40	4.80	4.49	29.94	0.36	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	9	2.40	7.20	39.20	69.14	3.18	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	12	2.40	9.60	8.81	77.95	0.71	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	14	1.60	11.20	3.40	81.35	0.28	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	16	1.60	12.80	11.07	92.42	0.90	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	18	1.60	14.40	14.30	106.72	1.16	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	21	2.40	16.80	15.15	121.87	1.23	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	34	10.40	27.20	39.92	161.80	3.23	13.11	1	1	16.67	16.67	111.26	111.26	9.72	9.72	278.70	68.77	
12	3,000	4,000	3,500	6	40	4.80	32.00	28.62	190.42	2.32	15.43	0	1	0.00	16.67	0.00	111.26	0.00	9.72	0.00	58.43	
13	4,000	5,000	4,500	6	46	4.80	36.80	52.61	243.02	4.26	19.69	0	1	0.00	16.67	0.00	111.26	0.00	9.72	0.00	45.78	
14	5,000	7,500	6,250	15	61	12.00	48.80	80.37	323.40	6.51	26.20	0	1	0.00	16.67	0.00	111.26	0.00	9.72	0.00	34.40	
15	7,500	10,000	8,750	11	72	8.80	57.60	158.56	481.96	12.84	39.04	0	1	0.00	16.67	0.00	111.26	0.00	9.72	0.00	23.09	
16	10,000	20,000	15,000	21	93	16.80	74.40	367.37	849.32	29.76	68.80	0	1	0.00	16.67	0.00	111.26	0.00	9.72	0.00	13.10	
17	20,000	50,000	35,000	21	114	16.80	91.20	189.64	1,038.97	15.36	84.17	4	5	66.67	83.33	996.42	1,107.69	87.08	96.80	525.42	106.61	
18	50,000	100,000	75,000	1	115	0.80	92.00	17.30	1,056.27	1.40	85.57	0	5	0.00	83.33	0.00	1,107.69	0.00	96.80	0.00	104.87	
19	100,000	500,000	300,000	10	125	8.00	100.00	178.16	1,234.42	14.43	100.00	1	6	16.67	100.00	36.59	1,144.28	3.20	100.00	20.54	92.70	
20	500,000	UP		0	125	0.00	100.00	0.00	1,234.42	0.00	100.00	0	6	0.00	100.00	0.00	1,144.28	0.00	100.00	0.00	92.70	
				125				1,234.42		6						1,144.28					92.70	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2605 Toothpickchopsticks factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2606 Rattan drying & peeling mills

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2608 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 261 Furniture manufacture cabinetmakers wooden boat builders

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	695	695	10.27	10.27	326.79	326.79	0.81	0.81	3	3	2.38	2.38	22.62	22.62	0.08	0.08	6.92	6.92	
2	50	100	75	256	951	3.78	14.06	500.47	827.27	1.24	2.05	1	4	0.79	3.17	58.95	81.57	0.21	0.29	11.78	9.86	
3	100	200	150	351	1,302	5.19	19.24	567.44	1,394.70	1.40	3.45	7	11	5.56	8.73	415.30	496.86	1.48	1.77	73.19	35.62	
4	200	300	250	275	1,577	4.06	23.31	617.33	2,012.04	1.53	4.98	6	17	4.76	13.49	583.40	1,080.26	2.08	3.85	94.50	53.69	
5	300	500	400	397	1,974	5.87	29.18	1,538.14	3,550.17	3.81	8.78	3	20	2.38	15.87	547.12	1,627.37	1.95	5.79	35.57	45.84	
6	500	750	625	375	2,349	5.54	34.72	1,274.29	4,824.46	3.15	11.93	4	24	3.17	19.05	654.02	2,281.39	2.33	8.12	51.32	47.29	
7	750	1,000	875	348	2,697	5.14	39.86	1,293.92	6,118.38	3.20	15.14	9	33	7.14	26.19	2,519.42	4,800.81	8.97	17.09	194.71	78.47	
8	1,000	1,500	1,250	442	3,139	6.53	46.39	1,637.23	7,755.61	4.05	19.19	6	39	4.76	30.95	917.66	5,718.47	3.27	20.36	56.05	73.73	
9	1,500	2,000	1,750	328	3,467	4.85	51.24	1,680.60	9,436.21	4.16	23.34	5	44	3.97	34.92	823.99	6,542.45	2.93	23.30	49.03	69.33	
10	2,000	2,500	2,250	228	3,695	3.37	54.61	1,291.09	10,727.30	3.19	26.54	2	46	1.59	36.51	1,438.91	7,981.37	5.12	28.42	111.45	74.40	
11	2,500	3,000	2,750	232	3,927	3.43	58.04	1,384.08	12,111.38	3.42	29.96	3	49	2.38	38.89	9.86	7,991.23	0.04	28.45	0.71	65.98	
12	3,000	4,000	3,500	355	4,282	5.25	63.29	2,297.47	14,408.85	5.68	35.64	3	52	2.38	41.27	38.34	8,029.57	0.14	28.59	1.67	55.73	
13	4,000	5,000	4,500	253	4,535	3.74	67.03	2,244.35	16,653.20	5.55	41.20	4	56	3.17	44.44	1,145.63	9,175.20	4.08	32.67	51.04	55.10	
14	5,000	7,500	6,250	434	4,969	6.41	73.44	3,460.83	20,114.03	8.56	49.76	8	64	6.35	50.79	630.73	9,805.93	2.25	34.92	18.22	48.75	
15	7,500	10,000	8,750	298	5,267	4.40	77.85	2,443.78	22,557.81	6.05	55.80	19	83	15.08	65.87	2,849.30	12,655.22	10.15	45.06	116.59	56.10	
16	10,000	20,000	15,000	589	5,856	8.71	86.55	7,141.37	29,699.18	17.67	73.47	23	106	18.25	84.13	8,679.87	21,335.10	30.91	75.97	121.54	71.84	
17	20,000	50,000	35,000	498	6,354	7.36	93.91	6,638.34	36,337.52	16.42	89.89	11	117	8.73	92.86	4,330.64	25,665.74	15.42	91.39	65.24	70.63	
18	50,000	100,000	75,000	202	6,556	2.99	96.90	2,350.49	38,688.01	5.81	95.71	3	120	2.38	95.24	1,524.09	27,189.83	5.43	96.81	64.84	70.28	
19	100,000	500,000	300,000	190	6,746	2.81	99.70	1,642.31	40,330.33	4.06	99.77	6	126	4.76	100.00	895.17	28,085.00	3.19	100.00	54.51	69.64	
20	500,000	UP		20	6,766	0.30	100.00	92.93	40,423.26	0.23	100.00	0	126	0.00	100.00	0.00	28,085.00	0.00	100.00	0.00	69.48	
				6,766					40,423.26					126					28,085.00			69.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 262 Manufacture of wood fibreboard / hardboard / masonite wood c

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2621 Manufacture of fibreboardharboardmasonite

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2622 Manufacture of wood chipboard particle board pressed wood

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	9.18	9.18	19.33	19.33	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	33	1.27	10.44	18.92	38.25	1.02	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	38	1.58	12.03	39.57	77.82	2.12	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	52	4.43	16.46	55.79	133.61	2.99	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	66	4.43	20.89	72.86	206.46	3.91	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	79	4.11	25.00	16.46	222.93	0.88	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	86	2.22	27.22	39.98	262.90	2.15	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	100	4.43	31.65	31.69	294.60	1.70	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	113	4.11	35.76	41.76	336.36	2.24	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	117	1.27	37.03	12.63	348.99	0.68	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	124	2.22	39.24	50.06	399.05	2.69	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	132	2.53	41.77	61.94	461.00	3.32	24.74	1	1	12.50	12.50	103.16	103.16	22.45	22.45	166.54	22.38			
13	4,000	5,000	4,500	9	141	2.85	44.62	41.40	502.40	2.22	26.96	0	1	0.00	12.50	0.00	103.16	0.00	22.45	0.00	20.53			
14	5,000	7,500	6,250	19	160	6.01	50.63	157.78	660.17	8.47	35.42	2	3	25.00	37.50	24.91	128.07	5.42	27.87	15.79	19.40			
15	7,500	10,000	8,750	12	172	3.80	54.43	119.54	779.71	6.41	41.84	4	7	50.00	87.50	331.48	459.55	72.13	100.00	277.29	58.94			
16	10,000	20,000	15,000	45	217	14.24	68.67	414.11	1,193.82	22.22	64.06	0	7	0.00	87.50	0.00	459.55	0.00	100.00	0.00	38.49			
17	20,000	50,000	35,000	42	259	13.29	81.96	316.18	1,510.00	16.96	81.02	0	7	0.00	87.50	0.00	459.55	0.00	100.00	0.00	30.43			
18	50,000	100,000	75,000	26	285	8.23	90.19	92.78	1,602.78	4.98	86.00	0	7	0.00	87.50	0.00	459.55	0.00	100.00	0.00	28.67			
19	100,000	500,000	300,000	28	313	8.86	99.05	188.57	1,791.35	10.12	96.12	1	8	12.50	100.00	0.00	459.55	0.00	100.00	0.00	25.65			
20	500,000	UP		3	316	0.95	100.00	72.37	1,863.73	3.88	100.00	0	8	0.00	100.00	0.00	459.55	0.00	100.00	0.00	24.66			
				316					1,863.73					8					459.55					24.66



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 26221 Using synthetic adhesives other than formaldehyde synthetic

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 26222 Using formaldehyde synthetic resin adhesives

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2623 Manufacture of plywood provided carried out in the plywood

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	275	275	9.43	9.43	49.59	49.59	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	309	1.17	10.60	182.25	231.84	0.87	1.10	2	2	1.94	1.94	118.50	118.50	0.56	0.56	65.02	51.11			
3	100	200	150	57	366	1.95	12.55	370.60	602.44	1.76	2.86	1	3	0.97	2.91	124.23	242.73	0.59	1.15	33.52	40.29			
4	200	300	250	35	401	1.20	13.75	227.93	830.37	1.08	3.94	2	5	1.94	4.85	540.13	782.87	2.57	3.72	236.97	94.28			
5	300	500	400	70	471	2.40	16.15	415.99	1,246.36	1.97	5.92	3	8	2.91	7.77	758.71	1,541.58	3.61	7.33	182.39	123.69			
6	500	750	625	78	549	2.67	18.83	226.95	1,473.31	1.08	6.99	3	11	2.91	10.68	467.77	2,009.35	2.22	9.55	206.11	136.38			
7	750	1,000	875	88	637	3.02	21.84	412.02	1,885.33	1.96	8.95	0	11	0.00	10.68	0.00	2,009.35	0.00	9.55	0.00	106.58			
8	1,000	1,500	1,250	78	715	2.67	24.52	282.07	2,167.40	1.34	10.29	1	12	0.97	11.65	21.00	2,030.35	0.10	9.65	7.45	93.68			
9	1,500	2,000	1,750	77	792	2.64	27.16	476.26	2,643.65	2.26	12.55	1	13	0.97	12.62	1.50	2,031.85	0.01	9.66	0.31	76.86			
10	2,000	2,500	2,250	78	870	2.67	29.84	432.16	3,075.82	2.05	14.60	0	13	0.00	12.62	0.00	2,031.85	0.00	9.66	0.00	66.06			
11	2,500	3,000	2,750	57	927	1.95	31.79	302.27	3,378.09	1.43	16.03	0	13	0.00	12.62	0.00	2,031.85	0.00	9.66	0.00	60.15			
12	3,000	4,000	3,500	77	1,004	2.64	34.43	501.35	3,879.43	2.38	18.41	0	13	0.00	12.62	0.00	2,031.85	0.00	9.66	0.00	52.37			
13	4,000	5,000	4,500	122	1,126	4.18	38.61	670.84	4,550.28	3.18	21.60	2	15	1.94	14.56	43.49	2,075.34	0.21	9.86	6.48	45.61			
14	5,000	7,500	6,250	131	1,257	4.49	43.11	1,161.07	5,711.34	5.51	27.11	9	24	8.74	23.30	309.26	2,384.60	1.47	11.33	26.64	41.75			
15	7,500	10,000	8,750	123	1,380	4.22	47.33	1,318.13	7,029.48	6.26	33.36	2	26	1.94	25.24	354.46	2,739.06	1.68	13.02	26.89	38.97			
16	10,000	20,000	15,000	392	1,772	13.44	60.77	674.21	7,703.69	3.20	36.56	6	32	5.83	31.07	1,257.06	3,996.12	5.97	18.99	186.45	51.87			
17	20,000	50,000	35,000	486	2,258	16.67	77.43	9,287.68	16,991.37	44.08	80.64	23	55	22.33	53.40	8,541.64	12,537.77	40.59	59.58	91.97	73.79			
18	50,000	100,000	75,000	265	2,523	9.09	86.52	2,122.12	19,113.49	10.07	90.72	23	78	22.33	75.73	2,926.23	15,464.00	13.91	73.49	137.89	80.91			
19	100,000	500,000	300,000	318	2,841	10.91	97.43	2,595.42	21,708.91	12.32	103.03	22	100	21.36	97.09	4,975.44	20,439.44	23.65	97.14	191.70	94.15			
20	500,000	UP		75	2,916	2.57	100.00	639.18	21,069.73	3.03	100.00	3	103	2.91	100.00	602.63	21,042.07	2.86	100.00	94.28	99.87			
				2,916					21,069.73					103					21,042.07					99.87



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2628 Mixed (discount/loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 263 Tuners shopcoacbuilders shaoppipeswalking sticks

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	67	67	9.05	9.05	39.64	39.64	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	77	1.35	10.41	15.44	55.08	0.84	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	99	2.97	13.38	35.08	90.16	1.90	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	17	116	2.30	15.68	4.46	94.62	0.24	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	35	151	4.73	20.41	19.31	113.93	1.05	6.19	0	0	0.00	0.00	1.05	6.19	0.00	0.00	0.00	0.00	
6	500	750	625	24	175	3.24	23.65	3.38	117.31	0.18	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	188	1.76	25.41	14.99	132.30	0.81	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	41	229	5.54	30.95	27.44	159.74	1.49	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	46	275	6.22	37.16	29.00	188.74	1.57	10.25	0	0	0.00	0.00	1.57	10.25	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	19	294	2.57	39.73	11.31	200.05	0.61	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	22	316	2.97	42.70	45.16	245.21	2.45	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	38	354	5.14	47.84	71.76	316.97	3.90	17.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	39	393	5.27	53.11	62.77	379.73	3.41	20.62	0	0	0.00	0.00	3.41	20.62	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	63	456	8.51	61.62	216.93	596.67	11.78	32.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	475	2.57	64.19	5.17	591.49	0.28	32.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	64	539	8.65	72.84	343.49	934.98	18.65	50.76	1	1	100.00	100.00	1,059.43	1,059.43	100.00	100.00	308.43	113.31	
17	20,000	50,000	35,000	92	631	12.43	85.27	328.48	1,263.47	17.83	68.60	0	1	0.00	100.00	0.00	1,059.43	0.00	100.00	0.00	83.85	
18	50,000	100,000	75,000	52	683	7.03	92.30	191.07	1,454.53	10.37	78.97	0	1	0.00	100.00	0.00	1,059.43	0.00	100.00	0.00	72.84	
19	100,000	500,000	300,000	42	725	5.68	97.97	373.72	1,828.25	20.29	99.26	0	1	0.00	100.00	0.00	1,059.43	0.00	100.00	0.00	57.95	
20	500,000	UP		15	740	2.03	100.00	13.62	1,841.86	0.74	100.00	0	1	0.00	100.00	0.00	1,059.43	0.00	100.00	0.00	57.52	
				740					1,841.86					1					1,059.43			57.52



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 264 Wicker work factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 265 Cork goods factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 266 Broombrush and paintbrush factories (discount/loadings)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 267 Timber impregnation installations (discount/loadings)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 268 Wooden musical instruments factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 269 Charcoal producers (discount/ loading if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2699 Other industries in main category 26 (discounts/loadings)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	25	25	9.58	9.58	26.22	26.22	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	32	2.68	12.26	15.81	42.02	0.77	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	38	2.30	14.56	30.07	72.10	1.46	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	42	1.53	16.09	13.20	85.30	0.64	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	52	3.83	19.92	1.42	86.72	0.07	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	60	3.07	22.99	71.56	158.28	3.46	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	76	6.13	29.12	68.36	226.64	3.31	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	89	4.98	34.10	189.52	416.16	9.17	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	93	1.53	35.63	13.22	429.39	0.64	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	105	4.60	40.23	22.91	452.29	1.11	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	119	5.36	45.59	96.94	549.23	4.69	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	132	4.98	50.57	75.82	625.05	3.67	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	140	3.07	53.64	68.50	693.55	3.32	33.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	162	8.43	62.07	125.49	819.03	6.07	39.64	1	1	16.67	16.67	10.80	10.80	0.62	0.62	8.61	1.32			
15	7,500	10,000	8,750	23	185	8.81	70.88	134.29	953.32	6.50	46.14	1	2	16.67	33.33	1,061.63	1,072.43	60.60	61.21	790.58	112.49			
16	10,000	20,000	15,000	31	216	11.88	82.76	531.87	1,485.19	25.74	71.89	0	2	0.00	33.33	0.00	1,072.43	0.00	61.21	0.00	72.21			
17	20,000	50,000	35,000	20	236	7.66	90.42	269.12	1,754.31	13.03	84.91	1	3	16.67	50.00	16.93	1,089.36	0.97	62.18	6.29	62.10			
18	50,000	100,000	75,000	15	251	5.75	96.17	114.10	1,868.42	5.52	90.44	3	6	50.00	100.00	662.62	1,751.98	37.82	100.00	580.71	93.77			
19	100,000	500,000	300,000	10	261	3.83	100.00	197.62	2,066.04	9.56	100.00	0	6	0.00	100.00	0.00	1,751.98	0.00	100.00	0.00	84.80			
20	500,000	UP		0	261	0.00	100.00	0.00	2,066.04	0.00	100.00	0	6	0.00	100.00	0.00	1,751.98	0.00	100.00	0.00	84.80			
				261					2,066.04					6					1,751.98					84.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 270 Corn mills paddy (rice) gambir

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2701 Corn mills (discounts if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	4.90	4.90	27.38	27.38	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	40	1.04	5.94	8.62	36.00	0.34	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	55	2.23	8.17	31.32	67.32	1.24	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	68	1.93	10.10	19.76	87.08	0.78	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	85	2.53	12.63	9.23	96.31	0.36	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	100	2.23	14.86	10.44	106.75	0.41	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	122	3.27	18.13	14.64	121.39	0.58	4.80	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	149	4.01	22.14	35.14	156.53	1.39	6.19	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	35	184	5.20	27.34	69.39	225.92	2.74	8.93	0	1	0.00	7.69	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	32	216	4.75	32.10	46.15	272.07	1.82	10.76	1	2	7.69	15.38	356.83	356.83	6.19	6.19	773.18	131.15			
11	2,500	3,000	2,750	40	256	5.94	38.04	70.02	342.09	2.77	13.52	0	2	0.00	15.38	0.00	356.83	0.00	6.19	0.00	104.31			
12	3,000	4,000	3,500	24	280	3.57	41.60	63.44	405.54	2.51	16.03	1	3	7.69	23.08	51.79	408.62	0.90	7.09	81.64	100.76			
13	4,000	5,000	4,500	26	306	3.86	45.47	114.24	519.77	4.52	20.55	1	4	7.69	30.77	26.97	435.59	0.47	7.56	23.61	83.80			
14	5,000	7,500	6,250	50	356	7.43	52.90	97.69	617.46	3.86	24.41	2	6	15.38	46.15	159.09	594.68	2.76	10.31	162.85	96.31			
15	7,500	10,000	8,750	45	401	6.69	59.58	122.01	739.47	4.82	29.23	0	6	0.00	46.15	0.00	594.68	0.00	10.31	0.00	80.42			
16	10,000	20,000	15,000	80	481	11.89	71.47	379.92	1,119.39	15.02	44.25	1	7	7.69	53.85	16.76	611.44	0.29	10.61	4.41	54.62			
17	20,000	50,000	35,000	87	568	12.93	84.40	546.12	1,665.50	21.59	65.84	2	9	15.38	69.23	209.31	820.75	3.63	14.24	38.33	49.28			
18	50,000	100,000	75,000	42	610	6.24	90.64	322.76	1,988.26	12.76	78.60	2	11	15.38	84.62	175.44	996.19	3.04	17.28	54.35	50.10			
19	100,000	500,000	300,000	41	651	6.09	96.73	329.90	2,318.16	13.04	91.65	2	13	15.38	100.00	4,769.08	5,765.27	82.72	100.00	1445.61	248.70			
20	500,000	UP		22	673	3.27	100.00	211.32	2,529.49	8.35	100.00	0	13	0.00	100.00	0.00	5,765.27	0.00	100.00	0.00	227.92			
				673					2,529.49					13					5,765.27					227.92



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2702 Fodder mills (discounts if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	107	107	6.06	6.06	25.08	25.08	0.53	0.53	3	3	2.70	2.70	44.38	44.38	0.27	0.27	176.95	176.95
2	50	100	75	19	126	1.08	7.14	28.34	53.42	0.59	1.12	0	3	0.00	2.70	0.00	44.38	0.00	0.27	0.00	83.07
3	100	200	150	34	160	1.93	9.07	49.05	102.47	1.03	2.15	3	6	2.70	5.41	219.00	263.37	1.35	1.62	446.49	257.03
4	200	300	250	10	170	0.57	9.63	35.73	138.20	0.75	2.90	0	6	0.00	5.41	0.00	263.37	0.00	1.62	0.00	190.58
5	300	500	400	43	213	2.44	12.07	84.53	222.73	1.77	4.67	0	6	0.00	5.41	0.00	263.37	0.00	1.62	0.00	118.25
6	500	750	625	35	248	1.98	14.05	14.11	236.84	0.30	4.97	0	6	0.00	5.41	0.00	263.37	0.00	1.62	0.00	111.20
7	750	1,000	875	19	267	1.08	15.13	23.83	260.67	0.50	5.47	0	6	0.00	5.41	0.00	263.37	0.00	1.62	0.00	101.04
8	1,000	1,500	1,250	35	302	1.98	17.11	35.85	296.53	0.75	6.22	1	7	0.90	6.31	1.59	264.97	0.01	1.63	4.45	89.36
9	1,500	2,000	1,750	55	357	3.12	20.23	47.85	344.37	1.00	7.22	1	8	0.90	7.21	4.44	269.40	0.03	1.66	9.27	78.23
10	2,000	2,500	2,250	44	401	2.49	22.72	47.33	391.70	0.99	8.21	1	9	0.90	8.11	11.77	281.17	0.07	1.73	24.87	71.78
11	2,500	3,000	2,750	15	416	0.85	23.57	14.19	405.89	0.30	8.51	0	9	0.00	8.11	0.00	281.17	0.00	1.73	0.00	69.27
12	3,000	4,000	3,500	37	453	2.10	25.67	64.45	470.34	1.35	9.86	0	9	0.00	8.11	0.00	281.17	0.00	1.73	0.00	59.78
13	4,000	5,000	4,500	17	470	0.96	26.63	85.49	555.84	1.79	11.66	1	10	0.90	9.01	80.84	362.01	0.50	2.23	94.55	65.13
14	5,000	7,500	6,250	51	521	2.89	29.52	129.66	685.49	2.72	14.37	0	10	0.00	9.01	0.00	362.01	0.00	2.23	0.00	52.81
15	7,500	10,000	8,750	58	579	3.29	32.80	137.36	822.85	2.88	17.25	0	10	0.00	9.01	0.00	362.01	0.00	2.23	0.00	43.99
16	10,000	20,000	15,000	165	744	9.35	42.15	517.55	1,340.40	10.85	28.11	4	14	3.60	12.61	15.97	377.98	0.10	2.33	3.08	28.20
17	20,000	50,000	35,000	211	955	11.95	54.11	828.56	2,168.96	17.37	45.48	6	20	5.41	18.02	648.43	1,026.41	3.99	6.32	78.26	47.32
18	50,000	100,000	75,000	199	1,154	11.27	65.38	852.04	3,021.00	17.87	63.35	30	50	27.03	45.05	1,741.97	2,768.37	10.73	17.05	204.45	91.64
19	100,000	500,000	300,000	569	1,723	32.24	97.62	1,702.41	4,723.41	35.70	99.04	58	108	52.25	97.30	13,201.97	15,970.34	81.32	98.37	775.49	338.11
20	500,000	UP		42	1,765	2.38	100.00	45.60	4,769.01	0.96	100.00	3	111	2.70	100.00	263.91	16,234.25	1.63	100.00	578.75	340.41
				1,765				4,769.01				111				16,234.25				340.41	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2703 Gaplek mills (discounts if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2704 Gambir factories (discounts if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2705 Flour Mills

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	10.82	10.82	76.27	76.27	2.59	2.59	2	2	8.70	8.70	18.17	18.17	0.61	0.61	23.83	23.83			
2	50	100	75	22	114	2.59	13.41	32.25	44.02	1.10	1.50	1	3	4.35	13.04	65.38	83.55	2.19	2.80	202.71	189.83			
3	100	200	150	37	151	4.35	17.76	138.57	94.56	4.71	3.21	3	6	13.04	26.09	182.03	265.59	6.10	8.90	131.36	280.88			
4	200	300	250	10	161	1.18	18.94	23.73	118.28	0.81	4.02	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	224.53			
5	300	500	400	21	182	2.47	21.41	11.82	130.11	0.40	4.42	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	204.13			
6	500	750	625	18	200	2.12	23.53	12.21	142.32	0.42	4.84	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	186.61			
7	750	1,000	875	16	216	1.88	25.41	16.39	158.71	0.56	5.39	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	167.34			
8	1,000	1,500	1,250	42	258	4.94	30.35	58.97	217.69	2.00	7.40	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	122.00			
9	1,500	2,000	1,750	17	275	2.00	32.35	26.84	244.53	0.91	8.31	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	108.61			
10	2,000	2,500	2,250	14	289	1.65	34.00	25.64	270.17	0.87	9.18	0	6	0.00	26.09	0.00	265.59	0.00	8.90	0.00	98.30			
11	2,500	3,000	2,750	21	310	2.47	36.47	33.94	304.10	1.15	10.33	5	11	21.74	47.83	708.75	974.34	23.74	32.64	2088.48	320.40			
12	3,000	4,000	3,500	24	334	2.82	39.29	55.17	359.27	1.87	12.21	0	11	0.00	47.83	0.00	974.34	0.00	32.64	0.00	271.20			
13	4,000	5,000	4,500	14	348	1.65	40.94	42.56	401.83	1.45	13.66	0	11	0.00	47.83	0.00	974.34	0.00	32.64	0.00	242.47			
14	5,000	7,500	6,250	28	376	3.29	44.24	96.67	498.50	3.29	16.94	0	11	0.00	47.83	0.00	974.34	0.00	32.64	0.00	195.45			
15	7,500	10,000	8,750	26	402	3.06	47.29	112.16	610.66	3.81	20.75	1	12	4.35	52.17	19.67	994.01	0.66	33.30	17.54	162.78			
16	10,000	20,000	15,000	91	493	10.71	58.00	297.38	908.05	10.11	30.86	0	12	0.00	52.17	0.00	994.01	0.00	33.30	0.00	109.47			
17	20,000	50,000	35,000	104	597	12.24	70.24	657.09	1,565.14	22.33	53.19	2	14	8.70	60.87	5.70	999.71	0.19	33.49	0.87	63.87			
18	50,000	100,000	75,000	66	663	7.76	78.00	482.54	2,047.68	16.40	69.59	3	17	13.04	73.91	58.25	1,057.97	1.95	35.44	12.07	51.67			
19	100,000	500,000	300,000	122	785	14.35	92.35	472.24	2,519.93	16.05	85.64	4	21	17.39	91.30	798.17	1,856.14	26.74	62.18	169.02	73.66			
20	500,000	UP		65	850	7.65	100.00	422.62	2,942.54	14.36	100.00	2	23	8.70	100.00	1,128.77	2,984.90	37.82	100.00	267.09	101.44			
				850					2,942.54					23					2,984.90					101.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2708 Mixed

(discounts if applicable)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2709 Paddy & Hulling Mills

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	933	933	16.42	16.42	134.83	134.83	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	737	1,670	12.97	29.40	223.81	358.64	2.49	3.98	1	1	3.85	3.85	26.60	26.60	0.44	0.44	11.89	7.42			
3	100	200	150	915	2,585	16.11	45.50	343.97	702.61	3.82	7.80	2	3	7.69	11.54	208.12	234.72	3.48	3.92	60.51	33.41			
4	200	300	250	491	3,076	8.64	54.15	219.30	921.91	2.44	10.24	1	4	3.85	15.38	126.53	361.25	2.11	6.03	57.70	39.19			
5	300	500	400	595	3,671	10.47	64.62	458.40	1,380.30	5.09	15.33	1	5	3.85	19.23	2.99	364.25	0.05	6.08	0.65	26.39			
6	500	750	625	368	4,039	6.48	71.10	384.55	1,764.86	4.27	19.60	0	5	0.00	19.23	0.00	364.25	0.00	6.08	0.00	20.64			
7	750	1,000	875	217	4,256	3.82	74.92	289.88	2,054.74	3.22	22.82	0	5	0.00	19.23	0.00	364.25	0.00	6.08	0.00	17.73			
8	1,000	1,500	1,250	299	4,555	5.26	80.18	510.91	2,565.65	5.67	28.49	1	6	3.85	23.08	297.68	661.93	4.97	11.06	58.27	25.80			
9	1,500	2,000	1,750	199	4,754	3.50	83.68	400.42	2,966.07	4.45	32.94	1	7	3.85	26.92	28.36	690.29	0.47	11.53	7.08	23.27			
10	2,000	2,500	2,250	124	4,878	2.18	85.87	288.96	3,255.03	3.21	36.15	0	7	0.00	26.92	0.00	690.29	0.00	11.53	0.00	21.21			
11	2,500	3,000	2,750	92	4,970	1.62	87.48	295.38	3,550.40	3.28	39.43	2	9	7.69	34.62	1,253.51	1,943.80	20.94	32.47	424.38	54.75			
12	3,000	4,000	3,500	135	5,105	2.38	89.86	567.39	4,117.80	6.30	45.73	3	12	11.54	46.15	41.22	1,985.03	0.69	33.16	7.27	48.21			
13	4,000	5,000	4,500	100	5,205	1.76	91.62	452.04	4,569.83	5.02	50.75	0	12	0.00	46.15	0.00	1,985.03	0.00	33.16	0.00	43.44			
14	5,000	7,500	6,250	120	5,325	2.11	93.73	914.00	5,483.83	10.15	60.90	2	14	7.69	53.85	46.89	2,031.92	0.78	33.94	5.13	37.05			
15	7,500	10,000	8,750	115	5,440	2.02	95.76	677.49	6,161.33	7.52	68.43	3	17	11.54	65.38	497.67	2,529.58	8.31	42.25	73.46	41.06			
16	10,000	20,000	15,000	102	5,542	1.80	97.55	1,298.85	7,460.17	14.43	82.85	6	23	23.08	88.46	3,287.47	5,817.05	54.91	97.17	253.11	77.97			
17	20,000	50,000	35,000	82	5,624	1.44	99.00	955.50	8,415.67	10.61	93.46	3	26	11.54	100.00	169.48	5,986.53	2.83	100.00	17.74	71.14			
18	50,000	100,000	75,000	28	5,652	0.49	99.49	243.76	8,659.42	2.71	96.17	0	26	0.00	100.00	0.00	5,986.53	0.00	100.00	0.00	69.13			
19	100,000	500,000	300,000	28	5,680	0.49	99.98	341.93	9,001.36	3.80	99.97	0	26	0.00	100.00	0.00	5,986.53	0.00	100.00	0.00	66.51			
20	500,000	UP		1	5,681	0.02	100.00	2.74	9,004.10	0.03	100.00	0	26	0.00	100.00	0.00	5,986.53	0.00	100.00	0.00	66.49			
				5,681					9,004.10					26					5,986.53					66.49



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 271 Sugar mills chocolate factories sweets factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	39	5.36	5.36	29.30	29.30	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	55	1.85	7.21	2.94	32.23	0.14	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	66	2.96	10.17	3.28	35.51	0.16	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	84	2.03	12.20	82.68	118.19	4.02	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	94	3.33	15.53	34.88	153.07	1.69	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	106	1.85	17.38	5.22	158.28	0.25	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	123	2.22	19.59	15.95	174.23	0.77	8.46	1	1	3.03	3.03	3.33	3.33	0.35	0.35	20.90	1.91			
8	1,000	1,500	1,250	17	132	3.14	22.74	15.58	189.82	0.76	9.22	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.76			
9	1,500	2,000	1,750	9	145	1.66	24.40	20.81	210.63	1.01	10.23	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.58			
10	2,000	2,500	2,250	13	154	2.40	26.80	28.15	238.78	1.37	11.60	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.40			
11	2,500	3,000	2,750	9	172	1.66	28.47	35.00	273.78	1.70	13.30	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	1.22			
12	3,000	4,000	3,500	18	182	3.33	31.79	64.98	338.76	3.16	16.45	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.98			
13	4,000	5,000	4,500	10	203	1.85	33.64	33.35	372.11	1.62	18.07	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.90			
14	5,000	7,500	6,250	21	225	3.88	37.52	64.44	436.54	3.13	21.20	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.76			
15	7,500	10,000	8,750	22	283	4.07	41.59	116.39	552.94	5.65	26.86	0	1	0.00	3.03	0.00	3.33	0.00	0.35	0.00	0.60			
16	10,000	20,000	15,000	58	342	10.72	52.31	226.34	779.28	10.99	37.85	1	2	3.03	6.06	0.28	3.62	0.03	0.38	0.13	0.46			
17	20,000	50,000	35,000	59	376	10.91	63.22	236.95	1,016.23	11.51	49.36	8	10	24.24	30.30	44.69	48.31	4.76	5.14	18.86	4.75			
18	50,000	100,000	75,000	34	463	6.28	69.50	317.22	1,333.45	15.41	64.76	3	13	9.09	39.39	57.55	105.86	6.12	11.26	18.14	7.94			
19	100,000	500,000	300,000	87	463	16.08	85.58	411.10	1,744.54	19.97	84.73	5	18	15.15	54.55	462.37	568.23	49.19	60.46	112.47	32.57			
20	500,000	UP		78	541	14.42	100.00	314.37	2,058.91	15.27	100.00	15	33	45.45	100.00	371.68	939.91	39.54	100.00	118.23	45.65			
				541					2,058.91					33					939.91					45.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 27111 Sugar mills excluding spontaneous combustion

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	75	75	15.56	15.56	22.51	22.51	1.77	1.77	5	5	7.81	7.81	21.38	21.38	0.59	0.59	94.97	94.97			
2	50	100	75	4	79	0.83	16.39	6.31	28.82	0.50	2.27	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	74.19			
3	100	200	150	17	96	3.53	19.92	110.92	139.74	8.73	11.00	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	15.30			
4	200	300	250	4	100	0.83	20.75	0.80	140.54	0.06	11.06	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	15.21			
5	300	500	400	10	110	2.07	22.82	104.99	245.53	8.26	19.32	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	8.71			
6	500	750	625	5	115	1.04	23.86	4.81	250.33	0.38	19.70	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	8.54			
7	750	1,000	875	5	120	1.04	24.90	2.84	253.18	0.22	19.93	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	8.45			
8	1,000	1,500	1,250	7	127	1.45	26.35	8.26	261.43	0.65	20.58	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	8.18			
9	1,500	2,000	1,750	3	130	0.62	26.97	6.59	268.02	0.52	21.09	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	7.98			
10	2,000	2,500	2,250	7	137	1.45	28.42	9.21	277.24	0.72	21.82	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	7.71			
11	2,500	3,000	2,750	6	143	1.24	29.67	22.56	299.79	1.78	23.59	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	7.13			
12	3,000	4,000	3,500	2	145	0.41	30.08	14.86	314.65	1.17	24.76	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	6.80			
13	4,000	5,000	4,500	11	156	2.28	32.37	47.17	361.83	3.71	28.48	0	5	0.00	7.81	0.00	21.38	0.00	0.59	0.00	5.91			
14	5,000	7,500	6,250	16	172	3.32	35.68	54.42	416.25	4.28	32.76	1	6	1.56	9.38	5.88	27.26	0.16	0.76	10.80	6.55			
15	7,500	10,000	8,750	18	190	3.73	39.42	60.33	476.57	4.75	37.51	0	6	0.00	9.38	0.00	27.26	0.00	0.76	0.00	5.72			
16	10,000	20,000	15,000	24	214	4.98	44.40	45.93	522.51	3.61	41.12	1	7	1.56	10.94	23.93	51.19	0.66	1.42	52.10	9.80			
17	20,000	50,000	35,000	31	245	6.43	50.83	117.07	639.58	9.21	50.34	0	7	0.00	10.94	0.00	51.19	0.00	1.42	0.00	8.00			
18	50,000	100,000	75,000	28	273	5.81	56.64	94.34	733.91	7.42	57.76	3	10	4.69	15.63	71.63	122.82	1.99	3.41	75.93	16.73			
19	100,000	500,000	300,000	139	412	28.84	85.48	259.99	993.91	20.46	78.22	33	43	51.56	67.19	361.49	484.30	10.04	13.45	139.04	48.73			
20	500,000	UP		70	482	14.52	100.00	276.71	1,270.61	21.78	100.00	21	64	32.81	100.00	3,116.10	3,600.40	86.55	100.00	1126.14	283.36			
				482					1,270.61					64					3,600.40			283.36		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 27112 Sugar mills including spontaneous combustion

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 27113 Chocolate and sweets factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 272 Food paste producers bakeries processed food factories

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2721 Alimentary paste producers

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	5.41	5.41	3.13	3.13	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	12	5.41	10.81	1.45	4.58	0.25	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	23	9.91	20.72	2.80	7.38	0.49	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	30	6.31	27.03	1.80	9.19	0.31	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	36	5.41	32.43	6.80	15.98	1.19	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	45	8.11	40.54	7.39	23.37	1.29	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	53	7.21	47.75	12.14	35.51	2.12	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	56	2.70	50.45	5.68	41.19	0.99	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	61	4.50	54.95	7.58	48.77	1.32	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	63	1.80	56.76	7.34	56.11	1.28	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	64	0.90	57.66	5.74	61.86	1.00	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	67	2.70	60.36	12.15	74.01	2.12	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	68	0.90	61.26	6.95	80.96	1.21	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	77	8.11	69.37	61.95	142.91	10.81	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	79	1.80	71.17	20.80	163.71	3.63	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	87	7.21	78.38	114.41	278.11	19.97	48.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	99	10.81	89.19	126.74	404.85	22.12	70.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	105	5.41	94.59	157.19	562.04	27.44	98.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	109	3.60	98.20	4.00	566.04	0.70	98.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	111	1.80	100.00	6.85	572.89	1.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				111					572.89					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2722 Bakeries and biscuit works

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,746	2,746	44.33	44.33	245.27	245.27	2.60	2.60	2	4.35	4.35	30.00	30.00	1.01	1.01	12.23	12.23				
2	50	100	75	386	3,132	6.23	50.56	202.25	447.52	2.14	4.73	0	0.00	4.35	0.00	30.00	0.00	1.01	0.00	6.70	6.70			
3	100	200	150	164	3,296	2.65	53.20	172.42	619.94	1.82	6.56	1	2.17	6.52	39.69	69.69	1.34	2.35	23.02	11.24				
4	200	300	250	182	3,478	2.94	56.14	190.02	809.96	2.01	8.57	0	0.00	6.52	0.00	69.69	0.00	2.35	0.00	8.60	8.60			
5	300	500	400	351	3,829	5.67	61.81	231.10	1,041.06	2.45	11.01	0	0.00	6.52	0.00	69.69	0.00	2.35	0.00	6.69	6.69			
6	500	750	625	400	4,229	6.46	68.26	347.22	1,388.28	3.67	14.69	2	4.35	10.87	186.70	256.38	6.29	8.63	53.77	18.47				
7	750	1,000	875	217	4,446	3.50	71.77	263.78	1,652.06	2.79	17.48	0	0.00	10.87	0.00	256.38	0.00	8.63	0.00	15.52	15.52			
8	1,000	1,500	1,250	270	4,716	4.36	76.13	441.12	2,093.18	4.67	22.15	4	8.70	19.57	30.74	287.12	1.03	9.67	6.97	13.72				
9	1,500	2,000	1,750	285	5,001	4.60	80.73	536.83	2,630.01	5.68	27.83	7	15.22	34.78	14.52	301.64	0.49	10.16	2.70	11.47				
10	2,000	2,500	2,250	138	5,139	2.23	82.95	318.13	2,948.13	3.37	31.19	8	17.39	52.17	31.89	333.53	1.07	11.23	10.02	11.31				
11	2,500	3,000	2,750	104	5,243	1.68	84.63	293.34	3,241.47	3.10	34.30	2	4.35	56.52	72.69	406.22	2.45	13.68	24.78	12.53				
12	3,000	4,000	3,500	89	5,332	1.44	86.07	375.01	3,616.49	3.97	38.26	0	0.00	56.52	0.00	406.22	0.00	13.68	0.00	11.23	11.23			
13	4,000	5,000	4,500	92	5,424	1.49	87.55	508.93	4,125.42	5.38	43.65	0	0.00	56.52	0.00	406.22	0.00	13.68	0.00	9.85	9.85			
14	5,000	7,500	6,250	102	5,526	1.65	89.20	663.79	4,789.20	7.02	50.67	0	0.00	56.52	0.00	406.22	0.00	13.68	0.00	8.48	8.48			
15	7,500	10,000	8,750	88	5,614	1.42	90.62	698.65	5,487.86	7.39	58.06	3	6.52	63.04	26.66	432.89	0.90	14.57	3.82	7.89				
16	10,000	20,000	15,000	109	5,723	1.76	92.38	1,089.57	6,577.43	11.53	69.59	3	6.52	69.57	1,595.98	2,028.86	53.73	68.31	146.48	30.85				
17	20,000	50,000	35,000	106	5,829	1.71	94.09	1,206.26	7,783.69	12.76	82.35	2	4.35	73.91	750.00	2,778.86	25.25	93.56	62.18	35.70				
18	50,000	100,000	75,000	90	5,919	1.45	95.54	537.71	8,321.40	5.69	88.04	8	17.39	91.30	169.83	2,948.69	5.72	99.27	31.58	35.44				
19	100,000	500,000	300,000	158	6,077	2.55	98.10	921.48	9,242.88	9.75	97.79	1	2.17	93.48	8.24	2,956.93	0.28	99.55	0.89	31.99				
20	500,000	UP		118	6,195	1.90	100.00	208.61	9,451.49	2.21	100.00	3	6.52	100.00	13.35	2,970.27	0.45	100.00	6.40	31.43				
				6,195					9,451.49					46					2,970.27					31.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2723 Processed food factories (bihunmielomiekerupuk) atc

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	361	361	14.24	14.24	83.90	83.90	1.04	1.04	1	1	3.13	3.13	1.50	1.50	0.01	0.01	1.79	1.79			
2	50	100	75	91	452	3.59	17.83	92.58	176.47	1.15	2.19	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.85			
3	100	200	150	169	621	6.67	24.50	163.39	339.87	2.03	4.23	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.44			
4	200	300	250	137	758	5.40	29.90	172.26	512.13	2.14	6.37	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.29			
5	300	500	400	159	917	6.27	36.17	138.82	650.95	1.73	8.09	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.23			
6	500	750	625	151	1,068	5.96	42.13	167.10	818.05	2.08	10.17	0	1	0.00	3.13	0.00	1.50	0.00	0.01	0.00	0.18			
7	750	1,000	875	109	1,177	4.30	46.43	185.73	1,003.78	2.31	12.48	1	2	3.13	6.25	400.53	402.03	1.63	1.64	215.66	40.05			
8	1,000	1,500	1,250	147	1,324	5.80	52.23	370.54	1,374.32	4.61	17.09	1	3	3.13	9.38	12.30	414.33	0.05	1.69	3.32	30.15			
9	1,500	2,000	1,750	114	1,438	4.50	56.73	348.36	1,722.68	4.33	21.42	1	4	3.13	12.50	234.46	648.79	0.96	2.65	67.30	37.66			
10	2,000	2,500	2,250	47	1,485	1.85	58.58	175.14	1,897.82	2.18	23.60	0	4	0.00	12.50	0.00	648.79	0.00	2.65	0.00	34.19			
11	2,500	3,000	2,750	66	1,551	2.60	61.18	281.81	2,179.63	3.50	27.10	1	5	3.13	15.63	70.33	719.11	0.29	2.93	24.95	32.99			
12	3,000	4,000	3,500	74	1,625	2.92	64.10	359.51	2,539.14	4.47	31.57	1	6	3.13	18.75	160.72	879.84	0.66	3.59	44.71	34.65			
13	4,000	5,000	4,500	56	1,681	2.21	66.31	502.42	3,041.56	6.25	37.82	1	7	3.13	21.88	500.00	1,379.84	2.04	5.63	99.52	45.37			
14	5,000	7,500	6,250	101	1,782	3.98	70.30	740.09	3,781.66	9.20	47.02	1	8	3.13	25.00	32.10	1,411.94	0.13	5.76	4.34	37.34			
15	7,500	10,000	8,750	87	1,869	3.43	73.73	837.77	4,619.43	10.42	57.43	2	10	6.25	31.25	506.41	1,918.35	2.07	7.83	60.45	41.53			
16	10,000	20,000	15,000	128	1,997	5.05	78.78	1,417.62	6,037.05	17.63	75.06	2	12	6.25	37.50	437.92	2,356.27	1.79	9.61	30.89	39.03			
17	20,000	50,000	35,000	138	2,135	5.44	84.22	920.82	6,957.86	11.45	86.51	8	20	25.00	62.50	21,377.12	23,733.39	87.20	96.82	2321.53	341.10			
18	50,000	100,000	75,000	117	2,252	4.62	88.84	339.63	7,297.50	4.22	90.73	0	20	0.00	62.50	0.00	23,733.39	0.00	96.82	0.00	325.23			
19	100,000	500,000	300,000	196	2,448	7.73	96.57	612.21	7,909.70	7.61	98.34	11	31	34.38	96.88	771.57	24,504.96	3.15	99.96	126.03	309.81			
20	500,000	UP		87	2,535	3.43	100.00	133.38	8,043.09	1.66	100.00	1	32	3.13	100.00	8.84	24,513.80	0.04	100.00	6.63	304.78			
				2,535					8,043.09					32					24,513.80					304.78



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

RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2728 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 273 Preserves factories (jams etc) pabrik sari gula Monosodium g

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2731 Preserve factories (jam etc)pabrik sari gulaMSG producers

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	8.43	8.43	17.31	17.31	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	75	2.47	10.90	15.10	32.40	0.69	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	89	2.03	12.94	37.15	69.55	1.70	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	108	2.76	15.70	23.58	93.14	1.08	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	133	3.63	19.33	44.69	137.83	2.05	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	149	2.33	21.66	11.05	148.88	0.51	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	161	1.74	23.40	15.71	164.59	0.72	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	183	3.20	26.60	32.12	196.72	1.47	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	199	2.33	28.92	39.88	236.60	1.83	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	208	1.31	30.23	25.37	261.97	1.16	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	217	1.31	31.54	25.24	287.21	1.16	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	238	3.05	34.59	95.84	383.05	4.39	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	260	3.20	37.79	93.96	477.01	4.31	21.87	1	1	4.17	4.17	9.48	9.48	0.07	0.07	10.09	1.99			
14	5,000	7,500	6,250	18	278	2.62	40.41	94.91	571.91	4.35	26.22	0	1	0.00	4.17	0.00	9.48	0.00	0.07	0.00	1.66			
15	7,500	10,000	8,750	27	305	3.92	44.33	238.10	810.01	10.92	37.14	1	2	4.17	8.33	133.95	143.44	0.97	1.04	56.26	17.71			
16	10,000	20,000	15,000	58	363	8.43	52.76	266.71	1,076.73	12.23	49.37	1	3	4.17	12.50	19.87	163.31	0.14	1.19	7.45	15.17			
17	20,000	50,000	35,000	73	436	10.61	63.37	389.45	1,466.18	17.86	67.22	0	3	0.00	12.50	0.00	163.31	0.00	1.19	0.00	11.14			
18	50,000	100,000	75,000	69	505	10.03	73.40	311.74	1,777.92	14.29	81.52	0	3	0.00	12.50	0.00	163.31	0.00	1.19	0.00	9.19			
19	100,000	500,000	300,000	77	582	11.19	84.59	155.51	1,933.43	7.13	88.65	10	13	41.67	54.17	12,663.84	12,827.15	91.98	93.16	8143.56	663.44			
20	500,000	UP		106	688	15.41	100.00	247.60	2,181.03	11.35	100.00	11	24	45.83	100.00	941.21	13,768.36	6.84	100.00	380.13	631.28			
				688					2,181.03					24					13,768.36					631.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2732 Meatmeat products and fish products factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	252	252	11.69	11.69	87.09	87.09	1.41	1.41	2	2	5.13	5.13	34.55	34.55	0.66	0.66	39.67	39.67			
2	50	100	75	51	303	2.37	14.06	106.30	193.39	1.72	3.13	0	2	0.00	5.13	0.00	34.55	0.00	0.66	0.00	17.86			
3	100	200	150	52	355	2.41	16.47	43.40	236.78	0.70	3.84	1	3	2.56	7.69	28.75	63.29	0.55	1.20	66.24	26.73			
4	200	300	250	57	412	2.65	19.12	174.82	411.60	2.83	6.67	0	3	0.00	7.69	0.00	63.29	0.00	1.20	0.00	15.38			
5	300	500	400	73	485	3.39	22.51	149.72	561.32	2.43	9.10	1	4	2.56	10.26	0.00	63.29	0.00	1.20	0.00	11.28			
6	500	750	625	54	539	2.51	25.01	28.61	589.93	0.46	9.56	0	4	0.00	10.26	0.00	63.29	0.00	1.20	0.00	10.73			
7	750	1,000	875	49	588	2.27	27.29	34.41	624.34	0.56	10.12	0	4	0.00	10.26	0.00	63.29	0.00	1.20	0.00	10.14			
8	1,000	1,500	1,250	78	666	3.62	30.90	68.09	692.43	1.10	11.22	0	4	0.00	10.26	0.00	63.29	0.00	1.20	0.00	9.14			
9	1,500	2,000	1,750	47	713	2.18	33.09	63.52	755.95	1.03	12.25	2	6	5.13	15.38	15.90	79.20	0.30	1.51	25.04	10.48			
10	2,000	2,500	2,250	33	746	1.53	34.62	49.92	805.88	0.81	13.06	0	6	0.00	15.38	0.00	79.20	0.00	1.51	0.00	9.83			
11	2,500	3,000	2,750	41	787	1.90	36.52	67.83	873.71	1.10	14.16	0	6	0.00	15.38	0.00	79.20	0.00	1.51	0.00	9.06			
12	3,000	4,000	3,500	44	831	2.04	38.56	131.44	1,005.15	2.13	16.29	0	6	0.00	15.38	0.00	79.20	0.00	1.51	0.00	7.88			
13	4,000	5,000	4,500	59	890	2.74	41.30	232.90	1,238.05	3.78	20.07	1	7	2.56	17.95	3.55	82.75	0.07	1.58	1.52	6.68			
14	5,000	7,500	6,250	97	987	4.50	45.80	336.66	1,574.71	5.46	25.53	1	8	2.56	20.51	2.40	85.15	0.05	1.62	0.71	5.41			
15	7,500	10,000	8,750	81	1,068	3.76	49.56	241.84	1,816.55	3.92	29.45	1	9	2.56	23.08	23.92	109.07	0.46	2.08	9.89	6.00			
16	10,000	20,000	15,000	230	1,298	10.67	60.23	1,119.95	2,936.49	18.15	47.60	5	14	12.82	35.90	158.75	267.81	3.02	5.10	14.17	9.12			
17	20,000	50,000	35,000	329	1,627	15.27	75.50	1,584.65	4,521.14	25.69	73.29	9	23	23.08	58.97	2,769.59	3,037.41	52.73	57.83	174.78	67.18			
18	50,000	100,000	75,000	163	1,790	7.56	83.06	870.93	5,392.08	14.12	87.41	2	25	5.13	64.10	758.29	3,795.70	14.44	72.26	87.07	70.39			
19	100,000	500,000	300,000	287	2,077	13.32	96.38	655.42	6,047.49	10.62	98.03	10	35	25.64	89.74	1,228.79	5,024.50	23.39	95.66	187.48	83.08			
20	500,000	UP		78	2,155	3.62	100.00	121.55	6,169.04	1.97	100.00	4	39	10.26	100.00	228.06	5,252.56	4.34	100.00	187.64	85.14			
				2,155					6,169.04					39					5,252.56					85.14



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2733 Soya beantomato and hot pepper sauce

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	10.43	10.43	7.86	7.86	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	82	7.39	17.83	16.12	23.99	1.71	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	113	6.74	24.57	15.44	39.43	1.64	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	139	5.65	30.22	7.19	46.62	0.76	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	176	8.04	38.26	19.21	65.83	2.04	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	200	5.22	43.48	14.98	80.82	1.59	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	216	3.48	46.96	10.87	91.68	1.16	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	248	6.96	53.91	57.78	149.47	6.14	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	265	3.70	57.61	35.70	185.17	3.80	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	278	2.83	60.43	22.28	207.44	2.37	22.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	295	3.70	64.13	35.15	242.59	3.74	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	314	4.13	68.26	46.39	288.98	4.93	30.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	323	1.96	70.22	35.19	324.16	3.74	34.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	350	5.87	76.09	127.12	451.29	13.52	47.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	352	0.43	76.52	27.89	479.18	2.97	50.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	382	6.52	83.04	232.53	711.71	24.73	75.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	398	3.48	86.52	102.88	814.59	10.94	86.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	402	0.87	87.39	19.33	833.92	2.05	88.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	58	460	12.61	100.00	106.55	940.47	11.33	100.00	9	9	100.00	100.00	3,042.52	3,042.52	100.00	100.00	2855.61	323.51			
20	500,000	UP		0	460	0.00	100.00	0.00	940.47	0.00	100.00	0	0	0.00	100.00	0.00	3,042.52	0.00	100.00	0.00	323.51			
				460					940.47					9					3,042.52					323.51



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2734 Poultry farms :

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	893	893	8.19	8.19	202.80	202.80	1.35	1.35	3	3	0.80	0.80	37.10	37.10	0.12	0.12	18.30	18.30			
2	50	100	75	957	1,850	8.77	16.96	166.28	369.09	1.10	2.45	2	5	0.53	1.33	4.58	41.69	0.02	0.14	2.76	11.29			
3	100	200	150	1,267	3,117	11.61	28.57	386.44	755.53	2.57	5.02	16	21	4.24	5.57	313.16	354.85	1.05	1.19	81.04	46.97			
4	200	300	250	659	3,776	6.04	34.61	228.94	984.47	1.52	6.53	6	27	1.59	7.16	68.59	423.44	0.23	1.42	29.96	43.01			
5	300	500	400	595	4,371	5.45	40.07	443.80	1,428.27	2.95	9.48	3	30	0.80	7.96	438.61	862.05	1.47	2.88	98.83	60.36			
6	500	750	625	565	4,936	5.18	45.25	517.19	1,945.45	3.43	12.91	5	35	1.33	9.28	567.98	1,430.03	1.90	4.78	109.82	73.51			
7	750	1,000	875	332	5,268	3.04	48.29	394.29	2,339.74	2.62	15.53	4	39	1.06	10.34	124.92	1,554.95	0.42	5.20	31.68	66.46			
8	1,000	1,500	1,250	509	5,777	4.67	52.96	539.56	2,879.30	3.58	19.11	4	43	1.06	11.41	1,435.82	2,990.77	4.80	10.01	266.11	103.87			
9	1,500	2,000	1,750	330	6,107	3.03	55.98	478.72	3,358.02	3.18	22.29	6	49	1.59	13.00	206.12	3,196.89	0.69	10.70	43.06	95.20			
10	2,000	2,500	2,250	227	6,334	2.08	58.06	401.67	3,759.69	2.67	24.96	6	55	1.59	14.59	332.88	3,529.77	1.11	11.81	82.87	93.88			
11	2,500	3,000	2,750	218	6,552	2.00	60.06	298.16	4,057.85	1.98	26.94	3	58	0.80	15.38	55.49	3,585.26	0.19	12.00	18.61	88.35			
12	3,000	4,000	3,500	354	6,906	3.25	63.31	959.22	5,017.08	6.37	33.30	11	69	2.92	18.30	69.59	3,654.85	0.23	12.23	7.25	72.85			
13	4,000	5,000	4,500	274	7,180	2.51	65.82	556.38	5,573.46	3.69	37.00	16	85	4.24	22.55	91.18	3,746.03	0.31	12.53	16.39	67.21			
14	5,000	7,500	6,250	661	7,841	6.06	71.88	1,300.05	6,873.51	8.63	45.62	38	123	10.08	32.63	6,104.19	9,850.22	20.42	32.96	469.54	143.31			
15	7,500	10,000	8,750	552	8,393	5.06	76.94	895.53	7,769.04	5.94	51.57	72	195	19.10	51.72	1,089.06	10,939.28	3.64	36.60	121.61	140.81			
16	10,000	20,000	15,000	1,025	9,418	9.40	86.33	2,262.85	10,031.89	15.02	66.59	84	279	22.28	74.01	2,247.74	13,187.02	7.52	44.12	99.33	131.45			
17	20,000	50,000	35,000	952	10,370	8.73	95.06	3,509.10	13,540.99	23.29	89.88	58	337	15.38	89.39	8,852.15	22,039.17	29.62	73.74	252.26	162.76			
18	50,000	100,000	75,000	383	10,753	3.51	98.57	1,037.90	14,578.90	6.89	96.77	12	349	3.18	92.57	7,676.66	29,715.83	25.69	99.43	739.63	203.83			
19	100,000	500,000	300,000	47	10,800	0.43	99.00	260.66	14,839.56	1.73	98.50	20	369	5.31	97.88	160.97	29,876.81	0.54	99.97	61.76	201.33			
20	500,000	UP		109	10,909	1.00	100.00	225.67	15,065.23	1.50	100.00	8	377	2.12	100.00	9.51	29,886.32	0.03	100.00	4.21	198.38			
				10,909					15,065.23					377					29,886.32					198.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 27341 Poultry farms: using electrical lighting

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	214	214	10.96	10.96	28.45	28.45	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	130	344	6.66	17.61	36.72	65.17	1.68	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	190	534	9.73	27.34	44.17	109.34	2.02	5.01	1	1	14.29	14.29	18.60	18.60	4.36	4.36	42.12	17.01			
4	200	300	250	122	656	6.25	33.59	41.50	150.84	1.90	6.91	0	1	0.00	14.29	0.00	18.60	0.00	4.36	0.00	12.33			
5	300	500	400	90	746	4.61	38.20	54.95	205.80	2.52	9.43	0	1	0.00	14.29	0.00	18.60	0.00	4.36	0.00	9.04			
6	500	750	625	75	821	3.84	42.04	77.70	283.50	3.56	12.99	0	1	0.00	14.29	0.00	18.60	0.00	4.36	0.00	6.56			
7	750	1,000	875	54	875	2.76	44.80	62.55	346.04	2.87	15.86	1	2	14.29	28.57	134.96	153.56	31.60	35.96	215.78	44.38			
8	1,000	1,500	1,250	56	931	2.87	47.67	63.88	409.93	2.93	18.78	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	37.46			
9	1,500	2,000	1,750	37	968	1.89	49.56	47.25	457.18	2.17	20.95	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	33.59			
10	2,000	2,500	2,250	18	986	0.92	50.49	29.31	486.49	1.34	22.29	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	31.57			
11	2,500	3,000	2,750	39	1,025	2.00	52.48	37.18	523.67	1.70	23.99	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	29.32			
12	3,000	4,000	3,500	34	1,059	1.74	54.22	49.51	573.17	2.27	26.26	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	26.79			
13	4,000	5,000	4,500	39	1,098	2.00	56.22	81.87	655.05	3.75	30.01	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	23.44			
14	5,000	7,500	6,250	80	1,178	4.10	60.32	111.95	766.99	5.13	35.14	0	2	0.00	28.57	0.00	153.56	0.00	35.96	0.00	20.02			
15	7,500	10,000	8,750	71	1,249	3.64	63.95	110.85	877.85	5.08	40.22	2	4	28.57	57.14	126.00	279.56	29.50	65.46	113.66	31.85			
16	10,000	20,000	15,000	157	1,406	8.04	71.99	183.12	1,060.97	8.39	48.61	0	4	0.00	57.14	0.00	279.56	0.00	65.46	0.00	26.35			
17	20,000	50,000	35,000	298	1,704	15.26	87.25	605.23	1,666.20	27.73	76.34	3	7	42.86	100.00	147.54	427.10	34.54	100.00	24.38	25.63			
18	50,000	100,000	75,000	231	1,935	11.83	99.08	441.02	2,107.21	20.21	96.55	0	7	0.00	100.00	0.00	427.10	0.00	100.00	0.00	20.27			
19	100,000	500,000	300,000	7	1,942	0.36	99.44	39.62	2,146.84	1.82	98.37	0	7	0.00	100.00	0.00	427.10	0.00	100.00	0.00	19.89			
20	500,000	UP		11	1,953	0.56	100.00	35.65	2,182.48	1.63	100.00	0	7	0.00	100.00	0.00	427.10	0.00	100.00	0.00	19.57			
				1,953					2,182.48					7					427.10					19.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 27342 Poultry farms: using kerosene lighting

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2735 Other farms

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	482	482	16.05	16.05	84.54	84.54	2.31	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	175	657	5.83	21.88	40.43	124.97	1.10	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	330	987	10.99	32.87	133.04	258.01	3.63	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	270	1,257	8.99	41.86	183.76	441.76	5.02	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	397	1,654	13.22	55.08	269.75	711.52	7.37	19.43	2	2	8.33	8.33	16.17	16.17	3.55	3.55	6.00	2.27			
6	500	750	625	333	1,987	11.09	66.17	215.98	927.50	5.90	25.32	1	3	4.17	12.50	0.00	16.17	0.00	3.55	0.00	1.74			
7	750	1,000	875	173	2,160	5.76	71.93	241.28	1,168.79	6.59	31.91	0	3	0.00	12.50	0.00	16.17	0.00	3.55	0.00	1.38			
8	1,000	1,500	1,250	181	2,341	6.03	77.96	265.75	1,434.54	7.26	39.17	1	4	4.17	16.67	9.22	25.39	2.02	5.58	3.47	1.77			
9	1,500	2,000	1,750	80	2,421	2.66	80.62	174.48	1,609.02	4.76	43.93	0	4	0.00	16.67	0.00	25.39	0.00	5.58	0.00	1.58			
10	2,000	2,500	2,250	44	2,465	1.47	82.08	95.97	1,704.99	2.62	46.55	0	4	0.00	16.67	0.00	25.39	0.00	5.58	0.00	1.49			
11	2,500	3,000	2,750	28	2,493	0.93	83.02	105.23	1,810.22	2.87	49.43	0	4	0.00	16.67	0.00	25.39	0.00	5.58	0.00	1.40			
12	3,000	4,000	3,500	44	2,537	1.47	84.48	94.82	1,905.04	2.59	52.02	1	5	4.17	20.83	25.66	51.05	5.64	11.21	27.06	2.68			
13	4,000	5,000	4,500	16	2,553	0.53	85.01	34.42	1,939.46	0.94	52.96	0	5	0.00	20.83	0.00	51.05	0.00	11.21	0.00	2.63			
14	5,000	7,500	6,250	78	2,631	2.60	87.61	223.44	2,162.90	6.10	59.06	0	5	0.00	20.83	0.00	51.05	0.00	11.21	0.00	2.36			
15	7,500	10,000	8,750	59	2,690	1.96	89.58	171.76	2,334.65	4.69	63.75	0	5	0.00	20.83	0.00	51.05	0.00	11.21	0.00	2.19			
16	10,000	20,000	15,000	78	2,768	2.60	92.17	298.61	2,633.26	8.15	71.90	4	9	16.67	37.50	60.22	111.26	13.23	24.44	20.17	4.23			
17	20,000	50,000	35,000	118	2,886	3.93	96.10	639.87	3,273.13	17.47	89.37	10	19	41.67	79.17	313.92	425.18	68.96	93.40	49.06	12.99			
18	50,000	100,000	75,000	46	2,932	1.53	97.64	250.86	3,523.99	6.85	96.22	5	24	20.83	100.00	30.05	455.23	6.60	100.00	11.98	12.92			
19	100,000	500,000	300,000	60	2,992	2.00	99.63	137.39	3,661.39	3.75	99.97	0	24	0.00	100.00	0.00	455.23	0.00	100.00	0.00	12.43			
20	500,000	UP		11	3,003	0.37	100.00	1.04	3,662.43	0.03	100.00	0	24	0.00	100.00	0.00	455.23	0.00	100.00	0.00	12.43			
				3,003					3,662.43					24					455.23					12.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2736 Hatcheries

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	205	205	8.39	8.39	13,803.67	13,803.67	123.01	123.01	4	4	8.70	8.70	83.06	83.06	6.57	6.57	0.60	0.60			
2	50	100	75	61	266	2.50	10.89	35.05	13,768.62	0.31	122.69	1	5	2.17	10.87	6.75	89.81	0.53	7.10	19.26	0.65			
3	100	200	150	69	335	2.82	13.71	52.44	13,716.18	0.47	122.23	0	5	0.00	10.87	0.00	89.81	0.00	7.10	0.00	0.65			
4	200	300	250	70	405	2.87	16.58	14.31	13,701.87	0.13	122.10	2	7	4.35	15.22	38.12	127.94	3.01	10.12	266.40	0.93			
5	300	500	400	82	487	3.36	19.93	17.34	13,684.53	0.15	121.95	0	7	0.00	15.22	0.00	127.94	0.00	10.12	0.00	0.93			
6	500	750	625	80	567	3.27	23.21	11.93	13,672.60	0.11	121.84	1	8	2.17	17.39	651.36	779.30	51.51	61.62	5459.24	5.70			
7	750	1,000	875	41	608	1.68	24.89	14.05	13,658.55	0.13	121.71	0	8	0.00	17.39	0.00	779.30	0.00	61.62	0.00	5.71			
8	1,000	1,500	1,250	85	693	3.48	28.37	176.54	13,482.01	1.57	120.14	0	8	0.00	17.39	0.00	779.30	0.00	61.62	0.00	5.78			
9	1,500	2,000	1,750	73	766	2.99	31.35	19.71	13,462.29	0.18	119.97	0	8	0.00	17.39	0.00	779.30	0.00	61.62	0.00	5.79			
10	2,000	2,500	2,250	65	831	2.66	34.02	34.83	13,427.46	0.31	119.65	0	8	0.00	17.39	0.00	779.30	0.00	61.62	0.00	5.80			
11	2,500	3,000	2,750	52	883	2.13	36.14	14.03	13,413.43	0.13	119.53	0	8	0.00	17.39	0.00	779.30	0.00	61.62	0.00	5.81			
12	3,000	4,000	3,500	98	981	4.01	40.16	43.55	13,369.88	0.39	119.14	1	9	2.17	19.57	44.92	824.22	3.55	65.18	103.14	6.16			
13	4,000	5,000	4,500	98	1,079	4.01	44.17	77.39	13,292.49	0.69	118.45	0	9	0.00	19.57	0.00	824.22	0.00	65.18	0.00	6.20			
14	5,000	7,500	6,250	195	1,274	7.98	52.15	131.68	13,160.81	1.17	117.28	5	14	10.87	30.43	8.96	833.18	0.71	65.88	6.80	6.33			
15	7,500	10,000	8,750	184	1,458	7.53	59.68	115.81	13,045.00	1.03	116.25	0	14	0.00	30.43	0.00	833.18	0.00	65.88	0.00	6.39			
16	10,000	20,000	15,000	262	1,720	10.72	70.41	308.95	12,736.05	2.75	113.49	10	24	21.74	52.17	218.04	1,051.22	17.24	83.12	70.57	8.25			
17	20,000	50,000	35,000	510	2,230	20.88	91.28	1,167.15	11,568.90	10.40	103.09	14	38	30.43	82.61	91.40	1,142.62	7.23	90.35	7.83	9.88			
18	50,000	100,000	75,000	103	2,333	4.22	95.50	159.92	11,408.98	1.43	101.67	3	41	6.52	89.13	64.24	1,206.86	5.08	95.43	40.17	10.58			
19	100,000	500,000	300,000	79	2,412	3.23	98.73	142.65	11,266.33	1.27	100.40	5	46	10.87	100.00	57.77	1,264.62	4.57	100.00	40.49	11.22			
20	500,000	UP		31	2,443	1.27	100.00	44.48	11,221.85	0.40	100.00	0	46	0.00	100.00	0.00	1,264.62	0.00	100.00	0.00	11.27			
				2,443					11,221.85					46					1,264.62					11.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 274 Edible fats edible oils and desiccated coconut producers

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	4.85	4.85	24.23	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	7.41	12.26	37.04	61.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	0.01	12.27	0.05	61.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	0.01	12.28	0.04	61.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	7.73	20.01	38.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	20.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					20.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2741 Edible fats producers

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2742 Edible oil and other plants produc edible palmoil or other

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,282	1,282	13.88	13.88	170.10	170.10	0.77	0.77	22	22	5.21	5.21	86.62	86.62	0.05	0.05	50.92	50.92			
2	50	100	75	118	1,400	1.28	15.16	86.12	256.22	0.39	1.16	5	27	1.18	6.40	223.58	310.20	0.14	0.19	259.60	121.07			
3	100	200	150	186	1,586	2.01	17.18	303.14	559.36	1.37	2.53	3	30	0.71	7.11	62.53	372.73	0.04	0.23	20.63	66.63			
4	200	300	250	137	1,723	1.48	18.66	404.80	964.16	1.83	4.37	2	32	0.47	7.58	203.76	576.48	0.13	0.36	50.33	59.79			
5	300	500	400	178	1,901	1.93	20.59	188.78	1,152.95	0.86	5.22	2	34	0.47	8.06	2.12	578.61	0.00	0.36	1.12	50.19			
6	500	750	625	235	2,136	2.54	23.13	25.27	1,178.22	0.11	5.34	3	37	0.71	8.77	699.02	1,277.62	0.43	0.79	2765.80	108.44			
7	750	1,000	875	173	2,309	1.87	25.01	48.45	1,226.67	0.22	5.56	5	42	1.18	9.95	1,221.91	2,499.53	0.75	1.54	2522.01	203.77			
8	1,000	1,500	1,250	233	2,542	2.52	27.53	68.54	1,295.21	0.31	5.87	4	46	0.95	10.90	2,593.48	5,093.02	1.60	3.15	3783.96	393.22			
9	1,500	2,000	1,750	182	2,724	1.97	29.50	123.59	1,418.79	0.56	6.43	4	50	0.95	11.85	221.37	5,314.38	0.14	3.28	179.12	374.57			
10	2,000	2,500	2,250	100	2,824	1.08	30.58	76.40	1,495.19	0.35	6.78	0	50	0.00	11.85	0.00	5,314.38	0.00	3.28	0.00	355.43			
11	2,500	3,000	2,750	112	2,936	1.21	31.80	112.04	1,607.23	0.51	7.28	1	51	0.24	12.09	2.12	5,316.51	0.00	3.28	1.90	330.79			
12	3,000	4,000	3,500	221	3,157	2.39	34.19	128.22	1,735.45	0.58	7.86	2	53	0.47	12.56	63.03	5,379.53	0.04	3.32	49.15	309.98			
13	4,000	5,000	4,500	181	3,338	1.96	36.15	193.22	1,928.68	0.88	8.74	4	57	0.95	13.51	4,455.31	9,834.84	2.75	6.08	2305.78	509.93			
14	5,000	7,500	6,250	432	3,770	4.68	40.83	313.10	2,241.78	1.42	10.16	26	83	6.16	19.67	7,382.44	17,217.28	4.56	10.64	2357.85	768.02			
15	7,500	10,000	8,750	362	4,132	3.92	44.75	526.53	2,768.31	2.39	12.55	15	98	3.55	23.22	571.26	17,788.54	0.35	10.99	108.50	642.58			
16	10,000	20,000	15,000	851	4,983	9.22	53.96	2,096.54	4,864.85	9.50	22.05	31	129	7.35	30.57	30,277.10	48,065.64	18.70	29.69	1444.15	988.02			
17	20,000	50,000	35,000	1,104	6,087	11.96	65.92	3,770.58	8,635.43	17.09	39.13	53	182	12.56	43.13	6,126.52	54,192.17	3.78	33.48	162.48	627.56			
18	50,000	100,000	75,000	1,025	7,112	11.10	77.02	5,902.07	14,537.50	26.75	65.88	48	230	11.37	54.50	8,302.35	62,494.51	5.13	38.61	140.67	429.88			
19	100,000	500,000	300,000	1,744	8,856	18.89	95.91	6,744.47	21,281.97	30.56	96.44	146	376	34.60	89.10	15,842.99	78,337.50	9.79	48.39	234.90	368.09			
20	500,000	UP		378	9,234	4.09	100.00	784.96	22,066.93	3.56	100.00	46	422	10.90	100.00	83,537.77	161,875.28	51.61	100.00	10642.34	733.57			
				9,234					22,066.93					422					161,875.28					733.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2743 Storage of crude palm oil(CPO)outside estates incl.storage

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	61	61	9.76	9.76	1.86	1.86	0.08	0.08	1	1	5.88	5.88	138.22	138.22	4.12	4.12	7426.83	7426.83			
2	50	100	75	4	65	0.64	10.40	5.73	7.59	0.24	0.32	0	1	0.00	5.88	0.00	138.22	0.00	4.12	0.00	1820.11			
3	100	200	150	2	67	0.32	10.72	0.00	7.59	0.00	0.32	0	1	0.00	5.88	0.00	138.22	0.00	4.12	0.00	1820.11			
4	200	300	250	6	73	0.96	11.68	22.39	29.99	0.94	1.26	0	1	0.00	5.88	0.00	138.22	0.00	4.12	0.00	460.95			
5	300	500	400	14	87	2.24	13.92	47.53	77.51	2.00	3.27	0	1	0.00	5.88	0.00	138.22	0.00	4.12	0.00	178.32			
6	500	750	625	26	113	4.16	18.08	15.12	92.63	0.64	3.90	0	1	0.00	5.88	0.00	138.22	0.00	4.12	0.00	149.22			
7	750	1,000	875	20	133	3.20	21.28	7.17	99.80	0.30	4.21	1	2	5.88	11.76	0.34	138.56	0.01	4.13	4.71	138.84			
8	1,000	1,500	1,250	25	158	4.00	25.28	21.20	121.00	0.89	5.10	0	2	0.00	11.76	0.00	138.56	0.00	4.13	0.00	114.51			
9	1,500	2,000	1,750	7	165	1.12	26.40	7.09	128.10	0.30	5.40	1	3	5.88	17.65	8.11	146.66	0.24	4.37	114.25	114.49			
10	2,000	2,500	2,250	6	171	0.96	27.36	17.11	145.21	0.72	6.12	0	3	0.00	17.65	0.00	146.66	0.00	4.37	0.00	101.00			
11	2,500	3,000	2,750	6	177	0.96	28.32	14.08	159.28	0.59	6.71	0	3	0.00	17.65	0.00	146.66	0.00	4.37	0.00	92.08			
12	3,000	4,000	3,500	21	198	3.36	31.68	96.80	256.08	4.08	10.79	0	3	0.00	17.65	0.00	146.66	0.00	4.37	0.00	57.27			
13	4,000	5,000	4,500	6	204	0.96	32.64	15.56	271.64	0.66	11.45	0	3	0.00	17.65	0.00	146.66	0.00	4.37	0.00	53.99			
14	5,000	7,500	6,250	22	226	3.52	36.16	90.70	362.34	3.82	15.27	0	3	0.00	17.65	0.00	146.66	0.00	4.37	0.00	40.48			
15	7,500	10,000	8,750	52	278	8.32	44.48	292.66	655.00	12.33	27.60	0	3	0.00	17.65	0.00	146.66	0.00	4.37	0.00	22.39			
16	10,000	20,000	15,000	63	341	10.08	54.56	161.96	816.97	6.83	34.43	3	6	17.65	35.29	553.40	700.06	16.49	20.86	341.68	85.69			
17	20,000	50,000	35,000	122	463	19.52	74.08	906.39	1,723.36	38.20	72.63	2	8	11.76	47.06	639.69	1,339.76	19.06	39.92	70.58	77.74			
18	50,000	100,000	75,000	26	489	4.16	78.24	89.43	1,812.79	3.77	76.40	1	9	5.88	52.94	3.91	1,343.66	0.12	40.03	4.37	74.12			
19	100,000	500,000	300,000	103	592	16.48	94.72	442.77	2,255.56	18.66	95.06	8	17	47.06	100.00	2,012.85	3,356.51	59.97	100.00	454.60	148.81			
20	500,000	UP		33	625	5.28	100.00	117.29	2,372.84	4.94	100.00	0	17	0.00	100.00	0.00	3,356.51	0.00	100.00	0.00	141.46			
				625					2,372.84					17					3,356.51					141.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2748 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	2.79	2.79	34.28	34.28	0.96	0.96	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	56	0.05	2.84	8.10	42.38	0.23	1.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	57	0.05	2.89	0.25	42.63	0.01	1.19	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	4	61	0.20	3.10	52.04	94.67	1.45	2.64	1	1	1	3.70	3.70	100.00	100.00	0.24	0.24	192.16	105.63		
5	300	500	400	2	63	0.10	3.20	80.55	175.22	2.25	4.89	0	1	1	0.00	3.70	0.00	100.00	0.00	0.24	0.24	57.07		
6	500	750	625	5	68	0.25	3.45	13.96	189.19	0.39	5.28	1	2	2	3.70	7.41	685.35	785.35	1.67	1.91	4907.94	415.11		
7	750	1,000	875	7	75	0.36	3.81	8.65	197.84	0.24	5.52	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	396.96		
8	1,000	1,500	1,250	11	86	0.56	4.37	31.79	229.63	0.89	6.41	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	342.00		
9	1,500	2,000	1,750	11	97	0.56	4.93	13.46	243.09	0.38	6.78	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	323.07		
10	2,000	2,500	2,250	3	100	0.15	5.08	11.80	254.89	0.33	7.11	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	308.11		
11	2,500	3,000	2,750	6	106	0.30	5.38	2.80	257.70	0.08	7.19	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	304.76		
12	3,000	4,000	3,500	12	118	0.61	5.99	9.39	267.08	0.26	7.45	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	294.05		
13	4,000	5,000	4,500	20	138	1.02	7.01	23.43	290.51	0.65	8.11	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	270.33		
14	5,000	7,500	6,250	49	187	2.49	9.50	33.08	323.59	0.92	9.03	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	242.70		
15	7,500	10,000	8,750	42	229	2.13	11.63	79.21	402.80	2.21	11.24	0	2	2	0.00	7.41	0.00	785.35	0.00	1.91	0.00	194.97		
16	10,000	20,000	15,000	137	366	6.96	18.59	144.20	547.00	4.02	15.26	2	4	4	7.41	14.81	619.15	1,404.49	1.51	3.42	429.38	256.76		
17	20,000	50,000	35,000	310	676	15.74	34.33	482.75	1,029.75	13.47	28.73	3	7	7	11.11	25.93	9,339.09	10,743.59	22.73	26.15	1934.57	1043.32		
18	50,000	100,000	75,000	387	1,063	19.65	53.99	774.45	1,804.19	21.61	50.34	2	9	9	7.41	33.33	486.27	11,229.86	1.18	27.34	62.79	622.43		
19	100,000	500,000	300,000	745	1,808	37.84	91.82	1,293.87	3,098.06	36.10	86.45	9	18	18	33.33	66.67	11,087.79	22,317.65	26.99	54.33	856.95	720.38		
20	500,000	UP		161	1,969	8.18	100.00	485.74	3,583.80	13.55	100.00	9	27	27	33.33	100.00	18,763.03	41,080.68	45.67	100.00	3862.77	1146.29		
				1,969					3,583.80					27					41,080.68					1146.29



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2751 Dairies and dairy products

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2752 Dairies and dairy products including desiccated milk

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	13.71	13.71	0.99	0.99	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	28	0.51	14.21	0.10	1.08	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	31	1.52	15.74	38.05	39.13	3.47	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	32	0.51	16.24	0.27	39.40	0.02	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	35	1.52	17.77	8.91	48.31	0.81	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	43	4.06	21.83	6.50	54.81	0.59	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	49	3.05	24.87	12.05	66.86	1.10	6.09	2	2	25.00	25.00	35.74	35.74	0.44	0.44	296.66	53.45			
8	1,000	1,500	1,250	10	59	5.08	29.95	37.28	104.13	3.40	9.49	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	34.32			
9	1,500	2,000	1,750	1	60	0.51	30.46	1.69	105.82	0.15	9.64	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	33.77			
10	2,000	2,500	2,250	1	61	0.51	30.96	3.55	109.38	0.32	9.97	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	32.67			
11	2,500	3,000	2,750	1	62	0.51	31.47	3.89	113.27	0.35	10.32	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	31.55			
12	3,000	4,000	3,500	1	63	0.51	31.98	6.58	119.85	0.60	10.92	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	29.82			
13	4,000	5,000	4,500	1	64	0.51	32.49	5.03	124.88	0.46	11.38	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	28.62			
14	5,000	7,500	6,250	6	70	3.05	35.53	15.86	140.74	1.45	12.82	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	25.39			
15	7,500	10,000	8,750	7	77	3.55	39.09	37.75	178.49	3.44	16.26	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	20.02			
16	10,000	20,000	15,000	12	89	6.09	45.18	138.49	316.98	12.62	28.88	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	11.27			
17	20,000	50,000	35,000	16	105	8.12	53.30	67.32	384.30	6.13	35.01	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	9.30			
18	50,000	100,000	75,000	11	116	5.58	58.88	13.30	397.60	1.21	36.22	0	2	0.00	25.00	0.00	35.74	0.00	0.44	0.00	8.99			
19	100,000	500,000	300,000	51	167	25.89	84.77	336.57	734.17	30.66	66.89	4	6	50.00	75.00	64.88	100.62	0.81	1.25	19.28	13.71			
20	500,000	UP		30	197	15.23	100.00	363.42	1,097.59	33.11	100.00	2	8	25.00	100.00	7,938.02	8,038.64	98.75	100.00	2184.25	732.39			
				197					1,097.59					8					8,038.64					732.39



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 276 Coffee roasting plants coffee extract factories maltings

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.04	0.04	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.85	11.54	24.91	24.95	33.48	33.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.85	15.38	0.01	24.96	0.01	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.85	19.23	0.50	25.46	0.68	34.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.85	23.08	1.05	26.51	1.41	35.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.85	26.92	2.10	28.62	2.83	38.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.85	30.77	7.78	36.40	10.46	48.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.85	34.62	0.00	36.40	0.00	48.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.85	38.46	0.00	36.41	0.00	48.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.85	42.31	0.12	36.52	0.16	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.85	46.15	0.12	36.64	0.15	49.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.85	50.00	0.00	36.63	0.01	49.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.85	53.85	0.06	36.69	0.08	49.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.85	57.69	0.21	36.90	0.28	49.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.85	61.54	0.21	37.11	0.28	49.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.85	65.38	0.41	37.52	0.55	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	18	7.69	73.08	0.41	37.93	0.55	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	19	23.08	96.15	17.86	55.79	24.02	75.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	20	3.85	100.00	18.59	74.38	24.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					74.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2761 Coffee roasting plantscoffee extract factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	102	102	8.85	8.85	32.09	32.09	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	119	1.47	10.32	40.44	72.53	1.07	1.91	4	4	7.27	7.27	69.80	69.80	2.21	2.21	172.60	96.24			
3	100	200	150	28	147	2.43	12.75	94.56	167.09	2.49	4.41	0	4	0.00	7.27	0.00	69.80	0.00	2.21	0.00	41.77			
4	200	300	250	22	169	1.91	14.66	101.50	268.58	2.68	7.08	1	5	1.82	9.09	103.60	173.39	3.28	5.48	102.07	64.56			
5	300	500	400	24	193	2.08	16.74	47.53	316.11	1.25	8.34	0	5	0.00	9.09	0.00	173.39	0.00	5.48	0.00	54.85			
6	500	750	625	16	209	1.39	18.13	12.87	328.98	0.34	8.68	0	5	0.00	9.09	0.00	173.39	0.00	5.48	0.00	52.71			
7	750	1,000	875	25	234	2.17	20.29	36.25	365.23	0.96	9.63	0	5	0.00	9.09	0.00	173.39	0.00	5.48	0.00	47.48			
8	1,000	1,500	1,250	39	273	3.38	23.68	42.90	408.12	1.13	10.77	0	5	0.00	9.09	0.00	173.39	0.00	5.48	0.00	42.49			
9	1,500	2,000	1,750	29	302	2.52	26.19	53.50	461.62	1.41	12.18	0	5	0.00	9.09	0.00	173.39	0.00	5.48	0.00	37.56			
10	2,000	2,500	2,250	22	324	1.91	28.10	41.95	503.57	1.11	13.28	0	5	0.00	9.09	0.00	173.39	0.00	5.48	0.00	34.43			
11	2,500	3,000	2,750	13	337	1.13	29.23	22.48	526.05	0.59	13.88	0	5	0.00	9.09	0.00	173.39	0.00	5.48	0.00	32.96			
12	3,000	4,000	3,500	34	371	2.95	32.18	104.89	630.94	2.77	16.64	2	7	3.64	12.73	23.54	196.93	0.74	6.23	22.44	31.21			
13	4,000	5,000	4,500	15	386	1.30	33.48	67.06	698.01	1.77	18.41	0	7	0.00	12.73	0.00	196.93	0.00	6.23	0.00	28.21			
14	5,000	7,500	6,250	52	438	4.51	37.99	279.68	977.69	7.38	25.79	0	7	0.00	12.73	0.00	196.93	0.00	6.23	0.00	20.14			
15	7,500	10,000	8,750	28	466	2.43	40.42	206.81	1,184.50	5.46	31.24	2	9	3.64	16.36	62.42	259.35	1.97	8.20	30.18	21.90			
16	10,000	20,000	15,000	104	570	9.02	49.44	591.24	1,775.74	15.60	46.84	6	15	10.91	27.27	590.72	850.08	18.69	26.89	99.91	47.87			
17	20,000	50,000	35,000	186	756	16.13	65.57	866.59	2,642.33	22.86	69.70	12	27	21.82	49.09	1,020.51	1,870.59	32.28	59.17	117.76	70.79			
18	50,000	100,000	75,000	110	866	9.54	75.11	401.73	3,044.07	10.60	80.30	10	37	18.18	67.27	696.54	2,567.12	22.03	81.20	173.38	84.33			
19	100,000	500,000	300,000	195	1,061	16.91	92.02	555.97	3,600.04	14.67	94.96	8	45	14.55	81.82	328.51	2,895.63	10.39	91.59	59.09	80.43			
20	500,000	UP		92	1,153	7.98	100.00	190.99	3,791.03	5.04	100.00	10	55	18.18	100.00	265.76	3,161.39	8.41	100.00	139.15	83.39			
				1,153					3,791.03					55					3,161.39					83.39



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2762 Maltings

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2763 Tea sheds and tea factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2768 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 277 Cold stores ice factories abattoirs butchers drying installa

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2771 Cold stores and ice factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	200	200	8.60	8.60	38.70	38.70	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	256	2.41	11.01	126.38	165.08	1.41	1.85	3	3	11.54	11.54	152.63	152.63	4.72	4.72	120.77	92.46			
3	100	200	150	55	311	2.36	13.37	159.88	324.96	1.79	3.63	0	3	0.00	11.54	0.00	152.63	0.00	4.72	0.00	46.97			
4	200	300	250	66	377	2.84	16.21	192.88	517.84	2.16	5.79	1	4	3.85	15.38	279.32	431.95	8.63	13.34	144.81	83.41			
5	300	500	400	112	489	4.82	21.02	114.27	632.11	1.28	7.07	1	5	3.85	19.23	448.31	880.27	13.85	27.20	392.33	139.26			
6	500	750	625	128	617	5.50	26.53	86.88	718.99	0.97	8.04	1	6	3.85	23.08	107.64	987.91	3.33	30.52	123.90	137.40			
7	750	1,000	875	126	743	5.42	31.94	166.31	885.30	1.86	9.90	0	6	0.00	23.08	0.00	987.91	0.00	30.52	0.00	111.59			
8	1,000	1,500	1,250	144	887	6.19	38.13	195.17	1,080.46	2.18	12.08	2	8	7.69	30.77	7.74	995.65	0.24	30.76	3.96	92.15			
9	1,500	2,000	1,750	100	987	4.30	42.43	208.62	1,289.08	2.33	14.42	2	10	7.69	38.46	96.52	1,092.16	2.98	33.74	46.26	84.72			
10	2,000	2,500	2,250	96	1,083	4.13	46.56	194.99	1,484.07	2.18	16.60	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	73.59			
11	2,500	3,000	2,750	67	1,150	2.88	49.44	71.50	1,555.57	0.80	17.40	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	70.21			
12	3,000	4,000	3,500	138	1,288	5.93	55.37	496.25	2,051.82	5.55	22.95	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	53.23			
13	4,000	5,000	4,500	106	1,394	4.56	59.93	502.76	2,554.58	5.62	28.57	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	42.75			
14	5,000	7,500	6,250	188	1,582	8.08	68.01	848.81	3,403.38	9.49	38.07	0	10	0.00	38.46	0.00	1,092.16	0.00	33.74	0.00	32.09			
15	7,500	10,000	8,750	114	1,696	4.90	72.91	623.57	4,026.95	6.97	45.04	1	11	3.85	42.31	24.72	1,116.89	0.76	34.51	3.96	27.74			
16	10,000	20,000	15,000	208	1,904	8.94	81.86	1,362.04	5,389.00	15.23	60.27	0	11	0.00	42.31	0.00	1,116.89	0.00	34.51	0.00	20.73			
17	20,000	50,000	35,000	229	2,133	9.85	91.70	2,320.00	7,708.99	25.95	86.22	10	21	38.46	80.77	1,999.17	3,116.06	61.76	96.27	86.17	40.42			
18	50,000	100,000	75,000	110	2,243	4.73	96.43	855.80	8,564.80	9.57	95.79	3	24	11.54	92.31	118.27	3,234.33	3.65	99.92	13.82	37.76			
19	100,000	500,000	300,000	75	2,318	3.22	99.66	361.41	8,926.21	4.04	99.84	2	26	7.69	100.00	2.51	3,236.84	0.08	100.00	0.69	36.26			
20	500,000	UP		8	2,326	0.34	100.00	14.58	8,940.79	0.16	100.00	0	26	0.00	100.00	0.00	3,236.84	0.00	100.00	0.00	36.20			
				2,326					8,940.79					26					3,236.84					36.20



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2772 Abattoirs and butchers

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	7.12	7.12	8.85	8.85	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	38	3.29	10.41	8.21	17.06	0.86	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	53	4.11	14.52	30.03	47.10	3.16	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	76	6.30	20.82	6.06	53.16	0.64	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	89	3.56	24.38	15.49	68.65	1.63	7.23	1	1	11.11	11.11	10.46	10.46	23.37	23.37	67.52	15.23			
6	500	750	625	20	109	5.48	29.86	5.79	74.44	0.61	7.84	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	14.05			
7	750	1,000	875	11	120	3.01	32.88	12.88	87.32	1.36	9.20	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	11.98			
8	1,000	1,500	1,250	16	136	4.38	37.26	27.34	114.66	2.88	12.08	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	9.12			
9	1,500	2,000	1,750	4	140	1.10	38.36	9.59	124.25	1.01	13.09	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	8.42			
10	2,000	2,500	2,250	7	147	1.92	40.27	17.18	141.43	1.81	14.89	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	7.39			
11	2,500	3,000	2,750	5	152	1.37	41.64	12.36	153.79	1.30	16.20	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	6.80			
12	3,000	4,000	3,500	10	162	2.74	44.38	65.30	219.10	6.88	23.07	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	4.77			
13	4,000	5,000	4,500	3	165	0.82	45.21	25.53	244.63	2.69	25.76	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	4.28			
14	5,000	7,500	6,250	49	214	13.42	58.63	79.51	324.14	8.37	34.14	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	3.23			
15	7,500	10,000	8,750	27	241	7.40	66.03	59.25	383.39	6.24	40.38	0	1	0.00	11.11	0.00	10.46	0.00	23.37	0.00	2.73			
16	10,000	20,000	15,000	32	273	8.77	74.79	63.23	446.62	6.66	47.04	5	6	55.56	66.67	25.48	35.94	56.92	80.29	40.29	8.05			
17	20,000	50,000	35,000	58	331	15.89	90.68	340.29	786.91	35.84	82.87	1	7	11.11	77.78	0.00	35.94	0.00	80.29	0.00	4.57			
18	50,000	100,000	75,000	16	347	4.38	95.07	92.32	879.23	9.72	92.60	1	8	11.11	88.89	8.18	44.11	18.27	98.56	8.86	5.02			
19	100,000	500,000	300,000	16	363	4.38	99.45	26.10	905.33	2.75	95.35	0	8	0.00	88.89	0.00	44.11	0.00	98.56	0.00	4.87			
20	500,000	UP		2	365	0.55	100.00	44.19	949.53	4.65	100.00	1	9	11.11	100.00	0.65	44.76	1.44	100.00	1.46	4.71			
				365					949.53					9					44.76					4.71



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

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2773 Drying installations

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2778 Mixed

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	22	22	21.36	21.36	0.51	0.51	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	32	9.71	31.07	3.52	3.02	2.09	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	23	55	22.33	53.40	9.47	12.49	5.61	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	69	13.59	66.99	10.86	23.35	6.44	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	82	12.62	79.61	13.11	36.46	7.77	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	89	6.80	86.41	7.64	44.09	4.53	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	92	2.91	89.32	0.68	43.42	0.40	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	95	2.91	92.23	13.90	57.31	8.24	33.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	96	0.97	93.20	11.28	68.59	6.69	40.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	97	0.97	94.17	0.00	68.59	0.00	40.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	98	0.97	95.15	5.71	74.31	3.39	44.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	99	0.97	96.12	10.05	84.35	5.96	50.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	100	0.97	97.09	3.91	88.26	2.32	52.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	101	0.97	98.06	42.12	130.38	24.97	77.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	102	0.97	99.03	24.27	154.65	14.39	91.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	103	0.97	100.00	14.01	168.67	8.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	103	0.00	100.00	0.00	168.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	103	0.00	100.00	0.00	168.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	103	0.00	100.00	0.00	168.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	103	0.00	100.00	0.00	168.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				103					168.67					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 278 Breweries beverages producers spirits liquors producers dist

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2781 Breweries

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2782 Producers of winesfruit juices and mineral water

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	253	253	10.95	10.95	47.25	47.25	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	74	327	3.20	14.16	139.75	187.00	1.92	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	98	425	4.24	18.40	161.01	348.02	2.22	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	88	513	3.81	22.21	192.04	540.06	2.64	7.43	1	1	4.76	4.76	16.48	16.48	1.98	1.98	8.58	3.05			
5	300	500	400	132	645	5.71	27.92	111.22	651.28	1.53	8.97	0	1	0.00	4.76	0.00	16.48	0.00	1.98	1.98	0.00	2.53		
6	500	750	625	92	737	3.98	31.90	60.48	711.75	0.83	9.80	0	1	0.00	4.76	0.00	16.48	0.00	1.98	0.00	0.00	2.32		
7	750	1,000	875	81	818	3.51	35.41	131.31	843.07	1.81	11.61	0	1	0.00	4.76	0.00	16.48	0.00	1.98	0.00	0.00	1.96		
8	1,000	1,500	1,250	91	909	3.94	39.35	171.07	1,014.14	2.36	13.96	0	1	0.00	4.76	0.00	16.48	0.00	1.98	0.00	0.00	1.63		
9	1,500	2,000	1,750	65	974	2.81	42.16	107.24	1,121.37	1.48	15.44	1	2	4.76	9.52	124.86	141.35	15.00	16.98	116.43	12.60			
10	2,000	2,500	2,250	50	1,024	2.16	44.33	135.78	1,257.15	1.87	17.31	0	2	0.00	9.52	0.00	141.35	0.00	16.98	0.00	0.00	11.24		
11	2,500	3,000	2,750	63	1,087	2.73	47.06	145.14	1,402.30	2.00	19.31	0	2	0.00	9.52	0.00	141.35	0.00	16.98	0.00	0.00	10.08		
12	3,000	4,000	3,500	100	1,187	4.33	51.39	280.79	1,683.09	3.87	23.17	0	2	0.00	9.52	0.00	141.35	0.00	16.98	0.00	0.00	8.40		
13	4,000	5,000	4,500	46	1,233	1.99	53.38	218.21	1,901.30	3.00	26.17	1	3	4.76	14.29	0.00	141.35	0.00	16.98	0.00	0.00	7.43		
14	5,000	7,500	6,250	106	1,339	4.59	57.97	425.65	2,326.95	5.86	32.03	1	4	4.76	19.05	0.00	141.35	0.00	16.98	0.00	0.00	6.07		
15	7,500	10,000	8,750	62	1,401	2.68	60.65	329.49	2,656.44	4.54	36.57	0	4	0.00	19.05	0.00	141.35	0.00	16.98	0.00	0.00	5.32		
16	10,000	20,000	15,000	228	1,629	9.87	70.52	971.91	3,628.35	13.38	49.95	1	5	4.76	23.81	0.00	141.35	0.00	16.98	0.00	0.00	3.90		
17	20,000	50,000	35,000	261	1,890	11.30	81.82	1,633.86	5,262.21	22.49	72.44	3	8	14.29	38.10	314.30	455.64	37.76	54.74	19.24	8.66			
18	50,000	100,000	75,000	148	2,038	6.41	88.23	835.91	6,098.12	11.51	83.95	1	9	4.76	42.86	9.44	465.08	1.13	55.88	1.13	7.63			
19	100,000	500,000	300,000	187	2,225	8.10	96.32	1,030.40	7,128.52	14.19	98.14	3	12	14.29	57.14	231.28	696.37	27.79	83.66	22.45	9.77			
20	500,000	UP		85	2,310	3.68	100.00	135.38	7,263.90	1.86	100.00	9	21	42.86	100.00	135.97	832.34	16.34	100.00	100.44	11.46			
				2,310					7,263.90					21					832.34					11.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2783 Producers of spirits and liquors and distilleries

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.05	4.05	4.51	4.51	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	2.70	6.76	8.36	12.87	1.10	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	7	2.70	9.46	23.41	36.28	3.07	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.35	10.81	0.27	36.54	0.03	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	13	6.76	17.57	0.46	37.00	0.06	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	1.35	18.92	1.32	38.31	0.17	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	1.35	20.27	1.03	39.34	0.13	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	17	2.70	22.97	3.05	42.39	0.40	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	19	2.70	25.68	5.76	48.15	0.76	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	1.35	27.03	1.10	49.26	0.14	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	1.35	28.38	2.80	52.06	0.37	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	1.35	29.73	1.12	53.19	0.15	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	24	2.70	32.43	16.36	69.54	2.14	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	1.35	33.78	8.55	78.09	1.12	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	1.35	35.14	16.21	94.30	2.13	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	38	16.22	51.35	48.25	142.55	6.33	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	39	1.35	52.70	26.59	169.14	3.49	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	51	16.22	68.92	178.16	347.30	23.36	45.54	1	1	12.50	12.50	22.63	22.63	6.53	6.53	12.70	6.52			
19	100,000	500,000	300,000	16	67	21.62	90.54	144.70	491.99	18.97	64.51	6	7	75.00	87.50	141.02	163.65	40.71	47.24	97.46	33.26			
20	500,000	UP		7	74	9.46	100.00	270.63	762.63	35.49	100.00	1	8	12.50	100.00	182.77	346.42	52.76	100.00	67.53	45.42			
				74					762.63					8					346.42					45.42



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 27831 Producers of spirits and liquors

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.38	0.38	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.26	0.64	0.67	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.66	1.31	1.71	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.50	1.81	1.28	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	0.51	2.31	1.31	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	0.34	2.65	0.87	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	6.19	8.84	15.94	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	29.99	38.83	77.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	38.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					9			38.83				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 27832 Distileries producing alcohol from non petrochemical

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2784 Vinager (Acid liquor) factories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2788 Mixed

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2790 Tobaccocigars and cigarettes manufacture

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2791 **Drying sheds/smoke houses**

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2792 Oven

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	27.78	27.78	4.88	4.88	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	13	8.33	36.11	0.66	5.55	0.09	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	24	30.56	66.67	5.74	11.29	0.78	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	26	5.56	72.22	4.30	15.59	0.59	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	27	2.78	75.00	1.51	17.10	0.21	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	31	11.11	86.11	6.67	23.77	0.91	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	32	2.78	88.89	4.68	28.45	0.64	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	33	2.78	91.67	150.21	178.66	20.51	24.40	21	21	30.88	30.88	53.85	53.85	17.73	17.73	35.85	30.14	
9	1,500	2,000	1,750	1	34	2.78	94.44	186.22	364.88	25.43	49.83	21	42	30.88	61.76	56.53	110.37	18.61	36.34	30.35	30.25	
10	2,000	2,500	2,250	1	35	2.78	97.22	358.49	723.36	48.95	98.78	26	68	38.24	100.00	193.36	303.74	63.66	100.00	53.94	41.99	
11	2,500	3,000	2,750	1	36	2.78	100.00	8.93	732.30	1.22	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
12	3,000	4,000	3,500	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
13	4,000	5,000	4,500	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
14	5,000	7,500	6,250	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
15	7,500	10,000	8,750	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
20	500,000	UP		0	36	0.00	100.00	0.00	732.30	0.00	100.00	0	68	0.00	100.00	0.00	303.74	0.00	100.00	0.00	41.48	
				36					732.30					68					303.74			41.48



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2793 Tobacco Establishment

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	149	149	50.34	50.34	2.86	2.86	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	179	10.14	60.47	1.79	4.65	0.16	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	194	5.07	65.54	2.00	6.65	0.18	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	197	1.01	66.55	30.12	36.77	2.68	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	198	0.34	66.89	36.71	73.47	3.26	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	199	0.34	67.23	0.08	73.55	0.01	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	200	0.34	67.57	0.09	73.64	0.01	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	201	0.34	67.91	0.39	74.03	0.03	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	202	0.34	68.24	11.44	62.59	1.02	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	203	0.34	68.58	2.26	64.85	0.20	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	204	0.34	68.92	10.67	75.52	0.95	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	205	0.34	69.26	5.36	80.87	0.48	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	206	0.34	69.59	11.54	92.41	1.03	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	207	0.34	69.93	24.52	116.94	2.18	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	210	1.01	70.95	91.86	208.80	8.16	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	213	1.01	71.96	87.37	296.16	7.77	26.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	222	3.04	75.00	502.25	798.41	44.64	70.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	229	2.36	77.36	31.76	830.17	2.82	73.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	241	4.05	81.42	54.46	884.63	4.84	78.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		55	296	18.58	100.00	240.44	1,125.07	21.37	100.00	1	1	100.00	100.00	21,089.46	21,089.46	100.00	100.00	8771.22	1874.50			
				296					1,125.07					1					21,089.46					1874.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 280 Hydro electric power stations (discounts if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	8.07	8.07	26.45	26.45	1.55	1.55	4	4	8.33	8.33	4.37	4.37	0.03	0.03	16.51	16.51			
2	50	100	75	2	38	0.45	8.52	17.19	9.26	1.01	0.54	0	4	0.00	8.33	0.00	4.37	0.00	0.03	0.00	47.17			
3	100	200	150	2	40	0.45	8.97	31.48	22.23	1.84	1.30	0	4	0.00	8.33	0.00	4.37	0.00	0.03	0.00	19.64			
4	200	300	250	7	47	1.57	10.54	54.68	76.91	3.20	4.51	0	4	0.00	8.33	0.00	4.37	0.00	0.03	0.00	5.68			
5	300	500	400	2	49	0.45	10.99	33.16	110.07	1.94	6.45	0	4	0.00	8.33	0.00	4.37	0.00	0.03	0.00	3.97			
6	500	750	625	12	61	2.69	13.68	6.04	116.11	0.35	6.80	0	4	0.00	8.33	0.00	4.37	0.00	0.03	0.00	3.76			
7	750	1,000	875	9	70	2.02	15.70	1.90	118.00	0.11	6.91	0	4	0.00	8.33	0.00	4.37	0.00	0.03	0.00	3.70			
8	1,000	1,500	1,250	14	84	3.14	18.83	15.05	133.06	0.88	7.80	1	5	2.08	10.42	84.14	88.51	0.63	0.66	558.96	66.52			
9	1,500	2,000	1,750	1	85	0.22	19.06	0.77	133.83	0.05	7.84	0	5	0.00	10.42	0.00	88.51	0.00	0.66	0.00	66.13			
10	2,000	2,500	2,250	6	91	1.35	20.40	6.62	127.21	0.39	7.45	3	8	6.25	16.67	2,498.91	2,587.42	18.78	19.44	37774.14	2033.90			
11	2,500	3,000	2,750	1	92	0.22	20.63	4.44	131.66	0.26	7.71	0	8	0.00	16.67	0.00	2,587.42	0.00	19.44	0.00	1965.25			
12	3,000	4,000	3,500	3	95	0.67	21.30	6.43	138.09	0.38	8.09	5	13	10.42	27.08	2,062.05	4,649.47	15.49	34.93	32050.73	3366.93			
13	4,000	5,000	4,500	2	97	0.45	21.75	3.69	141.78	0.22	8.31	0	13	0.00	27.08	0.00	4,649.47	0.00	34.93	0.00	3279.30			
14	5,000	7,500	6,250	1	98	0.22	21.97	6.00	135.78	0.35	7.96	0	13	0.00	27.08	0.00	4,649.47	0.00	34.93	0.00	3424.21			
15	7,500	10,000	8,750	10	108	2.24	24.22	5.74	130.04	0.34	7.62	0	13	0.00	27.08	0.00	4,649.47	0.00	34.93	0.00	3575.37			
16	10,000	20,000	15,000	16	124	3.59	27.80	189.50	319.54	11.10	18.72	2	15	4.17	31.25	10.45	4,659.93	0.08	35.01	5.52	1458.31			
17	20,000	50,000	35,000	75	199	16.82	44.62	463.89	783.44	27.18	45.90	18	33	37.50	68.75	6,635.94	11,295.87	49.86	84.87	1430.48	1441.84			
18	50,000	100,000	75,000	21	220	4.71	49.33	151.86	935.30	8.90	54.80	0	33	0.00	68.75	0.00	11,295.87	0.00	84.87	0.00	1207.73			
19	100,000	500,000	300,000	115	335	25.78	75.11	475.75	1,411.05	27.87	82.67	15	48	31.25	100.00	2,013.51	13,309.38	15.13	100.00	423.23	943.22			
20	500,000	UP		111	446	24.89	100.00	295.74	1,706.79	17.33	100.00	0	48	0.00	100.00	0.00	13,309.38	0.00	100.00	0.00	779.79			
				446					1,706.79					48					13,309.38					779.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 281 Conventional power station buildings with boiler houses

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	369	369	12.89	12.89	246.61	246.61	1.38	1.38	1	1	2.08	2.08	0.28	0.28	0.00	0.00	0.11	0.11			
2	50	100	75	58	427	2.03	14.92	292.19	538.80	1.63	3.01	0	1	0.00	2.08	0.00	0.28	0.00	0.00	0.00	0.05			
3	100	200	150	103	530	3.60	18.52	494.83	1,033.63	2.77	5.78	0	1	0.00	2.08	0.00	0.28	0.00	0.00	0.00	0.03			
4	200	300	250	38	568	1.33	19.85	217.18	1,250.82	1.21	6.99	0	1	0.00	2.08	0.00	0.28	0.00	0.00	0.00	0.02			
5	300	500	400	77	645	2.69	22.54	752.37	2,003.18	4.21	11.20	1	2	2.08	4.17	0.56	0.85	0.00	0.00	0.07	0.04			
6	500	750	625	70	715	2.45	24.98	420.31	2,423.50	2.35	13.55	1	3	2.08	6.25	735.57	736.42	0.42	0.42	175.01	30.39			
7	750	1,000	875	33	748	1.15	26.14	137.85	2,561.34	0.77	14.32	0	3	0.00	6.25	0.00	736.42	0.00	0.42	0.00	28.75			
8	1,000	1,500	1,250	104	852	3.63	29.77	326.99	2,888.33	1.83	16.14	0	3	0.00	6.25	0.00	736.42	0.00	0.42	0.00	25.50			
9	1,500	2,000	1,750	54	906	1.89	31.66	137.25	3,025.59	0.77	16.91	0	3	0.00	6.25	0.00	736.42	0.00	0.42	0.00	24.34			
10	2,000	2,500	2,250	43	949	1.50	33.16	173.79	3,199.37	0.97	17.88	0	3	0.00	6.25	0.00	736.42	0.00	0.42	0.00	23.02			
11	2,500	3,000	2,750	39	988	1.36	34.52	206.40	3,405.78	1.15	19.04	0	3	0.00	6.25	0.00	736.42	0.00	0.42	0.00	21.62			
12	3,000	4,000	3,500	85	1,073	2.97	37.49	281.24	3,687.02	1.57	20.61	0	3	0.00	6.25	0.00	736.42	0.00	0.42	0.00	19.97			
13	4,000	5,000	4,500	71	1,144	2.48	39.97	284.30	3,971.32	1.59	22.20	0	3	0.00	6.25	0.00	736.42	0.00	0.42	0.00	18.54			
14	5,000	7,500	6,250	79	1,223	2.76	42.73	418.61	4,389.93	2.34	24.54	1	4	2.08	8.33	301.09	1,037.50	0.17	0.59	71.92	23.63			
15	7,500	10,000	8,750	76	1,299	2.66	45.39	379.40	4,769.33	2.12	26.66	1	5	2.08	10.42	325.69	1,363.19	0.19	0.78	85.84	28.58			
16	10,000	20,000	15,000	262	1,561	9.15	54.54	2,483.51	7,252.85	13.88	40.54	2	7	4.17	14.58	20.35	1,383.55	0.01	0.79	0.82	19.08			
17	20,000	50,000	35,000	271	1,832	9.47	64.01	3,907.48	11,160.32	21.84	62.38	8	15	16.67	31.25	2,931.12	4,314.67	1.68	2.47	75.01	38.66			
18	50,000	100,000	75,000	180	2,012	6.29	70.30	2,872.14	14,032.46	16.05	78.44	0	15	0.00	31.25	0.00	4,314.67	0.00	2.47	0.00	30.75			
19	100,000	500,000	300,000	522	2,534	18.24	88.54	2,461.29	16,493.75	13.76	92.19	6	21	12.50	43.75	23.44	4,338.11	0.01	2.48	0.95	26.30			
20	500,000	UP		328	2,862	11.46	100.00	1,396.50	17,890.26	7.81	100.00	27	48	56.25	100.00	170,352.55	174,690.66	97.52	100.00	12198.51	976.46			
				2,862					17,890.26					48					174,690.66					976.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 282 Nuclear power stations

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 283 Overhead power transmission lines and net works

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 284 Voltage & current transformer stations in the open

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 285 Rubbish incineration installations for power generation

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	23	23	14.65	14.65	36.86	36.86	5.32	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	24	0.64	15.29	5.66	31.20	0.82	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	25	0.64	15.92	3.68	27.52	0.53	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	26	0.64	16.56	3.68	23.84	0.53	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	27	0.64	17.20	0.90	22.94	0.13	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	0.64	17.83	0.97	21.97	0.14	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	31	1.91	19.75	3.62	18.35	0.52	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	35	2.55	22.29	15.65	2.70	2.26	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	41	3.82	26.11	25.52	22.82	3.68	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	42	0.64	26.75	3.17	25.99	0.46	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	43	0.64	27.39	6.00	31.98	0.86	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	44	0.64	28.03	20.77	52.75	2.99	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	45	0.64	28.66	4.24	56.99	0.61	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	49	2.55	31.21	8.53	65.52	1.23	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	58	5.73	36.94	37.75	103.26	5.44	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	82	15.29	52.23	84.98	188.25	12.25	27.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	59	141	37.58	89.81	392.89	581.14	56.65	83.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	151	6.37	96.18	73.41	654.55	10.58	94.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	157	3.82	100.00	39.00	693.55	5.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	157	0.00	100.00	0.00	693.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				157				693.55				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 286 Gasworks

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	8.54	8.54	4.72	4.72	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.61	9.15	6.72	11.44	0.57	0.97	1	1	50.00	50.00	1.70	1.70	0.05	0.05	25.29	14.86			
3	100	200	150	2	17	1.22	10.37	11.06	22.49	0.94	1.91	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	7.56			
4	200	300	250	1	18	0.61	10.98	33.60	56.09	2.86	4.77	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	3.03			
5	300	500	400	2	20	1.22	12.20	5.73	61.83	0.49	5.25	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	2.75			
6	500	750	625	4	24	2.44	14.63	58.56	120.38	4.98	10.23	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.41			
7	750	1,000	875	1	25	0.61	15.24	6.48	126.86	0.55	10.78	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.34			
8	1,000	1,500	1,250	1	26	0.61	15.85	5.72	132.58	0.49	11.27	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.28			
9	1,500	2,000	1,750	1	27	0.61	16.46	4.46	137.04	0.38	11.65	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.24			
10	2,000	2,500	2,250	1	28	0.61	17.07	16.95	153.99	1.44	13.09	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.10			
11	2,500	3,000	2,750	1	29	0.61	17.68	5.36	159.35	0.46	13.54	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.07			
12	3,000	4,000	3,500	1	30	0.61	18.29	6.56	165.90	0.56	14.10	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	1.02			
13	4,000	5,000	4,500	2	32	1.22	19.51	20.67	186.58	1.76	15.86	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.91			
14	5,000	7,500	6,250	4	36	2.44	21.95	54.49	241.07	4.63	20.49	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.71			
15	7,500	10,000	8,750	5	41	3.05	25.00	13.17	227.89	1.12	19.37	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.75			
16	10,000	20,000	15,000	19	60	11.59	36.59	102.26	330.16	8.69	28.06	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.51			
17	20,000	50,000	35,000	56	116	34.15	70.73	509.91	840.06	43.34	71.40	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.20			
18	50,000	100,000	75,000	14	130	8.54	79.27	95.14	935.21	8.09	79.49	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.18			
19	100,000	500,000	300,000	25	155	15.24	94.51	188.59	1,123.80	16.03	95.52	0	1	0.00	50.00	0.00	1.70	0.00	0.05	0.00	0.15			
20	500,000	UP		9	164	5.49	100.00	52.71	1,176.51	4.48	100.00	1	2	50.00	100.00	3,302.98	3,304.68	99.95	100.00	6266.57	280.89			
				164					1,176.51					2					3,304.68					280.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2861 Lighting gas and generator gas installations

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2862 Liquefied gas installationsgas decomposition

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2868 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR 2015
 OCCUPATION CODE 287 Waterworks pumping stations sewage works ice rinks

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

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

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.22	2.22	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.22	4.44	0.02	0.04	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.22	6.67	3.57	3.61	1.62	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.22	8.89	2.72	6.33	1.23	2.87	1	1	100.00	100.00	450.00	450.00	100.00	100.00	16536.36	7110.02			
6	500	750	625	6	10	13.33	22.22	1.34	7.67	0.61	3.47	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	5864.76			
7	750	1,000	875	3	13	6.67	28.89	1.86	9.53	0.84	4.31	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	4721.80			
8	1,000	1,500	1,250	2	15	4.44	33.33	0.73	10.26	0.33	4.64	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	4387.70			
9	1,500	2,000	1,750	1	16	2.22	35.56	0.05	10.30	0.02	4.66	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	4367.28			
10	2,000	2,500	2,250	4	20	8.89	44.44	3.25	13.55	1.47	6.13	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	3320.80			
11	2,500	3,000	2,750	2	22	4.44	48.89	19.94	33.49	9.03	15.16	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	1343.51			
12	3,000	4,000	3,500	1	23	2.22	51.11	0.08	33.58	0.04	15.20	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	1340.12			
13	4,000	5,000	4,500	1	24	2.22	53.33	8.11	41.69	3.67	18.87	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	1079.45			
14	5,000	7,500	6,250	2	26	4.44	57.78	4.84	46.53	2.19	21.07	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	967.09			
15	7,500	10,000	8,750	2	28	4.44	62.22	18.73	65.26	8.48	29.54	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	689.58			
16	10,000	20,000	15,000	1	29	2.22	64.44	0.12	65.38	0.05	29.60	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	688.30			
17	20,000	50,000	35,000	1	30	2.22	66.67	0.52	65.90	0.23	29.83	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	682.90			
18	50,000	100,000	75,000	8	38	17.78	84.44	97.85	163.75	44.30	74.13	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	274.82			
19	100,000	500,000	300,000	1	39	2.22	86.67	9.92	173.67	4.49	78.62	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	259.12			
20	500,000	UP		6	45	13.33	100.00	47.22	220.88	21.38	100.00	0	1	0.00	100.00	0.00	450.00	0.00	100.00	0.00	203.73			
				45					220.88					1					450.00					203.73



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	27.36	27.36	5.91	5.91	4.48	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	36	6.60	33.96	0.79	6.70	0.60	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	14	50	13.21	47.17	7.23	13.93	5.48	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	56	5.66	52.83	3.85	17.77	2.92	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	64	7.55	60.38	7.20	24.98	5.46	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	73	8.49	68.87	8.52	33.50	6.46	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	85	11.32	80.19	13.24	46.73	10.04	35.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	91	5.66	85.85	14.40	61.14	10.93	46.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	92	0.94	86.79	1.63	62.76	1.24	47.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	93	0.94	87.74	6.26	69.02	4.75	52.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	95	1.89	89.62	19.45	88.47	14.75	67.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	98	2.83	92.45	11.55	100.02	8.76	75.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	100	1.89	94.34	15.11	115.13	11.46	87.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	101	0.94	95.28	1.82	116.96	1.38	88.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	102	0.94	96.23	0.00	116.96	0.00	88.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	103	0.94	97.17	5.68	122.63	4.31	93.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	104	0.94	98.11	2.70	125.33	2.05	95.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	105	0.94	99.06	2.00	127.33	1.52	96.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	106	0.94	100.00	4.50	131.83	3.41	100.00	3	3	100.00	100.00	26.14	26.14	100.00	100.00	581.42	19.83	
20	500,000	UP		0	106	0.00	100.00	0.00	131.83	0.00	100.00	0	3	0.00	100.00	0.00	26.14	26.14	0.00	100.00	0.00	19.83
				106					131.83					3					26.14			19.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2901 Railways tramways

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	8.20	8.20	0.31	0.31	0.14	0.14	1	1	7.69	7.69	28.55	28.55	0.61	0.61	9092.70	9092.70			
2	50	100	75	1	11	0.82	9.02	0.12	0.43	0.05	0.19	0	1	0.00	7.69	0.00	28.55	0.00	0.61	0.00	6579.79			
3	100	200	150	27	38	22.13	31.15	9.58	10.01	4.18	4.37	0	1	0.00	7.69	0.00	28.55	0.00	0.61	0.00	285.27			
4	200	300	250	17	55	13.93	45.08	3.30	13.31	1.44	5.81	0	1	0.00	7.69	0.00	28.55	0.00	0.61	0.00	214.47			
5	300	500	400	5	60	4.10	49.18	0.62	13.93	0.27	6.08	1	2	7.69	15.38	126.02	154.58	2.69	3.30	20291.63	1109.28			
6	500	750	625	1	61	0.82	50.00	0.19	14.12	0.08	6.16	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	1094.39			
7	750	1,000	875	2	63	1.64	51.64	0.33	14.45	0.14	6.31	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	1069.70			
8	1,000	1,500	1,250	1	64	0.82	52.46	2.00	16.45	0.87	7.18	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	939.83			
9	1,500	2,000	1,750	1	65	0.82	53.28	2.50	18.95	1.09	8.27	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	815.83			
10	2,000	2,500	2,250	1	66	0.82	54.10	0.32	19.27	0.14	8.41	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	802.30			
11	2,500	3,000	2,750	1	67	0.82	54.92	1.79	21.06	0.78	9.19	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	734.13			
12	3,000	4,000	3,500	1	68	0.82	55.74	0.83	21.88	0.36	9.55	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	706.35			
13	4,000	5,000	4,500	1	69	0.82	56.56	0.64	22.52	0.28	9.83	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	686.38			
14	5,000	7,500	6,250	1	70	0.82	57.38	0.93	23.45	0.41	10.23	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	659.14			
15	7,500	10,000	8,750	1	71	0.82	58.20	0.74	24.19	0.32	10.56	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	639.07			
16	10,000	20,000	15,000	1	72	0.82	59.02	2.94	27.12	1.28	11.84	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	569.91			
17	20,000	50,000	35,000	1	73	0.82	59.84	0.51	26.61	0.22	11.61	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	580.85			
18	50,000	100,000	75,000	7	80	5.74	65.57	5.06	31.67	2.21	13.82	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	488.03			
19	100,000	500,000	300,000	12	92	9.84	75.41	77.56	109.24	33.85	47.67	0	2	0.00	15.38	0.00	154.58	0.00	3.30	0.00	141.51			
20	500,000	UP		30	122	24.59	100.00	119.92	229.15	52.33	100.00	11	13	84.62	100.00	4,533.31	4,687.88	96.70	100.00	3780.37	2045.75			
				122					229.15					13					4,687.88			2045.75		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2902 Highways briges airport runways

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2903 Jetties (dermaga)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	7.05	7.05	3.60	3.60	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	39	1.04	8.09	0.22	3.82	0.03	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	49	2.07	10.17	0.86	4.68	0.10	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	56	1.45	11.62	0.70	5.39	0.08	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	66	2.07	13.69	1.71	7.10	0.20	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	72	1.24	14.94	1.82	8.92	0.21	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	83	2.28	17.22	4.70	13.61	0.55	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	104	4.36	21.58	1.93	15.55	0.23	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	118	2.90	24.48	23.05	38.59	2.68	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	128	2.07	26.56	9.91	28.68	1.15	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	138	2.07	28.63	9.80	38.49	1.14	4.48	1	1	4.76	4.76	1,531.92	1,531.92	8.62	8.62	15628.18	3980.46			
12	3,000	4,000	3,500	16	154	3.32	31.95	9.78	48.26	1.14	5.62	0	1	0.00	4.76	0.00	1,531.92	0.00	8.62	0.00	3174.03			
13	4,000	5,000	4,500	22	176	4.56	36.51	19.35	67.61	2.25	7.87	0	1	0.00	4.76	0.00	1,531.92	0.00	8.62	0.00	2265.71			
14	5,000	7,500	6,250	23	199	4.77	41.29	52.79	120.40	6.14	14.01	1	2	4.76	9.52	5,428.01	6,959.94	30.56	39.18	10282.92	5780.67			
15	7,500	10,000	8,750	36	235	7.47	48.76	28.05	148.45	3.26	17.28	0	2	0.00	9.52	0.00	6,959.94	0.00	39.18	0.00	4688.46			
16	10,000	20,000	15,000	42	277	8.71	57.47	83.31	231.76	9.70	26.97	1	3	4.76	14.29	278.53	7,239.60	1.57	40.75	334.33	3123.27			
17	20,000	50,000	35,000	58	335	12.03	69.50	243.90	475.66	28.39	55.36	1	4	4.76	19.05	1.13	7,239.60	0.01	40.75	0.46	1522.01			
18	50,000	100,000	75,000	31	366	6.43	75.93	138.01	613.67	16.06	71.42	1	5	4.76	23.81	0.00	7,239.60	0.00	40.75	0.00	1179.72			
19	100,000	500,000	300,000	62	428	12.86	88.80	113.92	727.58	13.26	84.68	11	16	52.38	76.19	3,175.20	10,414.80	17.87	58.63	2787.33	1431.42			
20	500,000	UP		54	482	11.20	100.00	131.63	859.21	15.32	100.00	5	21	23.81	100.00	7,349.80	17,764.60	41.37	100.00	5583.74	2067.54			
				482					859.21					21					17,764.60					2067.54



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2904 Aerial railways/ropewaysfunicular railwayschairlifts

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2905 Airport : Hangars

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2906 Airport : Workshopsspare parts depots

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2907 Airport : Aircrafts

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2908 Airport : General airport services

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	24.83	24.83	15.59	15.59	5.66	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	42	4.14	28.97	0.46	16.05	0.17	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	47	3.45	32.41	0.81	16.86	0.29	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	64	11.72	44.14	2.43	19.29	0.88	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	81	11.72	55.86	3.82	23.11	1.39	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	90	6.21	62.07	9.63	32.74	3.50	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	101	7.59	69.66	11.27	44.00	4.09	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	106	3.45	73.10	6.10	50.10	2.22	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	110	2.76	75.86	1.80	51.90	0.65	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	112	1.38	77.24	1.57	53.47	0.57	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	113	0.69	77.93	4.25	57.72	1.55	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	114	0.69	78.62	1.16	58.89	0.42	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	119	3.45	82.07	6.13	65.02	2.23	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	121	1.38	83.45	0.00	65.02	0.00	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	122	0.69	84.14	0.06	65.08	0.02	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	124	1.38	85.52	58.55	123.63	21.27	44.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	130	4.14	89.66	41.00	164.63	14.90	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	131	0.69	90.34	0.00	164.63	0.00	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	132	0.69	91.03	19.52	184.15	7.09	66.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	145	8.97	100.00	91.10	275.25	33.10	100.00	1	1	100.00	100.00	539.37	539.37	100.00	100.00	592.04	195.96			
				145					275.25					1					539.37					195.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2909 Airport : Others

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2911 Construction firm road construction and construction sites

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2912 Cranesexcavatorselevatorsroad building machines excluding

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2913 Tar sprayers and road surfacing plants

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2914 Others

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2915 Welding Plants

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	177	177	10.50	10.50	86.60	86.60	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	146	323	8.66	19.16	91.28	177.88	1.70	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	178	501	10.56	29.72	167.00	344.88	3.10	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	165	666	9.79	39.50	162.85	507.73	3.03	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	203	869	12.04	51.54	391.25	898.97	7.27	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	148	1,017	8.78	60.32	249.40	1,148.37	4.63	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	162	1,179	9.61	69.93	361.97	1,510.34	6.72	28.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	133	1,312	7.89	77.82	436.69	1,947.04	8.11	36.17	1	1	20.00	20.00	17.52	17.52	11.11	11.11	4.01	0.90			
9	1,500	2,000	1,750	103	1,415	6.11	83.93	429.41	2,376.44	7.98	44.15	1	2	20.00	40.00	7.23	24.75	4.58	15.69	1.68	1.04			
10	2,000	2,500	2,250	36	1,451	2.14	86.06	218.61	2,595.05	4.06	48.21	1	3	20.00	60.00	10.00	34.75	6.34	22.03	4.57	1.34			
11	2,500	3,000	2,750	49	1,500	2.91	88.97	309.66	2,904.71	5.75	53.96	1	4	20.00	80.00	22.75	57.50	14.42	36.45	7.35	1.98			
12	3,000	4,000	3,500	37	1,537	2.19	91.16	299.77	3,204.48	5.57	59.53	0	4	0.00	80.00	0.00	57.50	0.00	36.45	0.00	1.79			
13	4,000	5,000	4,500	31	1,568	1.84	93.00	302.94	3,507.42	5.63	65.16	0	4	0.00	80.00	0.00	57.50	0.00	36.45	0.00	1.64			
14	5,000	7,500	6,250	39	1,607	2.31	95.31	532.47	4,039.90	9.89	75.05	0	4	0.00	80.00	0.00	57.50	0.00	36.45	0.00	1.42			
15	7,500	10,000	8,750	32	1,639	1.90	97.21	522.67	4,562.56	9.71	84.76	0	4	0.00	80.00	0.00	57.50	0.00	36.45	0.00	1.26			
16	10,000	20,000	15,000	24	1,663	1.42	98.64	541.28	5,103.84	10.06	94.81	1	5	20.00	100.00	100.26	157.76	63.55	100.00	18.52	3.09			
17	20,000	50,000	35,000	13	1,676	0.77	99.41	142.33	5,246.17	2.64	97.46	0	5	0.00	100.00	0.00	157.76	0.00	100.00	0.00	3.01			
18	50,000	100,000	75,000	5	1,681	0.30	99.70	109.82	5,355.99	2.04	99.50	0	5	0.00	100.00	0.00	157.76	0.00	100.00	0.00	2.95			
19	100,000	500,000	300,000	5	1,686	0.30	100.00	27.02	5,383.01	0.50	100.00	0	5	0.00	100.00	0.00	157.76	0.00	100.00	0.00	2.93			
20	500,000	UP		0	1,686	0.00	100.00	0.00	5,383.01	0.00	100.00	0	5	0.00	100.00	0.00	157.76	0.00	100.00	0.00	2.93			
				1,686					5,383.01					5					157.76					2.93



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29151 Electrical (diesel generated and/or PLN) welding plants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29152 Acetylene (karbit) welding plants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 292 Mass Communication

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2921 Film television and recording on magnetic tape studios

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2922 Film reproduction (prints) and photo treatment

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	6.99	6.99	32.18	32.18	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	78	2.75	9.74	32.71	64.88	1.30	2.58	1	1	16.67	16.67	55.10	55.10	22.59	22.59	168.46	84.92			
3	100	200	150	36	114	4.49	14.23	47.32	112.21	1.88	4.46	0	1	0.00	16.67	0.00	55.10	0.00	22.59	0.00	49.10			
4	200	300	250	37	151	4.62	18.85	24.05	136.26	0.96	5.42	2	3	33.33	50.00	165.96	221.06	68.04	90.63	690.06	162.23			
5	300	500	400	67	218	8.36	27.22	42.37	178.63	1.69	7.10	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	123.75			
6	500	750	625	52	270	6.49	33.71	52.17	230.80	2.07	9.18	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	95.78			
7	750	1,000	875	73	343	9.11	42.82	79.78	310.58	3.17	12.35	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	71.18			
8	1,000	1,500	1,250	67	410	8.36	51.19	96.61	407.19	3.84	16.19	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	54.29			
9	1,500	2,000	1,750	39	449	4.87	56.05	56.20	463.39	2.24	18.43	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	47.70			
10	2,000	2,500	2,250	37	486	4.62	60.67	73.69	537.09	2.93	21.36	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	41.16			
11	2,500	3,000	2,750	30	516	3.75	64.42	67.21	604.30	2.67	24.03	0	3	0.00	50.00	0.00	221.06	0.00	90.63	0.00	36.58			
12	3,000	4,000	3,500	30	546	3.75	68.16	68.68	672.97	2.73	26.77	1	4	16.67	66.67	0.00	221.06	0.00	90.63	0.00	32.85			
13	4,000	5,000	4,500	32	578	4.00	72.16	94.00	766.97	3.74	30.50	1	5	16.67	83.33	4.90	225.96	2.01	92.64	5.21	29.46			
14	5,000	7,500	6,250	58	636	7.24	79.40	205.86	972.83	8.19	38.69	1	6	16.67	100.00	17.95	243.91	7.36	100.00	8.72	25.07			
15	7,500	10,000	8,750	29	665	3.62	83.02	133.20	1,106.03	5.30	43.99	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	22.05			
16	10,000	20,000	15,000	87	752	10.86	93.88	650.87	1,756.89	25.89	69.87	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	13.88			
17	20,000	50,000	35,000	47	799	5.87	99.75	703.29	2,460.19	27.97	97.84	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	9.91			
18	50,000	100,000	75,000	2	801	0.25	100.00	54.18	2,514.37	2.16	100.00	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	9.70			
19	100,000	500,000	300,000	0	801	0.00	100.00	0.00	2,514.37	0.00	100.00	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	9.70			
20	500,000	UP		0	801	0.00	100.00	0.00	2,514.37	0.00	100.00	0	6	0.00	100.00	0.00	243.91	0.00	100.00	0.00	9.70			
				801					2,514.37					6					243.91					9.70



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2923 Cinemas assembly rooms and concert halls

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2924 Theatres variety theatres and circuses housed in permanent

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	22	22	18.33	18.33	2.60	2.60	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	30	6.67	25.00	0.01	2.59	0.01	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	42	10.00	35.00	18.21	15.62	13.06	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	55	10.83	45.83	19.99	35.61	14.34	25.55	1	1	100.00	100.00	230.73	230.73	100.00	100.00	1153.94	647.88	
5	300	500	400	51	106	42.50	88.33	32.14	67.75	23.05	48.60	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	340.56	
6	500	750	625	4	110	3.33	91.67	3.31	71.06	2.38	50.97	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	324.68	
7	750	1,000	875	2	112	1.67	93.33	1.42	72.49	1.02	52.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	318.30	
8	1,000	1,500	1,250	1	113	0.83	94.17	1.51	74.00	1.08	53.08	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	311.81	
9	1,500	2,000	1,750	1	114	0.83	95.00	2.57	76.57	1.85	54.92	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	301.33	
10	2,000	2,500	2,250	1	115	0.83	95.83	9.48	86.05	6.80	61.72	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	268.14	
11	2,500	3,000	2,750	1	116	0.83	96.67	8.50	94.55	6.10	67.82	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	244.03	
12	3,000	4,000	3,500	1	117	0.83	97.50	11.44	105.99	8.21	76.02	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	217.69	
13	4,000	5,000	4,500	1	118	0.83	98.33	17.20	123.19	12.34	88.36	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	187.30	
14	5,000	7,500	6,250	1	119	0.83	99.17	5.72	128.91	4.10	92.47	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	178.99	
15	7,500	10,000	8,750	1	120	0.83	100.00	10.50	139.41	7.53	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	165.50	
16	10,000	20,000	15,000	0	120	0.00	100.00	0.00	139.41	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	165.50	
17	20,000	50,000	35,000	0	120	0.00	100.00	0.00	139.41	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	165.50	
18	50,000	100,000	75,000	0	120	0.00	100.00	0.00	139.41	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	165.50	
19	100,000	500,000	300,000	0	120	0.00	100.00	0.00	139.41	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	165.50	
20	500,000	UP		0	120	0.00	100.00	0.00	139.41	0.00	100.00	0	1	0.00	100.00	0.00	230.73	0.00	100.00	0.00	165.50	
				120					139.41					1					230.73			165.50



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2925 Circuses with a big top show and exhibition tents

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.03	0.03	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	0.99	1.03	7.15	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	0.15	1.17	1.05	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	0.00	1.17	0.02	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	0.01	1.19	0.10	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	12.69	13.88	91.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	13.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				13.88				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2926 Others

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	7.46	7.46	15.39	15.39	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	160	231	16.81	24.26	44.60	59.99	3.12	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	129	360	13.55	37.82	61.07	121.05	4.27	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	134	494	14.08	51.89	68.96	190.02	4.83	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	148	642	15.55	67.44	127.88	317.89	8.95	22.24	1	1	25.00	25.00	44.77	44.77	1.09	1.09	35.01	14.08			
6	500	750	625	128	770	13.45	80.88	172.38	490.27	12.06	34.30	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	9.13			
7	750	1,000	875	113	883	11.87	92.75	183.56	673.84	12.84	47.14	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	6.64			
8	1,000	1,500	1,250	33	916	3.47	96.22	68.73	742.57	4.81	51.95	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	6.03			
9	1,500	2,000	1,750	12	928	1.26	97.48	39.72	782.29	2.78	54.73	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.72			
10	2,000	2,500	2,250	3	931	0.32	97.79	7.50	789.79	0.52	55.26	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.67			
11	2,500	3,000	2,750	8	939	0.84	98.63	45.02	834.81	3.15	58.41	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.36			
12	3,000	4,000	3,500	5	944	0.53	99.16	7.44	842.24	0.52	58.93	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.32			
13	4,000	5,000	4,500	1	945	0.11	99.26	3.73	845.97	0.26	59.19	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.29			
14	5,000	7,500	6,250	1	946	0.11	99.37	23.70	869.67	1.66	60.85	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.15			
15	7,500	10,000	8,750	1	947	0.11	99.47	8.57	878.24	0.60	61.45	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	5.10			
16	10,000	20,000	15,000	1	948	0.11	99.58	84.63	962.87	5.92	67.37	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	4.65			
17	20,000	50,000	35,000	1	949	0.11	99.68	6.97	969.84	0.49	67.85	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	4.62			
18	50,000	100,000	75,000	1	950	0.11	99.79	431.11	1,400.95	30.16	98.02	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	3.20			
19	100,000	500,000	300,000	1	951	0.11	99.89	0.00	1,400.95	0.00	98.02	0	1	0.00	25.00	0.00	44.77	0.00	1.09	0.00	3.20			
20	500,000	UP		1	952	0.11	100.00	28.36	1,429.31	1.98	100.00	3	4	75.00	100.00	4,054.87	4,099.64	98.91	100.00	14299.56	286.83			
				952					1,429.31					4					4,099.64					286.83



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2927 Radio broadcasting television broadcasting & relay stations

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,268	8,268	10.94	10.94	646.91	646.91	3.18	3.18	94	94	11.53	11.53	1,321.96	1,321.96	11.37	11.37	204.35	204.35			
2	50	100	75	3,144	11,412	4.16	15.10	354.96	1,001.87	1.75	4.93	11	105	1.35	12.88	333.20	1,655.16	2.87	14.23	93.87	165.21			
3	100	200	150	5,041	16,453	6.67	21.77	560.26	1,562.13	2.76	7.69	25	130	3.07	15.95	725.62	2,380.78	6.24	20.47	129.52	152.41			
4	200	300	250	25,137	41,590	33.26	55.03	6,115.22	7,677.35	30.10	37.78	207	337	25.40	41.35	2,768.75	5,149.53	23.81	44.28	45.28	67.07			
5	300	500	400	14,512	56,102	19.20	74.23	1,532.80	9,210.15	7.54	45.33	298	635	36.56	77.91	2,722.87	7,872.40	23.41	67.70	177.64	85.48			
6	500	750	625	6,756	62,858	8.94	83.17	1,606.17	10,816.32	7.90	53.23	55	690	6.75	84.66	551.63	8,424.03	4.74	72.44	34.34	77.88			
7	750	1,000	875	5,151	68,009	6.82	89.98	1,752.77	12,569.09	8.63	61.86	20	710	2.45	87.12	361.90	8,785.93	3.11	75.55	20.65	69.90			
8	1,000	1,500	1,250	2,755	70,764	3.65	93.63	1,431.30	14,000.39	7.04	68.90	7	717	0.86	87.98	182.31	8,968.25	1.57	77.12	12.74	64.06			
9	1,500	2,000	1,750	809	71,573	1.07	94.70	541.49	14,541.88	2.66	71.57	4	721	0.49	88.47	372.34	9,340.59	3.20	80.32	68.76	64.23			
10	2,000	2,500	2,250	306	71,879	0.40	95.10	1,447.56	15,989.44	7.12	78.69	0	721	0.00	88.47	0.00	9,340.59	0.00	80.32	0.00	58.42			
11	2,500	3,000	2,750	446	72,325	0.59	95.69	195.61	16,185.05	0.96	79.65	3	724	0.37	88.83	61.81	9,402.40	0.53	80.85	31.60	58.09			
12	3,000	4,000	3,500	251	72,576	0.33	96.02	366.95	16,552.00	1.81	81.46	1	725	0.12	88.96	238.58	9,640.98	2.05	82.90	65.02	58.25			
13	4,000	5,000	4,500	229	72,805	0.30	96.33	291.90	16,843.90	1.44	82.90	2	727	0.25	89.20	603.54	10,244.51	5.19	88.09	206.76	60.82			
14	5,000	7,500	6,250	376	73,181	0.50	96.82	735.87	17,579.77	3.62	86.52	9	736	1.10	90.31	305.27	10,549.79	2.63	90.72	41.48	60.01			
15	7,500	10,000	8,750	658	73,839	0.87	97.70	233.16	17,812.94	1.15	87.66	10	746	1.23	91.53	44.66	10,594.45	0.38	91.10	19.16	59.48			
16	10,000	20,000	15,000	647	74,486	0.86	98.55	552.98	18,365.92	2.72	90.39	17	763	2.09	93.62	133.85	10,728.30	1.15	92.25	24.20	58.41			
17	20,000	50,000	35,000	303	74,789	0.40	98.95	640.78	19,006.70	3.15	93.54	1	764	0.12	93.74	3.54	10,731.84	0.03	92.28	0.55	56.46			
18	50,000	100,000	75,000	435	75,224	0.58	99.53	600.64	19,607.34	2.96	96.50	11	775	1.35	95.09	148.08	10,879.92	1.27	93.56	24.65	55.49			
19	100,000	500,000	300,000	225	75,449	0.30	99.83	779.77	20,387.11	3.84	100.33	12	787	1.47	96.56	278.59	11,158.51	2.40	95.95	35.73	54.73			
20	500,000	UP		132	75,581	0.17	100.00	67.69	20,319.42	0.33	100.00	28	815	3.44	100.00	470.51	11,629.02	4.05	100.00	695.07	57.23			
				75,581					20,319.42					815					11,629.02					57.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2928 Kantor telpon sentral otomat dan warung pos/telekomunikasi

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,567	3,567	12.85	12.85	48.41	48.41	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	174	3,741	0.63	13.47	41.53	89.94	0.79	1.71	2	2	0.79	0.79	126.91	126.91	0.43	0.43	305.55	141.10			
3	100	200	150	205	3,946	0.74	14.21	50.39	140.32	0.96	2.66	0	2	0.00	0.79	0.00	126.91	0.00	0.43	0.00	90.44			
4	200	300	250	1,155	5,101	4.16	18.37	232.63	372.96	4.42	7.08	1	3	0.39	1.18	37.56	164.47	0.13	0.55	16.15	44.10			
5	300	500	400	2,927	8,028	10.54	28.92	445.06	818.02	8.45	15.53	2	5	0.79	1.97	22.67	187.14	0.08	0.63	5.09	22.88			
6	500	750	625	13,016	21,044	46.88	75.80	2,340.84	3,158.86	44.45	59.99	4	9	1.57	3.54	5.79	192.93	0.02	0.65	0.25	6.11			
7	750	1,000	875	5,688	26,732	20.49	96.28	1,371.13	4,529.99	26.04	86.03	2	11	0.79	4.33	0.00	192.93	0.00	0.65	0.00	4.26			
8	1,000	1,500	1,250	924	27,656	3.33	99.61	458.91	4,988.89	8.71	94.74	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.87			
9	1,500	2,000	1,750	10	27,666	0.04	99.65	14.92	5,003.81	0.28	95.02	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.86			
10	2,000	2,500	2,250	8	27,674	0.03	99.68	16.88	5,020.69	0.32	95.34	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.84			
11	2,500	3,000	2,750	9	27,683	0.03	99.71	26.43	5,047.12	0.50	95.85	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.82			
12	3,000	4,000	3,500	11	27,694	0.04	99.75	27.72	5,074.84	0.53	96.37	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.80			
13	4,000	5,000	4,500	20	27,714	0.07	99.82	48.89	5,123.73	0.93	97.30	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.77			
14	5,000	7,500	6,250	10	27,724	0.04	99.86	30.36	5,154.09	0.58	97.88	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.74			
15	7,500	10,000	8,750	3	27,727	0.01	99.87	22.01	5,176.09	0.42	98.30	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.73			
16	10,000	20,000	15,000	4	27,731	0.01	99.88	29.11	5,205.20	0.55	98.85	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.71			
17	20,000	50,000	35,000	1	27,732	0.00	99.88	0.67	5,205.87	0.01	98.86	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.71			
18	50,000	100,000	75,000	1	27,733	0.00	99.89	0.10	5,205.97	0.00	98.86	0	11	0.00	4.33	0.00	192.93	0.00	0.65	0.00	3.71			
19	100,000	500,000	300,000	12	27,745	0.04	99.93	34.30	5,240.28	0.65	99.51	9	20	3.54	7.87	4,908.79	5,101.72	16.55	17.20	14309.50	97.36			
20	500,000	UP		19	27,764	0.07	100.00	25.55	5,265.83	0.49	100.00	234	254	92.13	100.00	24,551.27	29,652.99	82.80	100.00	96103.42	563.12			
				27,764					5,265.83					254					29,652.99					563.12



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293 Trading and Storage

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2930 Dispensaries (apotik)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,012	2,012	28.58	28.58	164.22	164.22	5.30	5.30	1	1	5.00	5.00	1.48	1.48	0.06	0.06	0.90	0.90			
2	50	100	75	900	2,912	12.78	41.36	116.24	280.46	3.75	9.06	2	3	10.00	15.00	94.12	95.59	4.07	4.14	80.97	34.09			
3	100	200	150	572	3,484	8.13	49.49	146.22	426.68	4.72	13.78	9	12	45.00	60.00	118.66	214.26	5.14	9.27	81.15	50.21			
4	200	300	250	377	3,861	5.36	54.84	156.93	583.62	5.07	18.84	0	12	0.00	60.00	0.00	214.26	0.00	9.27	0.00	36.71			
5	300	500	400	693	4,554	9.84	64.69	403.99	987.61	13.04	31.89	2	14	10.00	70.00	28.41	242.67	1.23	10.50	7.03	24.57			
6	500	750	625	508	5,062	7.22	71.90	436.53	1,424.14	14.09	45.98	1	15	5.00	75.00	3.14	245.81	0.14	10.64	0.72	17.26			
7	750	1,000	875	435	5,497	6.18	78.08	498.78	1,922.92	16.10	62.09	0	15	0.00	75.00	0.00	245.81	0.00	10.64	0.00	12.78			
8	1,000	1,500	1,250	598	6,095	8.49	86.58	618.13	2,541.05	19.96	82.04	3	18	15.00	90.00	392.99	638.79	17.01	27.65	63.58	25.14			
9	1,500	2,000	1,750	335	6,430	4.76	91.34	1,208.98	1,332.07	39.03	43.01	0	18	0.00	90.00	0.00	638.79	0.00	27.65	0.00	47.95			
10	2,000	2,500	2,250	264	6,694	3.75	95.09	312.26	1,644.34	10.08	53.09	1	19	5.00	95.00	2.91	641.70	0.13	27.77	0.93	39.02			
11	2,500	3,000	2,750	123	6,817	1.75	96.83	211.47	1,855.81	6.83	59.92	0	19	0.00	95.00	0.00	641.70	0.00	27.77	0.00	34.58			
12	3,000	4,000	3,500	78	6,895	1.11	97.94	198.83	2,054.64	6.42	66.34	1	20	5.00	100.00	1,668.78	2,310.48	72.23	100.00	839.29	112.45			
13	4,000	5,000	4,500	47	6,942	0.67	98.61	204.81	2,259.45	6.61	72.95	0	20	0.00	100.00	0.00	2,310.48	0.00	100.00	0.00	102.26			
14	5,000	7,500	6,250	55	6,997	0.78	99.39	381.17	2,640.61	12.31	85.26	0	20	0.00	100.00	0.00	2,310.48	0.00	100.00	0.00	87.50			
15	7,500	10,000	8,750	13	7,010	0.18	99.57	157.28	2,797.89	5.08	90.34	0	20	0.00	100.00	0.00	2,310.48	0.00	100.00	0.00	82.58			
16	10,000	20,000	15,000	14	7,024	0.20	99.77	126.82	2,924.71	4.09	94.43	0	20	0.00	100.00	0.00	2,310.48	0.00	100.00	0.00	79.00			
17	20,000	50,000	35,000	12	7,036	0.17	99.94	104.43	3,029.14	3.37	97.80	0	20	0.00	100.00	0.00	2,310.48	0.00	100.00	0.00	76.28			
18	50,000	100,000	75,000	1	7,037	0.01	99.96	44.63	3,073.77	1.44	99.24	0	20	0.00	100.00	0.00	2,310.48	0.00	100.00	0.00	75.17			
19	100,000	500,000	300,000	2	7,039	0.03	99.99	19.68	3,093.45	0.64	99.88	0	20	0.00	100.00	0.00	2,310.48	0.00	100.00	0.00	74.69			
20	500,000	UP		1	7,040	0.01	100.00	3.75	3,097.20	0.12	100.00	0	20	0.00	100.00	0.00	2,310.48	0.00	100.00	0.00	74.60			
				7,040					3,097.20					20					2,310.48					74.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2931 Department Stores Supermarkets Shopping Centres

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,804	9,804	21.77	21.77	1,964.24	1,964.24	1.97	1.97	40	40	5.93	5.93	516.75	516.75	0.42	0.42	26.31	26.31			
2	50	100	75	4,359	14,163	9.68	31.45	1,954.04	3,918.28	1.96	3.92	49	89	7.26	13.19	2,139.11	2,655.85	1.74	2.16	109.47	67.78			
3	100	200	150	5,235	19,398	11.62	43.07	3,697.24	7,615.52	3.70	7.62	65	154	9.63	22.81	5,408.22	8,064.07	4.40	6.56	146.28	105.89			
4	200	300	250	2,832	22,230	6.29	49.36	5,449.42	13,064.93	5.46	13.08	35	189	5.19	28.00	4,712.20	12,776.27	3.84	10.40	86.47	97.79			
5	300	500	400	3,816	26,046	8.47	57.83	4,295.69	17,360.62	4.30	17.38	12	201	1.78	29.78	2,625.20	15,401.47	2.14	12.54	61.11	88.71			
6	500	750	625	2,269	28,315	5.04	62.87	3,658.76	21,019.38	3.66	21.04	33	234	4.89	34.67	1,721.23	17,122.70	1.40	13.94	47.04	81.46			
7	750	1,000	875	2,089	30,404	4.64	67.51	3,760.39	24,779.77	3.76	24.81	11	245	1.63	36.30	2,444.61	19,567.31	1.99	15.93	65.01	78.96			
8	1,000	1,500	1,250	1,990	32,394	4.42	71.93	3,682.03	28,461.80	3.69	28.49	11	256	1.63	37.93	3,220.58	22,787.89	2.62	18.55	87.47	80.06			
9	1,500	2,000	1,750	1,299	33,693	2.88	74.81	3,141.58	31,603.38	3.15	31.64	12	268	1.78	39.70	209.42	22,997.31	0.17	18.72	6.67	72.77			
10	2,000	2,500	2,250	872	34,565	1.94	76.75	2,113.39	33,716.77	2.12	33.75	3	271	0.44	40.15	85.73	23,083.05	0.07	18.79	4.06	68.46			
11	2,500	3,000	2,750	637	35,202	1.41	78.16	1,845.90	35,562.66	1.85	35.60	3	274	0.44	40.59	10.93	23,093.98	0.01	18.80	0.59	64.94			
12	3,000	4,000	3,500	828	36,030	1.84	80.00	3,118.84	38,681.50	3.12	38.72	5	279	0.74	41.33	3,717.67	26,811.65	3.03	21.82	119.20	69.31			
13	4,000	5,000	4,500	739	36,769	1.64	81.64	2,955.52	41,637.02	2.96	41.68	7	286	1.04	42.37	728.87	27,540.52	0.59	22.41	24.66	66.14			
14	5,000	7,500	6,250	1,561	38,330	3.47	85.11	5,578.20	47,215.22	5.58	47.27	8	294	1.19	43.56	8,902.94	36,443.46	7.25	29.66	159.60	77.19			
15	7,500	10,000	8,750	1,055	39,385	2.34	87.45	4,781.06	51,996.28	4.79	52.05	11	305	1.63	45.19	201.15	36,644.61	0.16	29.82	4.21	70.48			
16	10,000	20,000	15,000	1,843	41,228	4.09	91.54	12,401.64	64,397.92	12.42	64.47	16	321	2.37	47.56	8,630.12	45,274.73	7.02	36.85	69.59	70.30			
17	20,000	50,000	35,000	1,367	42,595	3.04	94.58	16,039.91	80,437.83	16.06	80.53	24	345	3.56	51.11	50,667.56	95,942.28	41.24	78.09	315.88	119.28			
18	50,000	100,000	75,000	663	43,258	1.47	96.05	8,047.20	88,485.03	8.06	88.58	38	383	5.63	56.74	2,157.14	98,099.43	1.76	79.84	26.81	110.87			
19	100,000	500,000	300,000	1,173	44,431	2.60	98.65	10,179.24	98,664.28	10.19	98.77	149	532	22.07	78.81	9,754.19	107,853.62	7.94	87.78	95.82	109.31			
20	500,000	UP		607	45,038	1.35	100.00	1,224.15	99,888.43	1.23	100.00	143	675	21.19	100.00	15,012.93	122,866.55	12.22	100.00	1226.39	123.00			
				45,038					99,888.43					675					122,866.55					123.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29311 Departemensupermarketshoppingcentres subject to Warranty A

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	742	742	15.54	15.54	48.63	48.63	0.60	0.60	2	2	2	2.38	2.38	38.08	38.08	0.39	0.39	78.31	78.31		
2	50	100	75	378	1,120	7.92	23.46	74.78	123.42	0.92	1.52	5	7	5	5.95	8.33	30.62	68.70	0.31	0.70	40.94	55.67		
3	100	200	150	362	1,482	7.58	31.04	105.75	229.16	1.30	2.82	3	10	3	3.57	11.90	35.36	104.06	0.36	1.07	33.44	45.41		
4	200	300	250	205	1,687	4.29	35.34	75.13	304.29	0.92	3.74	1	11	1	1.19	13.10	0.22	104.28	0.00	1.07	0.29	34.27		
5	300	500	400	289	1,976	6.05	41.39	166.01	470.31	2.04	5.78	2	13	2	2.38	15.48	29.50	133.78	0.30	1.37	17.77	28.45		
6	500	750	625	150	2,126	3.14	44.53	128.77	599.08	1.58	7.36	0	13	0	0.00	15.48	0.00	133.78	0.00	1.37	0.00	22.33		
7	750	1,000	875	185	2,311	3.88	48.41	182.64	781.72	2.24	9.60	0	13	0	0.00	15.48	0.00	133.78	0.00	1.37	0.00	17.11		
8	1,000	1,500	1,250	308	2,619	6.45	54.86	485.69	1,267.40	5.97	15.57	1	14	1	1.19	16.67	0.94	134.72	0.01	1.38	0.19	10.63		
9	1,500	2,000	1,750	170	2,789	3.56	58.42	282.38	1,549.79	3.47	19.04	0	14	0	0.00	16.67	0.00	134.72	0.00	1.38	0.00	8.69		
10	2,000	2,500	2,250	129	2,918	2.70	61.12	314.56	1,864.35	3.86	22.90	0	14	0	0.00	16.67	0.00	134.72	0.00	1.38	0.00	7.23		
11	2,500	3,000	2,750	104	3,022	2.18	63.30	192.87	2,057.22	2.37	25.27	4	18	4	4.76	21.43	61.64	196.36	0.63	2.01	31.96	9.55		
12	3,000	4,000	3,500	175	3,197	3.67	66.97	557.43	2,614.65	6.85	32.12	8	26	8	9.52	30.95	2,871.28	3,067.64	29.42	31.44	515.09	117.33		
13	4,000	5,000	4,500	148	3,345	3.10	70.07	221.20	2,835.85	2.72	34.84	1	27	1	1.19	32.14	306.83	3,374.47	3.14	34.58	138.71	118.99		
14	5,000	7,500	6,250	283	3,628	5.93	75.99	583.21	3,419.06	7.16	42.00	1	28	1	1.19	33.33	1.09	3,375.56	0.01	34.59	0.19	98.73		
15	7,500	10,000	8,750	197	3,825	4.13	80.12	472.48	3,891.54	5.80	47.81	3	31	3	3.57	36.90	30.13	3,405.69	0.31	34.90	6.38	87.52		
16	10,000	20,000	15,000	356	4,181	7.46	87.58	552.36	4,443.90	6.79	54.59	1	32	1	1.19	38.10	9.84	3,415.53	0.10	35.00	1.78	76.86		
17	20,000	50,000	35,000	128	4,309	2.68	90.26	506.94	4,950.84	6.23	60.82	16	48	16	19.05	57.14	2,673.27	6,088.80	27.39	62.39	527.33	122.99		
18	50,000	100,000	75,000	135	4,444	2.83	93.09	1,831.20	6,782.04	22.50	83.32	9	57	9	10.71	67.86	2,953.94	9,042.74	30.27	92.66	161.31	133.33		
19	100,000	500,000	300,000	187	4,631	3.92	97.00	1,111.90	7,893.94	13.66	96.98	9	66	9	10.71	78.57	365.65	9,408.39	3.75	96.41	32.89	119.18		
20	500,000	UP		143	4,774	3.00	100.00	245.94	8,139.88	3.02	100.00	18	84	18	21.43	100.00	350.29	9,758.68	3.59	100.00	142.43	119.89		
				4,774					8,139.88					84					9,758.68					119.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29312 Departemen storesupermarketshopping centres to Warranty B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,168	1,168	25.01	25.01	111.32	111.32	1.38	1.38	4	4	5.13	5.13	17.48	17.48	0.26	0.26	15.71	15.71			
2	50	100	75	720	1,888	15.42	40.43	159.71	271.04	1.97	3.35	1	5	1.28	6.41	55.00	72.48	0.83	1.09	34.44	26.74			
3	100	200	150	404	2,292	8.65	49.08	161.81	432.84	2.00	5.35	1	6	1.28	7.69	6.96	79.45	0.11	1.20	4.30	18.35			
4	200	300	250	320	2,612	6.85	55.93	141.20	574.05	1.75	7.10	0	6	0.00	7.69	0.00	79.45	0.00	1.20	0.00	13.84			
5	300	500	400	347	2,959	7.43	63.36	262.81	836.85	3.25	10.35	0	6	0.00	7.69	0.00	79.45	0.00	1.20	0.00	9.49			
6	500	750	625	211	3,170	4.52	67.88	203.39	1,040.24	2.51	12.86	0	6	0.00	7.69	0.00	79.45	0.00	1.20	0.00	7.64			
7	750	1,000	875	172	3,342	3.68	71.56	227.68	1,267.92	2.81	15.68	0	6	0.00	7.69	0.00	79.45	0.00	1.20	0.00	6.27			
8	1,000	1,500	1,250	262	3,604	5.61	77.17	480.47	1,748.39	5.94	21.62	1	7	1.28	8.97	0.00	79.45	0.00	1.20	0.00	4.54			
9	1,500	2,000	1,750	182	3,786	3.90	81.07	451.46	2,199.85	5.58	27.20	0	7	0.00	8.97	0.00	79.45	0.00	1.20	0.00	3.61			
10	2,000	2,500	2,250	123	3,909	2.63	83.70	406.65	2,606.50	5.03	32.23	1	8	1.28	10.26	1,926.18	2,005.63	29.05	30.25	473.67	76.95			
11	2,500	3,000	2,750	58	3,967	1.24	84.95	206.24	2,812.74	2.55	34.78	0	8	0.00	10.26	0.00	2,005.63	0.00	30.25	0.00	71.31			
12	3,000	4,000	3,500	85	4,052	1.82	86.77	433.78	3,246.52	5.36	40.14	1	9	1.28	11.54	3,715.23	5,720.86	56.04	86.29	856.48	176.22			
13	4,000	5,000	4,500	55	4,107	1.18	87.94	278.99	3,525.51	3.45	43.59	0	9	0.00	11.54	0.00	5,720.86	0.00	86.29	0.00	162.27			
14	5,000	7,500	6,250	86	4,193	1.84	89.79	626.71	4,152.22	7.75	51.34	2	11	2.56	14.10	16.02	5,736.88	0.24	86.53	2.56	138.16			
15	7,500	10,000	8,750	48	4,241	1.03	90.81	358.44	4,510.66	4.43	55.77	3	14	3.85	17.95	61.18	5,798.06	0.92	87.46	17.07	128.54			
16	10,000	20,000	15,000	107	4,348	2.29	93.10	844.45	5,355.12	10.44	66.21	16	30	20.51	38.46	231.67	6,029.73	3.49	90.95	27.43	112.60			
17	20,000	50,000	35,000	149	4,497	3.19	96.30	1,691.33	7,046.44	20.91	87.12	11	41	14.10	52.56	50.07	6,079.80	0.76	91.70	2.96	86.28			
18	50,000	100,000	75,000	80	4,577	1.71	98.01	681.13	7,727.57	8.42	95.54	25	66	32.05	84.62	420.75	6,500.55	6.35	98.05	61.77	84.12			
19	100,000	500,000	300,000	87	4,664	1.86	99.87	357.47	8,085.04	4.42	99.96	11	77	14.10	98.72	125.59	6,626.14	1.89	99.95	35.13	81.96			
20	500,000	UP		6	4,670	0.13	100.00	3.28	8,088.32	0.04	100.00	1	78	1.28	100.00	3.60	6,629.74	0.05	100.00	109.63	81.97			
				4,670					8,088.32					78					6,629.74					81.97



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 29313 Departemen storessupermakets shopping centre to Warranty C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,543	3,543	38.09	38.09	666.38	666.38	3.53	3.53	1	1	2.22	2.22	2.33	2.33	0.02	0.02	0.35	0.35			
2	50	100	75	982	4,525	10.56	48.65	384.45	1,050.83	2.04	5.57	8	9	17.78	20.00	327.32	329.65	2.24	2.25	85.14	31.37			
3	100	200	150	1,050	5,575	11.29	59.93	608.67	1,659.49	3.22	8.79	3	12	6.67	26.67	233.05	562.70	1.59	3.85	38.29	33.91			
4	200	300	250	667	6,242	7.17	67.10	677.20	2,336.70	3.59	12.38	2	14	4.44	31.11	306.54	869.23	2.10	5.94	45.26	37.20			
5	300	500	400	849	7,091	9.13	76.23	1,256.22	3,592.92	6.65	19.03	4	18	8.89	40.00	534.86	1,404.09	3.66	9.60	42.58	39.08			
6	500	750	625	603	7,694	6.48	82.71	1,258.58	4,851.50	6.67	25.70	5	23	11.11	51.11	2,247.64	3,651.73	15.37	24.97	178.59	75.27			
7	750	1,000	875	407	8,101	4.38	87.09	1,080.61	5,932.11	5.72	31.42	2	25	4.44	55.56	923.47	4,575.19	6.31	31.29	85.46	77.13			
8	1,000	1,500	1,250	310	8,411	3.33	90.42	1,264.02	7,196.12	6.70	38.12	2	27	4.44	60.00	264.86	4,840.06	1.81	33.10	20.95	67.26			
9	1,500	2,000	1,750	235	8,646	2.53	92.95	1,177.14	8,373.26	6.23	44.35	3	30	6.67	66.67	3,710.48	8,550.54	25.37	58.47	315.21	102.12			
10	2,000	2,500	2,250	100	8,746	1.08	94.02	703.97	9,077.23	3.73	48.08	0	30	0.00	66.67	0.00	8,550.54	0.00	58.47	0.00	94.20			
11	2,500	3,000	2,750	60	8,806	0.65	94.67	507.12	9,584.35	2.69	50.77	0	30	0.00	66.67	0.00	8,550.54	0.00	58.47	0.00	89.21			
12	3,000	4,000	3,500	74	8,880	0.80	95.46	762.70	10,347.04	4.04	54.81	1	31	2.22	68.89	348.07	8,898.61	2.38	60.85	45.64	86.00			
13	4,000	5,000	4,500	62	8,942	0.67	96.13	858.25	11,205.29	4.55	59.35	0	31	0.00	68.89	0.00	8,898.61	0.00	60.85	0.00	79.41			
14	5,000	7,500	6,250	74	9,016	0.80	96.93	1,228.99	12,434.28	6.51	65.86	0	31	0.00	68.89	0.00	8,898.61	0.00	60.85	0.00	71.57			
15	7,500	10,000	8,750	49	9,065	0.53	97.45	1,058.07	13,492.35	5.60	71.46	1	32	2.22	71.11	5,356.44	14,255.05	36.63	97.48	506.25	105.65			
16	10,000	20,000	15,000	72	9,137	0.77	98.23	2,337.62	15,829.97	12.38	83.85	5	37	11.11	82.22	238.70	14,493.75	1.63	99.11	10.21	91.56			
17	20,000	50,000	35,000	55	9,192	0.59	98.82	2,037.62	17,867.59	10.79	94.64	4	41	8.89	91.11	20.70	14,514.45	0.14	99.25	1.02	81.23			
18	50,000	100,000	75,000	25	9,217	0.27	99.09	543.60	18,411.19	2.88	97.52	1	42	2.22	93.33	1.44	14,515.89	0.01	99.26	0.26	78.84			
19	100,000	500,000	300,000	72	9,289	0.77	99.86	439.38	18,850.56	2.33	99.85	2	44	4.44	97.78	107.06	14,622.95	0.73	100.00	24.37	77.57			
20	500,000	UP		13	9,302	0.14	100.00	29.13	18,879.69	0.15	100.00	1	45	2.22	100.00	0.54	14,623.49	0.00	100.00	1.87	77.46			
				9,302					18,879.69					45					14,623.49					77.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 29314 MAKRO stores

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2932 Mail order housesubject to Warranty A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2933 Chain stores Grocer stores subject to Warranty A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	641	641	9.99	9.99	348.73	348.73	2.79	2.79	2	3.57	3.57	53.57	53.57	0.50	0.50	15.36	15.36				
2	50	100	75	540	1,181	8.42	18.41	414.52	763.26	3.32	6.12	4	7.14	10.71	204.58	258.15	1.91	2.41	49.35	33.82				
3	100	200	150	1,326	2,507	20.67	39.08	1,320.05	2,083.30	10.58	16.70	7	12.50	23.21	995.68	1,253.83	9.31	11.72	75.43	60.18				
4	200	300	250	1,037	3,544	16.17	55.25	1,278.97	3,362.28	10.25	26.95	8	14.29	37.50	1,070.42	2,324.25	10.01	21.73	83.69	69.13				
5	300	500	400	961	4,505	14.98	70.23	1,816.65	5,178.92	14.56	41.51	16	28.57	66.07	3,565.85	5,890.10	33.34	55.08	196.29	113.73				
6	500	750	625	509	5,014	7.93	78.16	1,085.69	6,264.61	8.70	50.21	9	16.07	82.14	2,012.77	7,902.87	18.82	73.90	185.39	126.15				
7	750	1,000	875	493	5,507	7.69	85.85	1,379.30	7,643.91	11.05	61.26	6	52	10.71	92.86	1,851.13	9,753.99	17.31	91.20	134.21	127.60			
8	1,000	1,500	1,250	281	5,788	4.38	90.23	988.21	8,632.11	7.92	69.18	0	52	0.00	92.86	0.00	9,753.99	0.00	91.20	0.00	113.00			
9	1,500	2,000	1,750	201	5,989	3.13	93.36	695.08	9,327.20	5.57	74.75	0	52	0.00	92.86	0.00	9,753.99	0.00	91.20	0.00	104.58			
10	2,000	2,500	2,250	97	6,086	1.51	94.87	337.71	9,664.91	2.71	77.46	0	52	0.00	92.86	0.00	9,753.99	0.00	91.20	0.00	100.92			
11	2,500	3,000	2,750	85	6,171	1.33	96.20	499.14	10,164.05	4.00	81.46	1	53	1.79	94.64	810.00	10,563.99	7.57	98.78	162.28	103.93			
12	3,000	4,000	3,500	88	6,259	1.37	97.57	447.18	10,611.23	3.58	85.04	0	53	0.00	94.64	0.00	10,563.99	0.00	98.78	0.00	99.55			
13	4,000	5,000	4,500	62	6,321	0.97	98.53	427.17	11,038.40	3.42	88.47	0	53	0.00	94.64	0.00	10,563.99	0.00	98.78	0.00	95.70			
14	5,000	7,500	6,250	49	6,370	0.76	99.30	467.55	11,505.95	3.75	92.22	1	54	1.79	96.43	73.47	10,637.46	0.69	99.47	15.71	92.45			
15	7,500	10,000	8,750	23	6,393	0.36	99.66	297.57	11,803.52	2.38	94.60	0	54	0.00	96.43	0.00	10,637.46	0.00	99.47	0.00	90.12			
16	10,000	20,000	15,000	9	6,402	0.14	99.80	205.98	12,009.50	1.65	96.25	0	54	0.00	96.43	0.00	10,637.46	0.00	99.47	0.00	88.58			
17	20,000	50,000	35,000	9	6,411	0.14	99.94	268.40	12,277.90	2.15	98.40	0	54	0.00	96.43	0.00	10,637.46	0.00	99.47	0.00	86.64			
18	50,000	100,000	75,000	4	6,415	0.06	100.00	199.31	12,477.21	1.60	100.00	2	56	3.57	100.00	57.15	10,694.62	0.53	100.00	28.68	85.71			
19	100,000	500,000	300,000	0	6,415	0.00	100.00	0.00	12,477.21	0.00	100.00	0	56	0.00	100.00	0.00	10,694.62	0.00	100.00	0.00	85.71			
20	500,000	UP		0	6,415	0.00	100.00	0.00	12,477.21	0.00	100.00	0	56	0.00	100.00	0.00	10,694.62	0.00	100.00	0.00	85.71			
				6,415					12,477.21					56					10,694.62					85.71



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2934 Shops

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	47,511	47,511	16.81	16.81	7,899.98	7,899.98	2.10	2.10	25	25	1.44	1.44	333.75	333.75	0.19	0.19	4.22	4.22
2	50	100	75	18,786	66,297	6.65	23.46	7,141.68	15,041.66	1.90	4.00	45	70	2.59	4.03	2,340.33	2,674.08	1.34	1.53	32.77	17.78
3	100	200	150	24,082	90,379	8.52	31.98	13,770.40	28,812.06	3.66	7.66	61	131	3.51	7.54	4,627.84	7,301.93	2.65	4.18	33.61	25.34
4	200	300	250	23,905	114,284	8.46	40.44	16,519.70	45,331.77	4.39	12.05	56	187	3.22	10.76	6,060.01	13,361.93	3.47	7.66	36.68	29.48
5	300	500	400	42,454	156,738	15.02	55.47	39,149.97	84,481.73	10.41	22.46	114	301	6.56	17.32	11,348.18	24,710.11	6.50	14.16	28.99	29.25
6	500	750	625	32,952	189,690	11.66	67.13	35,216.72	119,698.45	9.36	31.82	269	570	15.48	32.80	13,367.15	38,077.26	7.66	21.82	37.96	31.81
7	750	1,000	875	34,218	223,908	12.11	79.24	43,650.57	163,349.02	11.60	43.42	537	1,107	30.90	63.69	18,137.65	56,214.91	10.39	32.22	41.55	34.41
8	1,000	1,500	1,250	24,396	248,304	8.63	87.87	47,918.29	211,267.31	12.74	56.16	352	1,459	20.25	83.95	20,294.25	76,509.16	11.63	43.85	42.35	36.21
9	1,500	2,000	1,750	11,682	259,986	4.13	92.01	33,523.06	244,790.37	8.91	65.07	83	1,542	4.78	88.72	14,070.66	90,579.82	8.06	51.91	41.97	37.00
10	2,000	2,500	2,250	6,683	266,669	2.37	94.37	17,968.82	262,759.19	4.78	69.84	32	1,574	1.84	90.56	5,985.08	96,564.90	3.43	55.34	33.31	36.75
11	2,500	3,000	2,750	4,042	270,711	1.43	95.80	17,660.95	280,420.14	4.69	74.54	16	1,590	0.92	91.48	5,164.94	101,729.83	2.96	58.30	29.24	36.28
12	3,000	4,000	3,500	3,776	274,487	1.34	97.14	20,805.77	301,225.91	5.53	80.07	30	1,620	1.73	93.21	15,378.16	117,107.99	8.81	67.11	73.91	38.88
13	4,000	5,000	4,500	2,233	276,720	0.79	97.93	10,857.55	312,083.46	2.89	82.95	18	1,638	1.04	94.25	3,540.12	120,648.11	2.03	69.14	32.61	38.66
14	5,000	7,500	6,250	2,216	278,936	0.78	98.71	18,699.96	330,783.42	4.97	87.93	17	1,655	0.98	95.22	3,418.69	124,066.80	1.96	71.10	18.28	37.51
15	7,500	10,000	8,750	1,067	280,003	0.38	99.09	12,033.52	342,816.94	3.20	91.12	6	1,661	0.35	95.57	456.24	124,523.04	0.26	71.36	3.79	36.32
16	10,000	20,000	15,000	1,345	281,348	0.48	99.57	16,667.49	359,484.43	4.43	95.55	22	1,683	1.27	96.84	16,234.02	140,757.07	9.30	80.67	97.40	39.16
17	20,000	50,000	35,000	649	281,997	0.23	99.80	8,898.57	368,382.99	2.37	97.92	20	1,703	1.15	97.99	3,734.37	144,491.43	2.14	82.81	41.97	39.22
18	50,000	100,000	75,000	294	282,291	0.10	99.90	2,783.36	371,166.35	0.74	98.66	16	1,719	0.92	98.91	28,450.75	172,942.18	16.30	99.11	1022.17	46.59
19	100,000	500,000	300,000	231	282,522	0.08	99.98	7,247.50	378,413.86	1.93	100.59	8	1,727	0.46	99.37	73.40	173,015.59	0.04	99.15	1.01	45.72
20	500,000	UP		48	282,570	0.02	100.00	2,204.09	376,209.77	0.59	100.00	11	1,738	0.63	100.00	1,478.29	174,493.88	0.85	100.00	67.07	46.38
				282,570				376,209.77					1,738			174,493.88					46.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29341 Shops :subject to Warranty A

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12,958	12,958	15.73	15.73	6,983.46	6,983.46	5.46	5.46	3	3	1.38	1.38	138.98	138.98	0.32	0.32	1.99	1.99	
2	50	100	75	7,119	20,077	8.64	24.37	6,031.45	13,014.91	4.72	10.18	2	5	0.92	2.29	14.89	153.87	0.03	0.35	0.25	1.18	
3	100	200	150	10,141	30,218	12.31	36.68	7,237.57	20,252.48	5.66	15.84	21	26	9.63	11.93	1,863.34	2,017.22	4.29	4.64	25.75	9.96	
4	200	300	250	8,952	39,170	10.87	47.54	6,628.84	26,881.32	5.18	21.02	28	54	12.84	24.77	2,382.85	4,400.07	5.48	10.12	35.95	16.37	
5	300	500	400	13,278	52,448	16.12	63.66	12,292.72	39,174.04	9.61	30.63	29	83	13.30	38.07	3,936.38	8,336.45	9.06	19.18	32.02	21.28	
6	500	750	625	8,390	60,838	10.18	73.84	11,214.40	50,388.44	8.77	39.40	21	104	9.63	47.71	4,705.95	13,042.40	10.83	30.01	41.96	25.88	
7	750	1,000	875	6,757	67,595	8.20	82.05	12,264.34	62,652.78	9.59	48.99	16	120	7.34	55.05	2,240.32	15,282.72	5.15	35.16	18.27	24.39	
8	1,000	1,500	1,250	5,415	73,010	6.57	88.62	13,211.51	75,864.28	10.33	59.32	19	139	8.72	63.76	4,701.69	19,984.41	10.82	45.98	35.59	26.34	
9	1,500	2,000	1,750	3,099	76,109	3.76	92.38	10,336.29	86,200.57	8.08	67.40	15	154	6.88	70.64	6,183.31	26,167.72	14.23	60.21	59.82	30.36	
10	2,000	2,500	2,250	1,579	77,688	1.92	94.30	6,414.86	92,615.43	5.02	72.42	8	162	3.67	74.31	1,877.85	28,045.57	4.32	64.53	29.27	30.28	
11	2,500	3,000	2,750	1,150	78,838	1.40	95.69	5,563.16	98,178.59	4.35	76.77	2	164	0.92	75.23	106.48	28,152.04	0.24	64.78	1.91	28.67	
12	3,000	4,000	3,500	1,174	80,012	1.42	97.12	7,074.80	105,253.39	5.53	82.30	4	168	1.83	77.06	2,930.54	31,082.58	6.74	71.52	41.42	29.53	
13	4,000	5,000	4,500	685	80,697	0.83	97.95	5,181.18	110,434.57	4.05	86.35	4	172	1.83	78.90	4,241.26	35,323.84	9.76	81.28	81.86	31.99	
14	5,000	7,500	6,250	620	81,317	0.75	98.70	5,866.78	116,301.35	4.59	90.94	7	179	3.21	82.11	4,919.97	40,243.81	11.32	92.60	83.86	34.60	
15	7,500	10,000	8,750	341	81,658	0.41	99.12	3,655.36	119,956.71	2.86	93.80	3	182	1.38	83.49	97.98	40,341.79	0.23	92.82	2.68	33.63	
16	10,000	20,000	15,000	319	81,977	0.39	99.50	4,742.53	124,699.25	3.71	97.50	3	185	1.38	84.86	11.65	40,353.44	0.03	92.85	0.25	32.36	
17	20,000	50,000	35,000	252	82,229	0.31	99.81	2,407.75	127,106.99	1.88	99.39	7	192	3.21	88.07	72.88	40,426.32	0.17	93.02	3.03	31.80	
18	50,000	100,000	75,000	101	82,330	0.12	99.93	446.64	127,553.63	0.35	99.74	6	198	2.75	90.83	272.38	40,698.70	0.63	93.64	60.98	31.91	
19	100,000	500,000	300,000	43	82,373	0.05	99.98	276.51	127,830.15	0.22	99.95	12	210	5.50	96.33	446.09	41,144.79	1.03	94.67	161.33	32.19	
20	500,000	UP		14	82,387	0.02	100.00	60.50	127,890.65	0.05	100.00	8	218	3.67	100.00	2,315.94	43,460.73	5.33	100.00	3827.72	33.98	
				82,387					127,890.65					218					43,460.73			33.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29342 Shops :subject to Warranty B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	282	282	9.04	9.04	148.85	148.85	2.44	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	197	479	6.32	15.36	104.68	253.53	1.71	4.15	1	1	20.00	20.00	87.57	87.57	40.50	40.50	83.66	34.54	
3	100	200	150	360	839	11.54	26.90	270.49	524.02	4.43	8.58	0	1	0.00	20.00	0.00	87.57	0.00	40.50	0.00	16.71	
4	200	300	250	328	1,167	10.52	37.42	249.02	773.04	4.08	12.66	2	3	40.00	60.00	20.05	107.62	9.27	49.77	8.05	13.92	
5	300	500	400	517	1,684	16.58	53.99	585.18	1,358.21	9.58	22.25	0	3	0.00	60.00	0.00	107.62	0.00	49.77	0.00	7.92	
6	500	750	625	362	2,046	11.61	65.60	515.17	1,873.38	8.44	30.68	1	4	20.00	80.00	31.18	138.80	14.42	64.19	6.05	7.41	
7	750	1,000	875	319	2,365	10.23	75.83	618.91	2,492.29	10.14	40.82	0	4	0.00	80.00	0.00	138.80	0.00	64.19	0.00	5.57	
8	1,000	1,500	1,250	282	2,647	9.04	84.87	753.59	3,245.88	12.34	53.16	0	4	0.00	80.00	0.00	138.80	0.00	64.19	0.00	4.28	
9	1,500	2,000	1,750	154	2,801	4.94	89.80	528.78	3,774.66	8.66	61.82	1	5	20.00	100.00	77.43	216.23	35.81	100.00	14.64	5.73	
10	2,000	2,500	2,250	87	2,888	2.79	92.59	362.74	4,137.40	5.94	67.77	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	5.23	
11	2,500	3,000	2,750	64	2,952	2.05	94.65	378.83	4,516.23	6.20	73.97	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.79	
12	3,000	4,000	3,500	80	3,032	2.56	97.21	519.12	5,035.35	8.50	82.47	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.29	
13	4,000	5,000	4,500	38	3,070	1.22	98.43	345.43	5,380.77	5.66	88.13	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	4.02	
14	5,000	7,500	6,250	26	3,096	0.83	99.26	295.32	5,676.10	4.84	92.97	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.81	
15	7,500	10,000	8,750	10	3,106	0.32	99.58	164.39	5,840.48	2.69	95.66	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.70	
16	10,000	20,000	15,000	8	3,114	0.26	99.84	191.65	6,032.13	3.14	98.80	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.58	
17	20,000	50,000	35,000	3	3,117	0.10	99.94	63.44	6,095.57	1.04	99.84	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.55	
18	50,000	100,000	75,000	1	3,118	0.03	99.97	3.24	6,098.80	0.05	99.89	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.55	
19	100,000	500,000	300,000	1	3,119	0.03	100.00	6.61	6,105.42	0.11	100.00	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.54	
20	500,000	UP		0	3,119	0.00	100.00	0.00	6,105.42	0.00	100.00	0	5	0.00	100.00	0.00	216.23	0.00	100.00	0.00	3.54	
				3,119					6,105.42					5					216.23			3.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29343 Shops :subject to Warranty C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29344 Shops :totally detached and subject to Warranty A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29345 Shops :for special agent of certain products

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2935 Pasar risk

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2936 Others

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2937 Private Warehouse and Storehouse

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,305	3,305	11.84	11.84	947.11	947.11	1.64	1.64	4	4	3.25	3.25	44.53	44.53	0.23	0.23	4.70	4.70			
2	50	100	75	1,239	4,544	4.44	16.27	884.02	1,831.13	1.53	3.17	5	9	4.07	7.32	130.71	175.24	0.68	0.91	14.79	9.57			
3	100	200	150	1,752	6,296	6.27	22.55	1,247.41	3,078.54	2.16	5.33	1	10	0.81	8.13	180.11	355.35	0.94	1.86	14.44	11.54			
4	200	300	250	1,578	7,874	5.65	28.20	912.53	3,991.07	1.58	6.91	2	12	1.63	9.76	482.97	838.32	2.52	4.38	52.93	21.00			
5	300	500	400	2,876	10,750	10.30	38.50	1,993.93	5,985.01	3.45	10.36	6	18	4.88	14.63	772.59	1,610.91	4.03	8.41	38.75	26.92			
6	500	750	625	2,484	13,234	8.90	47.39	2,068.66	8,053.67	3.58	13.94	7	25	5.69	20.33	1,158.14	2,769.05	6.05	14.46	55.99	34.38			
7	750	1,000	875	2,432	15,666	8.71	56.10	2,894.51	10,948.18	5.01	18.95	5	30	4.07	24.39	359.87	3,128.93	1.88	16.34	12.43	28.58			
8	1,000	1,500	1,250	2,453	18,119	8.78	64.89	3,542.79	14,490.97	6.13	25.08	15	45	12.20	36.59	3,537.64	6,666.57	18.47	34.81	99.85	46.00			
9	1,500	2,000	1,750	1,762	19,881	6.31	71.20	3,588.16	18,079.13	6.21	31.29	9	54	7.32	43.90	664.66	7,331.23	3.47	38.28	18.52	40.55			
10	2,000	2,500	2,250	1,078	20,959	3.86	75.06	2,655.27	20,734.40	4.59	35.88	9	63	7.32	51.22	1,648.84	8,980.06	8.61	46.88	62.10	43.31			
11	2,500	3,000	2,750	937	21,896	3.36	78.42	2,702.57	23,436.97	4.68	40.56	5	68	4.07	55.28	332.09	9,312.15	1.73	48.62	12.29	39.73			
12	3,000	4,000	3,500	1,088	22,984	3.90	82.31	3,525.11	26,962.08	6.10	46.66	5	73	4.07	59.35	1,466.82	10,778.97	7.66	56.28	41.61	39.98			
13	4,000	5,000	4,500	846	23,830	3.03	85.34	3,524.98	30,487.06	6.10	52.76	8	81	6.50	65.85	3,678.14	14,457.11	19.20	75.48	104.35	47.42			
14	5,000	7,500	6,250	1,128	24,958	4.04	89.38	5,314.03	35,801.09	9.20	61.95	4	85	3.25	69.11	332.45	14,789.56	1.74	77.21	6.26	41.31			
15	7,500	10,000	8,750	774	25,732	2.77	92.15	4,384.21	40,185.30	7.59	69.54	7	92	5.69	74.80	663.47	15,453.03	3.46	80.68	15.13	38.45			
16	10,000	20,000	15,000	1,088	26,820	3.90	96.05	7,649.63	47,834.93	13.24	82.78	12	104	9.76	84.55	2,279.96	17,732.99	11.90	92.58	29.80	37.07			
17	20,000	50,000	35,000	616	27,436	2.21	98.26	5,769.01	53,603.94	9.98	92.76	5	109	4.07	88.62	200.57	17,933.56	1.05	93.63	3.48	33.46			
18	50,000	100,000	75,000	237	27,673	0.85	99.10	3,107.39	56,711.33	5.38	98.14	10	119	8.13	96.75	1,121.83	19,055.38	5.86	99.49	36.10	33.60			
19	100,000	500,000	300,000	197	27,870	0.71	99.81	876.51	57,587.84	1.52	99.66	3	122	2.44	99.19	93.22	19,148.60	0.49	99.97	10.64	33.25			
20	500,000	UP		53	27,923	0.19	100.00	199.26	57,787.10	0.34	100.00	1	123	0.81	100.00	5.18	19,153.78	0.03	100.00	2.60	33.15			
				27,923					57,787.10					123					19,153.78					33.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29371 - subject to Warranty A

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	21,109	21,109	12.19	12.19	6,494.50	6,494.50	1.70	1.70	38	38	3.92	3.92	392.13	392.13	0.20	0.20	6.04	6.04	
2	50	100	75	8,719	29,828	5.03	17.22	6,791.75	13,286.25	1.78	3.49	32	70	3.30	7.22	892.17	1,284.29	0.45	0.65	13.14	9.67	
3	100	200	150	11,142	40,970	6.43	23.66	9,309.02	22,595.28	2.44	5.93	39	109	4.02	11.25	1,945.82	3,230.11	0.98	1.63	20.90	14.30	
4	200	300	250	8,957	49,927	5.17	28.83	7,164.85	29,760.13	1.88	7.81	24	133	2.48	13.73	989.70	4,219.81	0.50	2.12	13.81	14.18	
5	300	500	400	15,060	64,987	8.70	37.52	10,109.93	39,870.06	2.65	10.46	52	185	5.37	19.09	4,572.69	8,792.50	2.30	4.43	45.23	22.05	
6	500	750	625	13,571	78,558	7.84	45.36	10,353.71	50,223.77	2.72	13.18	57	242	5.88	24.97	5,553.41	14,345.91	2.79	7.22	53.64	28.56	
7	750	1,000	875	12,826	91,384	7.41	52.76	13,945.19	64,168.96	3.66	16.84	39	281	4.02	29.00	10,844.76	25,190.67	5.46	12.68	77.77	39.26	
8	1,000	1,500	1,250	14,219	105,603	8.21	60.97	19,532.07	83,701.03	5.13	21.97	58	339	5.99	34.98	6,401.35	31,592.02	3.22	15.90	32.77	37.74	
9	1,500	2,000	1,750	10,024	115,627	5.79	66.76	19,149.98	102,851.01	5.03	26.99	39	378	4.02	39.01	5,469.12	37,061.14	2.75	18.65	28.56	36.03	
10	2,000	2,500	2,250	6,583	122,210	3.80	70.56	14,469.40	117,320.41	3.80	30.79	31	409	3.20	42.21	12,244.30	49,305.44	6.16	24.81	84.62	42.03	
11	2,500	3,000	2,750	6,027	128,237	3.48	74.04	15,437.09	132,757.50	4.05	34.84	32	441	3.30	45.51	8,317.45	57,622.88	4.19	29.00	53.88	43.40	
12	3,000	4,000	3,500	7,518	135,755	4.34	78.38	24,049.28	156,806.78	6.31	41.15	55	496	5.68	51.19	14,594.11	72,216.99	7.34	36.34	60.68	46.05	
13	4,000	5,000	4,500	5,716	141,471	3.30	81.68	21,848.24	178,655.02	5.73	46.89	56	552	5.78	56.97	16,411.19	88,628.19	8.26	44.60	75.11	49.61	
14	5,000	7,500	6,250	7,851	149,322	4.53	86.22	37,289.45	215,944.46	9.79	56.67	82	634	8.46	65.43	17,700.74	106,328.93	8.91	53.51	47.47	49.24	
15	7,500	10,000	8,750	5,051	154,373	2.92	89.13	30,322.40	246,266.86	7.96	64.63	41	675	4.23	69.66	20,977.67	127,306.60	10.56	64.07	69.18	51.69	
16	10,000	20,000	15,000	8,579	162,952	4.95	94.09	63,678.15	309,945.01	16.71	81.34	91	766	9.39	79.05	13,445.15	140,751.74	6.77	70.84	21.11	45.41	
17	20,000	50,000	35,000	5,775	168,727	3.33	97.42	42,445.14	352,390.15	11.14	92.48	88	854	9.08	88.13	20,999.53	161,751.28	10.57	81.40	49.47	45.90	
18	50,000	100,000	75,000	2,378	171,105	1.37	98.80	13,555.61	365,945.76	3.56	96.04	41	895	4.23	92.36	2,660.94	164,412.22	1.34	82.74	19.63	44.93	
19	100,000	500,000	300,000	1,626	172,731	0.94	99.73	13,054.08	378,999.83	3.43	99.46	60	955	6.19	98.56	34,220.04	198,632.26	17.22	99.97	262.14	52.41	
20	500,000	UP		460	173,191	0.27	100.00	2,047.89	381,047.73	0.54	100.00	14	969	1.44	100.00	67.82	198,700.08	0.03	100.00	3.31	52.15	
				173,191					381,047.73					969					198,700.08			52.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293711 Private warehouses & storehouses terbatas dalam Warranty A

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	165	165	5.98	5.98	28.05	28.05	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	79	244	2.86	8.84	139.25	167.30	1.50	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	102	346	3.70	12.54	166.29	333.59	1.79	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	162	508	5.87	18.41	188.00	521.58	2.03	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	184	692	6.67	25.08	200.77	722.35	2.16	7.79	1	1	9.09	9.09	12.03	12.03	0.65	0.65	5.99	1.67			
6	500	750	625	210	902	7.61	32.69	195.28	917.63	2.11	9.90	1	2	9.09	18.18	15.58	27.61	0.85	1.50	7.98	3.01			
7	750	1,000	875	209	1,111	7.58	40.27	273.90	1,191.53	2.95	12.85	1	3	9.09	27.27	337.42	365.03	18.30	19.80	123.19	30.64			
8	1,000	1,500	1,250	297	1,408	10.76	51.03	478.19	1,669.72	5.16	18.00	2	5	18.18	45.45	264.39	629.42	14.34	34.14	55.29	37.70			
9	1,500	2,000	1,750	176	1,584	6.38	57.41	457.13	2,126.85	4.93	22.93	0	5	0.00	45.45	0.00	629.42	0.00	34.14	0.00	29.59			
10	2,000	2,500	2,250	144	1,728	5.22	62.63	395.98	2,522.83	4.27	27.20	0	5	0.00	45.45	0.00	629.42	0.00	34.14	0.00	24.95			
11	2,500	3,000	2,750	111	1,839	4.02	66.65	359.19	2,882.02	3.87	31.08	2	7	18.18	63.64	734.32	1,363.74	39.83	73.98	204.44	47.32			
12	3,000	4,000	3,500	171	2,010	6.20	72.85	653.07	3,535.10	7.04	38.12	0	7	0.00	63.64	0.00	1,363.74	0.00	73.98	0.00	38.58			
13	4,000	5,000	4,500	102	2,112	3.70	76.55	532.80	4,067.90	5.75	43.86	0	7	0.00	63.64	0.00	1,363.74	0.00	73.98	0.00	33.52			
14	5,000	7,500	6,250	194	2,306	7.03	83.58	1,126.07	5,193.96	12.14	56.01	1	8	9.09	72.73	99.17	1,462.92	5.38	79.36	8.81	28.17			
15	7,500	10,000	8,750	64	2,370	2.32	85.90	434.44	5,628.40	4.68	60.69	0	8	0.00	72.73	0.00	1,462.92	0.00	79.36	0.00	25.99			
16	10,000	20,000	15,000	167	2,537	6.05	91.95	1,478.29	7,106.69	15.94	76.63	1	9	9.09	81.82	106.84	1,569.76	5.80	85.15	7.23	22.09			
17	20,000	50,000	35,000	146	2,683	5.29	97.25	1,647.27	8,753.97	17.76	94.40	0	9	0.00	81.82	0.00	1,569.76	0.00	85.15	0.00	17.93			
18	50,000	100,000	75,000	48	2,731	1.74	98.99	362.66	9,116.62	3.91	98.31	2	11	18.18	100.00	273.75	1,843.51	14.85	100.00	75.49	20.22			
19	100,000	500,000	300,000	26	2,757	0.94	99.93	156.47	9,273.09	1.69	99.99	0	11	0.00	100.00	0.00	1,843.51	0.00	100.00	0.00	19.88			
20	500,000	UP		2	2,759	0.07	100.00	0.60	9,273.69	0.01	100.00	0	11	0.00	100.00	0.00	1,843.51	0.00	100.00	0.00	19.88			
				2,759					9,273.69					11					1,843.51					19.88



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29372 - subject to Warranty B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	125	125	7.55	7.55	52.79	52.79	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	50	175	3.02	10.57	73.05	125.84	1.74	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	114	289	6.88	17.45	71.09	196.93	1.70	4.70	2	2	40.00	40.00	197.58	197.58	17.56	17.56	277.92	100.33
4	200	300	250	113	402	6.82	24.28	157.75	354.68	3.76	8.46	0	2	0.00	40.00	0.00	197.58	0.00	17.56	0.00	55.71
5	300	500	400	181	583	10.93	35.21	142.14	496.83	3.39	11.85	1	3	20.00	60.00	3.50	201.08	0.31	17.87	2.46	40.47
6	500	750	625	137	720	8.27	43.48	140.54	637.37	3.35	15.20	0	3	0.00	60.00	0.00	201.08	0.00	17.87	0.00	31.55
7	750	1,000	875	164	884	9.90	53.38	201.36	838.73	4.80	20.01	1	4	20.00	80.00	907.05	1,108.14	80.62	98.50	450.46	132.12
8	1,000	1,500	1,250	145	1,029	8.76	62.14	246.47	1,085.20	5.88	25.89	0	4	0.00	80.00	0.00	1,108.14	0.00	98.50	0.00	102.11
9	1,500	2,000	1,750	103	1,132	6.22	68.36	194.63	1,279.83	4.64	30.53	1	5	20.00	100.00	16.92	1,125.06	1.50	100.00	8.70	87.91
10	2,000	2,500	2,250	70	1,202	4.23	72.58	205.66	1,485.49	4.91	35.44	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	75.74
11	2,500	3,000	2,750	63	1,265	3.80	76.39	197.17	1,682.67	4.70	40.14	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	66.86
12	3,000	4,000	3,500	78	1,343	4.71	81.10	311.55	1,994.22	7.43	47.57	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	56.42
13	4,000	5,000	4,500	48	1,391	2.90	84.00	322.92	2,317.13	7.70	55.27	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	48.55
14	5,000	7,500	6,250	79	1,470	4.77	88.77	356.43	2,673.56	8.50	63.78	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	42.08
15	7,500	10,000	8,750	36	1,506	2.17	90.94	188.84	2,862.40	4.50	68.28	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	39.30
16	10,000	20,000	15,000	79	1,585	4.77	95.71	584.25	3,446.65	13.94	82.22	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	32.64
17	20,000	50,000	35,000	55	1,640	3.32	99.03	636.77	4,083.42	15.19	97.41	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	27.55
18	50,000	100,000	75,000	13	1,653	0.79	99.82	74.54	4,157.96	1.78	99.19	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	27.06
19	100,000	500,000	300,000	2	1,655	0.12	99.94	25.69	4,183.65	0.61	99.80	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	26.89
20	500,000	UP		1	1,656	0.06	100.00	8.40	4,192.04	0.20	100.00	0	5	0.00	100.00	0.00	1,125.06	0.00	100.00	0.00	26.84
				1,656				4,192.04				5				1,125.06				26.84	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293721 Private warehouses & storehouses terbatas dalam Warranty B

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.44	4.44	1.11	1.11	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.22	6.67	0.46	1.57	0.24	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.22	8.89	0.47	2.04	0.25	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.22	11.11	0.45	2.49	0.23	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	10	11.11	22.22	2.15	4.64	1.12	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	14	8.89	31.11	2.84	7.47	1.48	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	17	6.67	37.78	0.88	8.35	0.46	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	22	11.11	48.89	7.49	15.85	3.91	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	25	6.67	55.56	13.50	29.35	7.04	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	28	6.67	62.22	8.77	38.12	4.58	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	30	4.44	66.67	10.28	48.40	5.36	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	33	6.67	73.33	17.40	65.80	9.08	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	39	13.33	86.67	20.04	85.84	10.45	44.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	40	2.22	88.89	3.77	89.61	1.97	46.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	41	2.22	91.11	1.51	91.12	0.79	47.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	43	4.44	95.56	34.94	126.05	18.23	65.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	45	4.44	100.00	65.61	191.66	34.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	191.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					191.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29373 - subject to Warranty C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	576	576	9.39	9.39	377.90	377.90	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	194	770	3.16	12.55	490.54	868.45	2.49	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	242	1,012	3.95	16.50	498.70	1,367.15	2.53	6.94	2	2	7.41	7.41	107.13	107.13	3.41	3.41	21.48	7.84			
4	200	300	250	283	1,295	4.61	21.11	201.07	1,568.22	1.02	7.96	0	2	0.00	7.41	0.00	107.13	0.00	3.41	0.00	6.83			
5	300	500	400	499	1,794	8.13	29.25	460.40	2,028.63	2.34	10.29	0	2	0.00	7.41	0.00	107.13	0.00	3.41	0.00	5.28			
6	500	750	625	462	2,256	7.53	36.78	408.86	2,437.49	2.07	12.37	0	2	0.00	7.41	0.00	107.13	0.00	3.41	0.00	4.39			
7	750	1,000	875	488	2,744	7.96	44.73	588.33	3,025.82	2.99	15.35	0	2	0.00	7.41	0.00	107.13	0.00	3.41	0.00	3.54			
8	1,000	1,500	1,250	522	3,266	8.51	53.24	954.04	3,979.86	4.84	20.20	1	3	3.70	11.11	1,417.71	1,524.84	45.08	48.49	148.60	38.31			
9	1,500	2,000	1,750	476	3,742	7.76	61.00	948.51	4,928.38	4.81	25.01	1	4	3.70	14.81	80.16	1,605.00	2.55	51.04	8.45	32.57			
10	2,000	2,500	2,250	321	4,063	5.23	66.24	691.16	5,619.53	3.51	28.52	2	6	7.41	22.22	10.28	1,615.28	0.33	51.36	1.49	28.74			
11	2,500	3,000	2,750	300	4,363	4.89	71.13	858.44	6,477.98	4.36	32.87	2	8	7.41	29.63	78.59	1,693.87	2.50	53.86	9.15	26.15			
12	3,000	4,000	3,500	380	4,743	6.19	77.32	1,479.88	7,957.86	7.51	40.38	5	13	18.52	48.15	186.31	1,880.19	5.92	59.79	12.59	23.63			
13	4,000	5,000	4,500	227	4,970	3.70	81.02	1,184.88	9,142.73	6.01	46.39	0	13	0.00	48.15	0.00	1,880.19	0.00	59.79	0.00	20.56			
14	5,000	7,500	6,250	333	5,303	5.43	86.45	1,928.03	11,070.76	9.78	56.18	1	14	3.70	51.85	3.78	1,883.96	0.12	59.91	0.20	17.02			
15	7,500	10,000	8,750	229	5,532	3.73	90.19	1,869.05	12,939.81	9.48	65.66	1	15	3.70	55.56	1,068.78	2,952.74	33.99	93.89	57.18	22.82			
16	10,000	20,000	15,000	264	5,796	4.30	94.49	3,147.26	16,087.07	15.97	81.63	1	16	3.70	59.26	0.02	2,952.76	0.00	93.89	0.00	18.35			
17	20,000	50,000	35,000	214	6,010	3.49	97.98	2,627.12	18,714.19	13.33	94.96	4	20	14.81	74.07	52.47	3,005.24	1.67	95.56	2.00	16.06			
18	50,000	100,000	75,000	61	6,071	0.99	98.97	737.04	19,451.24	3.74	98.70	3	23	11.11	85.19	29.54	3,034.78	0.94	96.50	4.01	15.60			
19	100,000	500,000	300,000	61	6,132	0.99	99.97	221.10	19,672.34	1.12	99.82	4	27	14.81	100.00	110.00	3,144.77	3.50	100.00	49.75	15.99			
20	500,000	UP		2	6,134	0.03	100.00	34.80	19,707.14	0.18	100.00	0	27	0.00	100.00	0.00	3,144.77	0.00	100.00	0.00	15.96			
				6,134					19,707.14					27					3,144.77					15.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293731 Private warehouses & storehouses terbatas dalam Warranty C

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	64	64	15.96	15.96	27.56	27.56	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	20	84	4.99	20.95	20.66	48.23	1.83	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	101	4.24	25.19	12.59	60.82	1.12	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	32	133	7.98	33.17	6.43	67.25	0.57	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	41	174	10.22	43.39	19.12	86.37	1.70	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	32	206	7.98	51.37	19.19	105.57	1.70	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	23	229	5.74	57.11	26.61	132.17	2.36	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	21	250	5.24	62.34	37.28	169.46	3.31	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	271	5.24	67.58	43.38	212.84	3.85	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	292	5.24	72.82	58.22	271.06	5.17	24.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	303	2.74	75.56	35.41	306.47	3.14	27.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	14	317	3.49	79.05	64.17	370.64	5.69	32.88	1	1	100.00	100.00	104.13	104.13	100.00	100.00	162.26	28.09	
13	4,000	5,000	4,500	10	327	2.49	81.55	32.65	403.30	2.90	35.78	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	25.82	
14	5,000	7,500	6,250	15	342	3.74	85.29	75.57	478.87	6.71	42.49	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	21.74	
15	7,500	10,000	8,750	20	362	4.99	90.27	194.90	673.77	17.29	59.78	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	15.45	
16	10,000	20,000	15,000	17	379	4.24	94.51	195.58	869.36	17.35	77.13	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	11.98	
17	20,000	50,000	35,000	20	399	4.99	99.50	248.70	1,118.05	22.06	99.20	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.31	
18	50,000	100,000	75,000	2	401	0.50	100.00	9.06	1,127.12	0.80	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24	
19	100,000	500,000	300,000	0	401	0.00	100.00	0.00	1,127.12	0.00	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24	
20	500,000	UP		0	401	0.00	100.00	0.00	1,127.12	0.00	100.00	0	1	0.00	100.00	0.00	104.13	0.00	100.00	0.00	9.24	
				401					1,127.12					1					104.13			9.24



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29374 Private highracked warehouse & private highway to Warranty A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	28	28	3.26	3.26	1.42	1.42	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	39	67	4.54	7.80	6.59	8.01	0.30	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	59	126	6.87	14.67	16.17	24.18	0.74	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	49	175	5.70	20.37	16.90	41.08	0.77	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	94	269	10.94	31.32	56.30	97.38	2.57	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	88	357	10.24	41.56	76.61	173.99	3.50	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	83	440	9.66	51.22	82.10	256.08	3.75	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	100	540	11.64	62.86	138.47	394.55	6.32	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	65	605	7.57	70.43	120.68	515.23	5.51	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	33	638	3.84	74.27	107.20	622.43	4.89	28.41	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	25	663	2.91	77.18	70.90	693.33	3.24	31.65	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	53	716	6.17	83.35	199.73	893.06	9.12	40.77	1	3	33.33	100.00	100.77	100.77	100.00	100.00	50.45	11.28	
13	4,000	5,000	4,500	33	749	3.84	87.19	138.99	1,032.05	6.34	47.11	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	9.76	
14	5,000	7,500	6,250	36	785	4.19	91.39	239.91	1,271.95	10.95	58.07	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	7.92	
15	7,500	10,000	8,750	25	810	2.91	94.30	190.90	1,462.85	8.71	66.78	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	6.89	
16	10,000	20,000	15,000	22	832	2.56	96.86	342.20	1,805.05	15.62	82.40	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	5.58	
17	20,000	50,000	35,000	23	855	2.68	99.53	335.07	2,140.11	15.30	97.70	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.71	
18	50,000	100,000	75,000	4	859	0.47	100.00	50.42	2,190.54	2.30	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60	
19	100,000	500,000	300,000	0	859	0.00	100.00	0.00	2,190.54	0.00	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60	
20	500,000	UP		0	859	0.00	100.00	0.00	2,190.54	0.00	100.00	0	3	0.00	100.00	0.00	100.77	0.00	100.00	0.00	4.60	
				859					2,190.54					3					100.77			4.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29375 Private highracked warehouse & private highway to Warranty B

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	31	31	3.35	3.35	1.68	1.68	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	47	1.73	5.09	3.59	5.27	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	47	94	5.09	10.17	10.00	15.27	0.31	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	40	134	4.33	14.50	13.54	28.81	0.42	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	79	213	8.55	23.05	41.17	69.98	1.29	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	95	308	10.28	33.33	70.99	140.97	2.22	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	83	391	8.98	42.32	99.93	240.90	3.12	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	101	492	10.93	53.25	165.64	406.54	5.17	12.69	2	2	25.00	25.00	49.14	49.14	3.55	3.55	29.66	12.09	
9	1,500	2,000	1,750	75	567	8.12	61.36	162.99	569.53	5.09	17.78	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	8.63	
10	2,000	2,500	2,250	40	607	4.33	65.69	94.23	663.76	2.94	20.72	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	7.40	
11	2,500	3,000	2,750	48	655	5.19	70.89	140.31	804.07	4.38	25.10	0	2	0.00	25.00	0.00	49.14	0.00	3.55	0.00	6.11	
12	3,000	4,000	3,500	48	703	5.19	76.08	192.67	996.74	6.01	31.11	1	3	12.50	37.50	0.35	49.49	0.03	3.58	0.18	4.97	
13	4,000	5,000	4,500	34	737	3.68	79.76	147.73	1,144.47	4.61	35.73	0	3	0.00	37.50	0.00	49.49	0.00	3.58	0.00	4.32	
14	5,000	7,500	6,250	39	776	4.22	83.98	270.33	1,414.81	8.44	44.16	1	4	12.50	50.00	29.46	78.95	2.13	5.71	10.90	5.58	
15	7,500	10,000	8,750	44	820	4.76	88.74	449.99	1,864.80	14.05	58.21	0	4	0.00	50.00	0.00	78.95	0.00	5.71	0.00	4.23	
16	10,000	20,000	15,000	64	884	6.93	95.67	707.62	2,572.42	22.09	80.30	2	6	25.00	75.00	387.85	466.80	28.04	33.74	54.81	18.15	
17	20,000	50,000	35,000	30	914	3.25	98.92	488.23	3,060.65	15.24	95.54	2	8	25.00	100.00	916.57	1,383.37	66.26	100.00	187.73	45.20	
18	50,000	100,000	75,000	8	922	0.87	99.78	133.41	3,194.06	4.16	99.70	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.31	
19	100,000	500,000	300,000	2	924	0.22	100.00	9.45	3,203.51	0.30	100.00	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.18	
20	500,000	UP		0	924	0.00	100.00	0.00	3,203.51	0.00	100.00	0	8	0.00	100.00	0.00	1,383.37	0.00	100.00	0.00	43.18	
				924					3,203.51					8					1,383.37			43.18



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29376 Private highracked warehouse & private highway to Warranty C

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	31	31	3.59	3.59	7.61	7.61	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	30	61	3.48	7.07	10.05	17.66	0.63	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	49	110	5.68	12.75	9.95	27.61	0.63	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	37	147	4.29	17.03	10.82	38.43	0.68	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	74	221	8.57	25.61	25.80	64.23	1.62	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	86	307	9.97	35.57	40.09	104.33	2.52	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	85	392	9.85	45.42	70.22	174.54	4.42	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	64	456	7.42	52.84	48.16	222.70	3.03	14.02	1	1	50.00	50.00	943.12	943.12	89.40	89.40	1958.39	423.50	
9	1,500	2,000	1,750	75	531	8.69	61.53	85.16	307.86	5.36	19.38	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	306.35	
10	2,000	2,500	2,250	43	574	4.98	66.51	51.45	359.30	3.24	22.62	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	262.49	
11	2,500	3,000	2,750	34	608	3.94	70.45	77.35	436.66	4.87	27.49	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	215.99	
12	3,000	4,000	3,500	54	662	6.26	76.71	112.80	549.45	7.10	34.59	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	171.65	
13	4,000	5,000	4,500	33	695	3.82	80.53	62.23	611.68	3.92	38.51	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	154.18	
14	5,000	7,500	6,250	64	759	7.42	87.95	260.93	872.61	16.43	54.94	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	108.08	
15	7,500	10,000	8,750	37	796	4.29	92.24	118.05	990.66	7.43	62.37	0	1	0.00	50.00	0.00	943.12	0.00	89.40	0.00	95.20	
16	10,000	20,000	15,000	38	834	4.40	96.64	259.18	1,249.84	16.32	78.69	1	2	50.00	100.00	111.79	1,054.90	10.60	100.00	43.13	84.40	
17	20,000	50,000	35,000	26	860	3.01	99.65	336.89	1,586.73	21.21	99.89	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.48	
18	50,000	100,000	75,000	2	862	0.23	99.88	1.42	1,588.15	0.09	99.98	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.42	
19	100,000	500,000	300,000	1	863	0.12	100.00	0.26	1,588.41	0.02	100.00	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.41	
20	500,000	UP		0	863	0.00	100.00	0.00	1,588.41	0.00	100.00	0	2	0.00	100.00	0.00	1,054.90	0.00	100.00	0.00	66.41	
				863					1,588.41					2					1,054.90			66.41



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 29377 Silos storing non hazardous goods only

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	4.44	4.44	4.63	4.63	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	38	6.11	10.56	2.60	7.22	0.38	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	63	6.94	17.50	5.20	12.43	0.77	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	84	5.83	23.33	7.27	19.69	1.07	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	118	9.44	32.78	18.07	37.77	2.66	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	147	8.06	40.83	16.37	54.14	2.41	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	174	7.50	48.33	20.74	74.88	3.05	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	213	10.83	59.17	56.04	130.92	8.24	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	236	6.39	65.56	41.93	172.86	6.17	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	253	4.72	70.28	28.43	201.29	4.18	29.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	269	4.44	74.72	52.18	253.47	7.67	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	293	6.67	81.39	91.60	345.07	13.47	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	309	4.44	85.83	62.75	407.81	9.23	59.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	334	6.94	92.78	58.04	465.86	8.54	68.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	342	2.22	95.00	42.27	508.13	6.22	74.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	351	2.50	97.50	125.55	633.68	18.46	93.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	354	0.83	98.33	42.51	676.19	6.25	99.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	355	0.28	98.61	0.53	676.72	0.08	99.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	360	1.39	100.00	3.31	680.03	0.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	360	0.00	100.00	0.00	680.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				360					680.03					0					0.00					0.00



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

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29378 Public Warehouses subject to Warranty C

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,531	3,531	51.67	51.67	177.88	177.88	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	243	3,774	3.56	55.22	212.60	390.48	1.38	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	256	4,030	3.75	58.97	276.36	666.85	1.79	4.32	1	1	4.17	4.17	120.67	120.67	6.13	6.13	43.67	18.10			
4	200	300	250	119	4,149	1.74	60.71	148.99	815.83	0.96	5.28	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	14.79			
5	300	500	400	275	4,424	4.02	64.74	422.28	1,238.11	2.73	8.02	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	9.75			
6	500	750	625	174	4,598	2.55	67.28	443.62	1,681.73	2.87	10.89	0	1	0.00	4.17	0.00	120.67	0.00	6.13	0.00	7.18			
7	750	1,000	875	225	4,823	3.29	70.57	398.55	2,080.28	2.58	13.47	2	3	8.33	12.50	665.48	786.16	33.81	39.94	166.98	37.79			
8	1,000	1,500	1,250	218	5,041	3.19	73.76	410.09	2,490.37	2.66	16.13	1	4	4.17	16.67	167.50	953.66	8.51	48.45	40.85	38.29			
9	1,500	2,000	1,750	166	5,207	2.43	76.19	467.26	2,957.63	3.03	19.15	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	32.24			
10	2,000	2,500	2,250	140	5,347	2.05	78.24	375.51	3,333.15	2.43	21.59	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	28.61			
11	2,500	3,000	2,750	128	5,475	1.87	80.11	527.21	3,860.35	3.41	25.00	0	4	0.00	16.67	0.00	953.66	0.00	48.45	0.00	24.70			
12	3,000	4,000	3,500	153	5,628	2.24	82.35	666.84	4,527.19	4.32	29.32	1	5	4.17	20.83	379.63	1,333.29	19.29	67.73	56.93	29.45			
13	4,000	5,000	4,500	132	5,760	1.93	84.28	860.68	5,387.87	5.57	34.89	1	6	4.17	25.00	290.22	1,623.51	14.74	82.48	33.72	30.13			
14	5,000	7,500	6,250	203	5,963	2.97	87.25	1,244.85	6,632.72	8.06	42.96	2	8	8.33	33.33	10.37	1,633.88	0.53	83.00	0.83	24.63			
15	7,500	10,000	8,750	151	6,114	2.21	89.46	1,212.38	7,845.10	7.85	50.81	0	8	0.00	33.33	0.00	1,633.88	0.00	83.00	0.00	20.83			
16	10,000	20,000	15,000	260	6,374	3.80	93.27	2,625.03	10,470.13	17.00	67.81	10	18	41.67	75.00	172.18	1,806.06	8.75	91.75	6.56	17.25			
17	20,000	50,000	35,000	276	6,650	4.04	97.31	2,799.07	13,269.21	18.13	85.94	4	22	16.67	91.67	92.91	1,898.96	4.72	96.47	3.32	14.31			
18	50,000	100,000	75,000	106	6,756	1.55	98.86	1,208.46	14,477.67	7.83	93.76	2	24	8.33	100.00	69.45	1,968.41	3.53	100.00	5.75	13.60			
19	100,000	500,000	300,000	62	6,818	0.91	99.77	741.01	15,218.69	4.80	98.56	0	24	0.00	100.00	0.00	1,968.41	0.00	100.00	0.00	12.93			
20	500,000	UP		16	6,834	0.23	100.00	222.13	15,440.82	1.44	100.00	0	24	0.00	100.00	0.00	1,968.41	0.00	100.00	0.00	12.75			
				6,834					15,440.82					24					1,968.41					12.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29379 Cold Storage Public Warehouses

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	14.29	14.29	8.23	8.23	2.86	2.86	1	1	100.00	100.00	27.93	27.93	100.00	100.00	339.54	339.54	
2	50	100	75	2	12	2.86	17.14	10.13	18.36	3.53	6.39	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	152.17	
3	100	200	150	5	17	7.14	24.29	4.15	22.50	1.44	7.84	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	124.13	
4	200	300	250	1	18	1.43	25.71	2.55	25.05	0.89	8.72	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	111.50	
5	300	500	400	4	22	5.71	31.43	5.97	31.03	2.08	10.80	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	90.03	
6	500	750	625	4	26	5.71	37.14	2.37	33.40	0.83	11.63	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	83.63	
7	750	1,000	875	3	29	4.29	41.43	1.60	35.00	0.56	12.19	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	79.82	
8	1,000	1,500	1,250	7	36	10.00	51.43	10.00	44.99	3.48	15.67	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	62.08	
9	1,500	2,000	1,750	12	48	17.14	68.57	22.89	67.88	7.97	23.64	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	41.15	
10	2,000	2,500	2,250	7	55	10.00	78.57	21.39	89.28	7.45	31.09	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	31.29	
11	2,500	3,000	2,750	1	56	1.43	80.00	5.53	94.81	1.93	33.02	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	29.46	
12	3,000	4,000	3,500	1	57	1.43	81.43	3.32	98.13	1.16	34.17	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	28.47	
13	4,000	5,000	4,500	1	58	1.43	82.86	17.32	115.45	6.03	40.20	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	24.20	
14	5,000	7,500	6,250	3	61	4.29	87.14	23.29	138.73	8.11	48.31	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	20.13	
15	7,500	10,000	8,750	2	63	2.86	90.00	14.72	153.45	5.13	53.44	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	18.20	
16	10,000	20,000	15,000	2	65	2.86	92.86	68.79	222.25	23.96	77.40	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	12.57	
17	20,000	50,000	35,000	3	68	4.29	97.14	48.96	271.21	17.05	94.45	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	10.30	
18	50,000	100,000	75,000	2	70	2.86	100.00	15.95	287.16	5.55	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73	
19	100,000	500,000	300,000	0	70	0.00	100.00	0.00	287.16	0.00	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73	
20	500,000	UP		0	70	0.00	100.00	0.00	287.16	0.00	100.00	0	1	0.00	100.00	0.00	27.93	0.00	100.00	0.00	9.73	
				70					287.16					1					27.93			9.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2938 Storage tanks

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,493	1,493	16.70	16.70	460.90	460.90	2.24	2.24	10	10	9.71	9.71	60.74	60.74	1.48	1.48	13.18	13.18	
2	50	100	75	229	1,722	2.56	19.26	359.58	820.48	1.75	3.99	3	13	2.91	12.62	78.54	139.28	1.91	3.39	21.84	16.98	
3	100	200	150	790	2,512	8.84	28.10	375.19	1,195.67	1.82	5.81	3	16	2.91	15.53	268.62	407.90	6.54	9.93	71.60	34.11	
4	200	300	250	215	2,727	2.40	30.50	163.40	1,359.07	0.79	6.61	3	19	2.91	18.45	270.38	678.28	6.58	16.51	165.47	49.91	
5	300	500	400	853	3,580	9.54	40.04	379.88	1,738.95	1.85	8.46	8	27	7.77	26.21	32.66	710.95	0.80	17.31	8.60	40.88	
6	500	750	625	338	3,918	3.78	43.82	297.40	2,036.36	1.45	9.90	2	29	1.94	28.16	12.40	723.34	0.30	17.61	4.17	35.52	
7	750	1,000	875	404	4,322	4.52	48.34	495.91	2,532.27	2.41	12.31	8	37	7.77	35.92	606.43	1,329.77	14.76	32.37	122.29	52.51	
8	1,000	1,500	1,250	788	5,110	8.81	57.15	995.78	3,528.05	4.84	17.16	8	45	7.77	43.69	642.73	1,972.50	15.65	48.02	64.55	55.91	
9	1,500	2,000	1,750	456	5,566	5.10	62.25	1,144.44	4,672.49	5.56	22.72	10	55	9.71	53.40	683.71	2,656.21	16.64	64.66	59.74	56.85	
10	2,000	2,500	2,250	298	5,864	3.33	65.59	1,038.50	5,711.00	5.05	27.77	3	58	2.91	56.31	19.18	2,675.39	0.47	65.13	1.85	46.85	
11	2,500	3,000	2,750	334	6,198	3.74	69.32	1,132.96	6,843.96	5.51	33.28	8	66	7.77	64.08	109.04	2,784.43	2.65	67.78	9.62	40.68	
12	3,000	4,000	3,500	556	6,754	6.22	75.54	2,129.24	8,973.20	10.35	43.63	9	75	8.74	72.82	236.27	3,020.70	5.75	73.53	11.10	33.66	
13	4,000	5,000	4,500	459	7,213	5.13	80.67	1,843.20	10,816.40	8.96	52.59	6	81	5.83	78.64	83.42	3,104.12	2.03	75.57	4.53	28.70	
14	5,000	7,500	6,250	530	7,743	5.93	86.60	3,009.07	13,825.47	14.63	67.23	2	83	1.94	80.58	64.95	3,169.06	1.58	77.15	2.16	22.92	
15	7,500	10,000	8,750	218	7,961	2.44	89.04	1,857.77	15,683.24	9.03	76.26	8	91	7.77	88.35	578.48	3,747.54	14.08	91.23	31.14	23.90	
16	10,000	20,000	15,000	273	8,234	3.05	92.09	2,116.40	17,799.65	10.29	86.55	5	96	4.85	93.20	335.23	4,082.78	8.16	99.39	15.84	22.94	
17	20,000	50,000	35,000	288	8,522	3.22	95.31	1,367.42	19,167.07	6.65	93.20	3	99	2.91	96.12	11.79	4,094.57	0.29	99.68	0.86	21.36	
18	50,000	100,000	75,000	139	8,661	1.55	96.87	523.20	19,690.27	2.54	95.74	2	101	1.94	98.06	0.00	4,094.57	0.00	99.68	0.00	20.79	
19	100,000	500,000	300,000	168	8,829	1.88	98.75	425.70	20,115.96	2.07	97.81	2	103	1.94	100.00	13.29	4,107.86	0.32	100.00	3.12	20.42	
20	500,000	UP		112	8,941	1.25	100.00	449.54	20,565.51	2.19	100.00	0	103	0.00	100.00	0.00	4,107.86	0.00	100.00	0.00	19.97	
				8,941					20,565.51					103					4,107.86			19.97



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29381 Storage tanks :underground storage tanks for non hazardous

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	9.18	9.18	3.11	3.11	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	1.02	10.20	0.09	3.19	0.02	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	1.02	11.22	0.08	3.28	0.02	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	1.02	12.24	0.15	3.43	0.04	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	14	2.04	14.29	1.30	4.73	0.36	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	1.02	15.31	0.77	5.50	0.21	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	1.02	16.33	1.97	7.47	0.55	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	26	10.20	26.53	9.58	17.05	2.66	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	34	8.16	34.69	21.09	38.14	5.86	10.60	1	1	50.00	50.00	94.43	94.43	96.18	96.18	447.72	247.58			
10	2,000	2,500	2,250	5	39	5.10	39.80	30.25	68.39	8.41	19.01	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	138.08			
11	2,500	3,000	2,750	2	41	2.04	41.84	7.48	75.87	2.08	21.09	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	124.47			
12	3,000	4,000	3,500	10	51	10.20	52.04	39.90	115.77	11.09	32.18	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	81.57			
13	4,000	5,000	4,500	9	60	9.18	61.22	51.28	167.05	14.25	46.44	0	1	0.00	50.00	0.00	94.43	0.00	96.18	0.00	56.53			
14	5,000	7,500	6,250	13	73	13.27	74.49	90.36	257.41	25.12	71.56	1	2	50.00	100.00	3.75	98.18	3.82	100.00	4.15	38.14			
15	7,500	10,000	8,750	7	80	7.14	81.63	38.16	295.57	10.61	82.17	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.22			
16	10,000	20,000	15,000	3	83	3.06	84.69	2.47	298.04	0.69	82.85	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	32.94			
17	20,000	50,000	35,000	8	91	8.16	92.86	3.15	301.19	0.88	83.73	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	32.60			
18	50,000	100,000	75,000	1	92	1.02	93.88	6.70	294.49	1.86	81.87	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.34			
19	100,000	500,000	300,000	1	93	1.02	94.90	0.00	294.49	0.00	81.87	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	33.34			
20	500,000	UP		5	98	5.10	100.00	65.23	359.72	18.13	100.00	0	2	0.00	100.00	0.00	98.18	0.00	100.00	0.00	27.29			
				98					359.72					2					98.18					27.29



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
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 P.O.Box 2635 JKT 10026, Cable REINDO
 Phones (+62)(21)3927345,3911431,334208,331004

RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29382 Storage tanks :surface storage tanks(including barrels)

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	14	14	22.22	22.22	0.13	0.13	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	1.59	23.81	12.69	12.82	3.36	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	17	3.17	26.98	17.18	29.99	4.54	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	20	4.76	31.75	29.78	59.78	7.88	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	31	17.46	49.21	43.75	103.52	11.57	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	39	12.70	61.90	9.58	113.10	2.53	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	43	6.35	68.25	6.30	119.39	1.67	31.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	48	7.94	76.19	6.65	126.05	1.76	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	49	1.59	77.78	4.61	130.66	1.22	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	50	1.59	79.37	8.07	138.73	2.14	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	51	1.59	80.95	14.33	153.06	3.79	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	52	1.59	82.54	0.00	153.06	0.00	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	53	1.59	84.13	24.35	177.42	6.44	46.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	54	1.59	85.71	24.35	153.06	6.44	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	55	1.59	87.30	12.18	165.24	3.22	43.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	60	7.94	95.24	199.40	364.64	52.76	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	61	1.59	96.83	13.30	377.94	3.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	62	1.59	98.41	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	63	1.59	100.00	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	63	0.00	100.00	0.00	377.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					377.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29383 Petrol/diesel fuel stations

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	695	695	18.70	18.70	184.45	184.45	1.78	1.78	1	1	2.78	2.78	45.82	45.82	1.62	1.62	24.84	24.84			
2	50	100	75	193	888	5.19	23.90	258.31	442.77	2.49	4.27	1	2	2.78	5.56	7.99	53.80	0.28	1.90	3.09	12.15			
3	100	200	150	155	1,043	4.17	28.07	158.74	601.51	1.53	5.80	0	2	0.00	5.56	0.00	53.80	0.00	1.90	0.00	8.94			
4	200	300	250	155	1,198	4.17	32.24	161.65	763.16	1.56	7.36	0	2	0.00	5.56	0.00	53.80	0.00	1.90	0.00	7.05			
5	300	500	400	182	1,380	4.90	37.14	531.06	1,294.21	5.12	12.49	0	2	0.00	5.56	0.00	53.80	0.00	1.90	0.00	4.16			
6	500	750	625	195	1,575	5.25	42.38	319.49	1,613.70	3.08	15.57	1	3	2.78	8.33	15.24	69.05	0.54	2.44	4.77	4.28			
7	750	1,000	875	200	1,775	5.38	47.77	297.13	1,910.83	2.87	18.43	2	5	5.56	13.89	928.58	997.62	32.87	35.31	312.52	52.21			
8	1,000	1,500	1,250	349	2,124	9.39	57.16	649.28	2,560.11	6.26	24.70	2	7	5.56	19.44	6.55	1,004.17	0.23	35.55	1.01	39.22			
9	1,500	2,000	1,750	285	2,409	7.67	64.83	839.56	3,399.66	8.10	32.80	4	11	11.11	30.56	120.82	1,124.99	4.28	39.82	14.39	33.09			
10	2,000	2,500	2,250	184	2,593	4.95	69.78	609.28	4,008.94	5.88	38.67	1	12	2.78	33.33	12.78	1,137.77	0.45	40.27	2.10	28.38			
11	2,500	3,000	2,750	192	2,785	5.17	74.95	784.90	4,793.84	7.57	46.25	4	16	11.11	44.44	30.20	1,167.97	1.07	41.34	3.85	24.36			
12	3,000	4,000	3,500	232	3,017	6.24	81.19	1,113.44	5,907.28	10.74	56.99	7	23	19.44	63.89	908.25	2,076.22	32.15	73.49	81.57	35.15			
13	4,000	5,000	4,500	176	3,193	4.74	85.93	1,107.75	7,015.03	10.69	67.67	3	26	8.33	72.22	47.43	2,123.65	1.68	75.17	4.28	30.27			
14	5,000	7,500	6,250	203	3,396	5.46	91.39	1,634.69	8,649.72	15.77	83.44	3	29	8.33	80.56	480.94	2,604.59	17.02	92.20	29.42	30.11			
15	7,500	10,000	8,750	76	3,472	2.05	93.43	815.54	9,465.25	7.87	91.31	1	30	2.78	83.33	165.60	2,770.19	5.86	98.06	20.31	29.27			
16	10,000	20,000	15,000	44	3,516	1.18	94.62	534.84	10,000.10	5.16	96.47	3	33	8.33	91.67	48.75	2,818.94	1.73	99.78	9.11	28.19			
17	20,000	50,000	35,000	21	3,537	0.57	95.18	281.85	10,281.95	2.72	99.19	0	33	0.00	91.67	0.00	2,818.94	0.00	99.78	0.00	27.42			
18	50,000	100,000	75,000	12	3,549	0.32	95.51	57.01	10,338.95	0.55	99.74	0	33	0.00	91.67	0.00	2,818.94	0.00	99.78	0.00	27.27			
19	100,000	500,000	300,000	21	3,570	0.57	96.07	6.68	10,345.64	0.06	99.81	1	34	2.78	94.44	0.19	2,819.13	0.01	99.79	2.90	27.25			
20	500,000	UP		146	3,716	3.93	100.00	20.16	10,365.79	0.19	100.00	2	36	5.56	100.00	5.91	2,825.04	0.21	100.00	29.32	27.25			
				3,716					10,365.79					36					2,825.04					27.25



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29384 LNG stations for automobiles

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	9.84	9.84	14.21	14.21	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.82	10.66	0.15	14.06	0.02	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	18	4.10	14.75	25.70	11.65	3.35	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	20	1.64	16.39	28.27	39.91	3.68	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	24	3.28	19.67	2.44	42.35	0.32	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	0.82	20.49	0.82	43.18	0.11	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	27	1.64	22.13	2.40	45.58	0.31	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	45	14.75	36.89	5.96	51.54	0.78	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	47	1.64	38.52	0.00	51.54	0.00	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	51	3.28	41.80	20.10	71.64	2.62	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	54	2.46	44.26	10.72	82.36	1.40	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	57	2.46	46.72	16.52	98.88	2.15	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	63	4.92	51.64	41.01	139.89	5.34	18.22	1	1	100.00	100.00	180.30	180.30	100.00	100.00	439.67	128.89			
14	5,000	7,500	6,250	27	90	22.13	73.77	148.30	288.19	19.32	37.54	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	62.56			
15	7,500	10,000	8,750	9	99	7.38	81.15	106.98	395.17	13.93	51.47	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	45.63			
16	10,000	20,000	15,000	18	117	14.75	95.90	283.55	678.72	36.93	88.41	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	26.56			
17	20,000	50,000	35,000	4	121	3.28	99.18	93.76	772.48	12.21	100.62	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.34			
18	50,000	100,000	75,000	1	122	0.82	100.00	4.76	767.72	0.62	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49			
19	100,000	500,000	300,000	0	122	0.00	100.00	0.00	767.72	0.00	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49			
20	500,000	UP		0	122	0.00	100.00	0.00	767.72	0.00	100.00	0	1	0.00	100.00	0.00	180.30	0.00	100.00	0.00	23.49			
				122					767.72					1					180.30					23.49



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29385 Others

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	4	4.55	4.55	9.09	9.09	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	2.27	6.82	0.72	9.81	0.13	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	9	3.41	10.23	8.54	18.35	1.58	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	14	5.68	15.91	41.27	59.62	7.64	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	24	11.36	27.27	13.29	72.91	2.46	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	26	2.27	29.55	3.00	75.91	0.55	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	32	6.82	36.36	10.59	86.50	1.96	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	35	3.41	39.77	14.85	101.35	2.75	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	39	4.55	44.32	12.03	113.39	2.23	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	41	2.27	46.59	6.27	119.66	1.16	22.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	43	2.27	48.86	3.77	123.43	0.70	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	45	2.27	51.14	5.97	129.39	1.10	23.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	55	11.36	62.50	62.23	191.62	11.52	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	70	17.05	79.55	165.95	357.57	30.71	66.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	81	12.50	92.05	166.45	524.02	30.81	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	88	7.95	100.00	16.31	540.33	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	88	0.00	100.00	0.00	540.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				88					540.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2939 Miscellaneous

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,217	1,217	10.66	10.66	474.70	474.70	1.63	1.63	5	5	6.41	6.41	76.17	76.17	2.67	2.67	16.05	16.05			
2	50	100	75	639	1,856	5.60	16.26	431.08	905.78	1.48	3.12	4	9	5.13	11.54	124.32	200.48	4.36	7.03	28.84	22.13			
3	100	200	150	1,070	2,926	9.38	25.64	627.30	1,533.08	2.16	5.28	7	16	8.97	20.51	128.28	328.77	4.50	11.53	20.45	21.44			
4	200	300	250	566	3,492	4.96	30.60	441.05	1,974.13	1.52	6.80	1	17	1.28	21.79	56.09	384.86	1.97	13.49	12.72	19.50			
5	300	500	400	1,100	4,592	9.64	40.23	703.64	2,677.76	2.42	9.22	1	18	1.28	23.08	37.71	422.57	1.32	14.82	5.36	15.78			
6	500	750	625	814	5,406	7.13	47.37	678.72	3,356.48	2.34	11.56	4	22	5.13	28.21	200.74	623.31	7.04	21.85	29.58	18.57			
7	750	1,000	875	852	6,258	7.47	54.83	1,060.78	4,417.26	3.65	15.21	1	23	1.28	29.49	1.30	624.61	0.05	21.90	0.12	14.14			
8	1,000	1,500	1,250	1,017	7,275	8.91	63.74	1,830.33	6,247.59	6.30	21.51	7	30	8.97	38.46	418.67	1,043.28	14.68	36.58	22.87	16.70			
9	1,500	2,000	1,750	779	8,054	6.83	70.57	1,881.09	8,128.68	6.48	27.99	2	32	2.56	41.03	179.23	1,222.51	6.28	42.86	9.53	15.04			
10	2,000	2,500	2,250	485	8,539	4.25	74.82	1,421.62	9,550.29	4.90	32.89	3	35	3.85	44.87	163.46	1,385.97	5.73	48.59	11.50	14.51			
11	2,500	3,000	2,750	427	8,966	3.74	78.56	1,446.43	10,996.73	4.98	37.87	5	40	6.41	51.28	84.90	1,470.87	2.98	51.57	5.87	13.38			
12	3,000	4,000	3,500	488	9,454	4.28	82.84	1,867.45	12,864.17	6.43	44.30	4	44	5.13	56.41	81.66	1,552.53	2.86	54.43	4.37	12.07			
13	4,000	5,000	4,500	383	9,837	3.36	86.19	1,717.81	14,581.98	5.92	50.21	5	49	6.41	62.82	916.10	2,468.63	32.12	86.55	53.33	16.93			
14	5,000	7,500	6,250	399	10,236	3.50	89.69	2,422.45	17,004.43	8.34	58.55	1	50	1.28	64.10	8.49	2,477.12	0.30	86.85	0.35	14.57			
15	7,500	10,000	8,750	289	10,525	2.53	92.22	2,241.05	19,245.48	7.72	66.27	3	53	3.85	67.95	89.87	2,566.99	3.15	90.00	4.01	13.34			
16	10,000	20,000	15,000	434	10,959	3.80	96.02	4,313.63	23,559.11	14.85	81.12	4	57	5.13	73.08	89.83	2,656.82	3.15	93.15	2.08	11.28			
17	20,000	50,000	35,000	226	11,185	1.98	98.00	3,735.31	27,294.43	12.86	93.99	18	75	23.08	96.15	52.19	2,709.01	1.83	94.98	1.40	9.93			
18	50,000	100,000	75,000	89	11,274	0.78	98.78	808.68	28,103.11	2.78	96.77	1	76	1.28	97.44	101.65	2,810.66	3.56	98.54	12.57	10.00			
19	100,000	500,000	300,000	114	11,388	1.00	99.78	847.61	28,950.72	2.92	99.69	2	78	2.56	100.00	41.60	2,852.26	1.46	100.00	4.91	9.85			
20	500,000	UP		25	11,413	0.22	100.00	90.07	29,040.79	0.31	100.00	0	78	0.00	100.00	0.00	2,852.26	0.00	100.00	0.00	9.82			
				11,413					29,040.79					78					2,852.26					9.82



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29391 Storage of goods in the open private or public warranty A

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50	50	15.15	15.15	8.00	8.00	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	84	10.30	25.45	2.97	10.97	0.22	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	112	8.48	33.94	19.44	30.41	1.44	2.26	2	2	15.38	15.38	155.80	155.80	50.81	50.81	801.57	512.37			
4	200	300	250	8	120	2.42	36.36	2.88	33.29	0.21	2.47	0	2	0.00	15.38	0.00	155.80	0.00	50.81	0.00	468.08			
5	300	500	400	18	138	5.45	41.82	5.19	28.10	0.39	2.09	0	2	0.00	15.38	0.00	155.80	0.00	50.81	0.00	554.49			
6	500	750	625	12	150	3.64	45.45	12.70	40.80	0.94	3.03	1	3	7.69	23.08	7.16	162.96	2.33	53.14	56.33	399.38			
7	750	1,000	875	14	164	4.24	49.70	14.48	55.29	1.08	4.11	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	294.75			
8	1,000	1,500	1,250	21	185	6.36	56.06	28.32	83.60	2.10	6.21	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	194.92			
9	1,500	2,000	1,750	28	213	8.48	64.55	52.73	136.33	3.92	10.13	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	119.53			
10	2,000	2,500	2,250	7	220	2.12	66.67	23.57	159.90	1.75	11.88	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	101.91			
11	2,500	3,000	2,750	3	223	0.91	67.58	8.60	168.49	0.64	12.52	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	96.72			
12	3,000	4,000	3,500	13	236	3.94	71.52	34.29	202.78	2.55	15.07	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	80.36			
13	4,000	5,000	4,500	12	248	3.64	75.15	27.02	229.80	2.01	17.08	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	70.91			
14	5,000	7,500	6,250	10	258	3.03	78.18	103.59	333.39	7.70	24.78	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	48.88			
15	7,500	10,000	8,750	14	272	4.24	82.42	110.68	444.07	8.22	33.00	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	36.70			
16	10,000	20,000	15,000	15	287	4.55	86.97	116.17	560.23	8.63	41.63	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	29.09			
17	20,000	50,000	35,000	13	300	3.94	90.91	260.54	820.78	19.36	61.00	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	19.85			
18	50,000	100,000	75,000	9	309	2.73	93.64	121.92	942.69	9.06	70.06	0	3	0.00	23.08	0.00	162.96	0.00	53.14	0.00	17.29			
19	100,000	500,000	300,000	15	324	4.55	98.18	212.93	1,155.63	15.82	85.88	1	4	7.69	30.77	17.44	180.40	5.69	58.83	8.19	15.61			
20	500,000	UP		6	330	1.82	100.00	190.01	1,345.63	14.12	100.00	9	13	69.23	100.00	126.25	306.65	41.17	100.00	66.44	22.79			
				330					1,345.63					13					306.65					22.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29392 Storage of goods in the open private or public Warranty B

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.25	6.25	0.05	0.05	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	12.50	18.75	0.22	0.28	0.51	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	9	37.50	56.25	26.21	26.48	59.57	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	6.25	62.50	0.04	26.52	0.09	60.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	18.75	81.25	0.01	26.53	0.02	60.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	6.25	87.50	2.04	28.57	4.64	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	6.25	93.75	2.62	31.19	5.95	70.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	6.25	100.00	12.81	44.00	29.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	44.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					44.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29393 Storage of goods in the openprivate or public to Warranty C

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	12.90	12.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.23	16.13	0.44	0.44	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.23	19.35	0.44	0.89	0.56	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	6.45	25.81	0.47	1.36	0.59	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	11	9.68	35.48	1.76	3.11	2.22	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	12	3.23	38.71	1.05	4.16	1.32	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	14	6.45	45.16	2.72	6.88	3.43	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	6.45	51.61	6.98	13.86	8.82	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	22	19.35	70.97	14.66	28.52	18.51	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	3.23	74.19	1.32	29.84	1.67	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	27	12.90	87.10	7.74	37.58	9.77	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	3.23	90.32	0.00	37.58	0.00	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	3.23	93.55	5.24	42.82	6.62	54.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	3.23	96.77	31.43	74.24	39.68	93.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	3.23	100.00	4.95	79.19	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				79.19				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29394 Veem and Bonded Warehouse

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.69	1.69	3.55	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.33	3.02	2.80	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	23.70	26.71	49.89	56.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	20.79	47.51	43.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	47.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					47.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293941 Veem and bonded warehouse : - subject to Warranty A

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.68	0.68	5.58	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	0.57	1.25	4.65	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	1.21	2.46	9.85	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	0.02	2.48	0.16	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	1.40	3.88	11.44	31.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	8.38	12.26	68.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	12.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				12.26				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293942 Veem and bonded warehouse : - subject to Warranty B

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.28	0.28	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.53	0.81	5.88	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	40.00	80.00	1.03	1.84	11.43	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	20.00	100.00	7.17	9.01	79.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					9.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29395 Show Rooms

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	245	245	11.89	11.89	52.66	52.66	1.03	1.03	1	1	10.00	10.00	29.02	29.02	10.76	10.76	55.11	55.11	
2	50	100	75	57	302	2.77	14.66	75.71	128.36	1.48	2.52	0	1	0.00	10.00	0.00	29.02	0.00	10.76	0.00	22.61	
3	100	200	150	112	414	5.44	20.10	88.58	216.95	1.74	4.25	1	2	10.00	20.00	18.29	47.30	6.78	17.53	20.64	21.80	
4	200	300	250	115	529	5.58	25.68	107.48	324.43	2.11	6.36	0	2	0.00	20.00	0.00	47.30	0.00	17.53	0.00	14.58	
5	300	500	400	226	755	10.97	36.65	139.37	463.80	2.73	9.09	0	2	0.00	20.00	0.00	47.30	0.00	17.53	0.00	10.20	
6	500	750	625	205	960	9.95	46.60	180.47	644.27	3.54	12.63	1	3	10.00	30.00	22.94	70.24	8.50	26.03	12.71	10.90	
7	750	1,000	875	156	1,116	7.57	54.17	196.16	840.43	3.84	16.47	0	3	0.00	30.00	0.00	70.24	0.00	26.03	0.00	8.36	
8	1,000	1,500	1,250	242	1,358	11.75	65.92	427.28	1,267.71	8.37	24.84	2	5	20.00	50.00	34.01	104.25	12.60	38.64	7.96	8.22	
9	1,500	2,000	1,750	168	1,526	8.16	74.08	380.57	1,648.28	7.46	32.30	2	7	20.00	70.00	46.79	151.04	17.34	55.98	12.30	9.16	
10	2,000	2,500	2,250	100	1,626	4.85	78.93	291.58	1,939.86	5.71	38.01	2	9	20.00	90.00	117.77	268.81	43.65	99.63	40.39	13.86	
11	2,500	3,000	2,750	93	1,719	4.51	83.45	360.40	2,300.26	7.06	45.08	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	11.69	
12	3,000	4,000	3,500	110	1,829	5.34	88.79	529.62	2,829.88	10.38	55.45	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	9.50	
13	4,000	5,000	4,500	56	1,885	2.72	91.50	194.08	3,023.96	3.80	59.26	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	8.89	
14	5,000	7,500	6,250	71	1,956	3.45	94.95	466.88	3,490.83	9.15	68.41	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	7.70	
15	7,500	10,000	8,750	26	1,982	1.26	96.21	318.06	3,808.89	6.23	74.64	0	9	0.00	90.00	0.00	268.81	0.00	99.63	0.00	7.06	
16	10,000	20,000	15,000	57	2,039	2.77	98.98	920.77	4,729.67	18.04	92.68	1	10	10.00	100.00	1.00	269.81	0.37	100.00	0.11	5.70	
17	20,000	50,000	35,000	18	2,057	0.87	99.85	318.91	5,048.57	6.25	98.93	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.34	
18	50,000	100,000	75,000	3	2,060	0.15	100.00	54.48	5,103.06	1.07	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.29	
19	100,000	500,000	300,000	0	2,060	0.00	100.00	0.00	5,103.06	0.00	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.29	
20	500,000	UP		0	2,060	0.00	100.00	0.00	5,103.06	0.00	100.00	0	10	0.00	100.00	0.00	269.81	0.00	100.00	0.00	5.29	
				2,060					5,103.06					10					269.81			5.29



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293951 Show rooms(permanent show roomi thout repair) for NEW motor

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	150	150	8.85	8.85	56.60	56.60	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	63	213	3.72	12.57	106.16	162.76	1.85	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	127	340	7.50	20.07	83.80	246.56	1.46	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	81	421	4.78	24.85	42.64	289.20	0.74	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	181	602	10.68	35.54	125.00	414.20	2.18	7.21	1	1	25.00	25.00	28.89	28.89	38.95	38.95	23.11	6.97
6	500	750	625	168	770	9.92	45.45	154.58	568.78	2.69	9.90	1	2	25.00	50.00	21.32	50.21	28.74	67.69	13.79	8.83
7	750	1,000	875	153	923	9.03	54.49	194.98	763.76	3.39	13.29	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	6.57
8	1,000	1,500	1,250	161	1,084	9.50	63.99	288.19	1,051.96	5.02	18.31	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	4.77
9	1,500	2,000	1,750	111	1,195	6.55	70.54	283.97	1,335.93	4.94	23.25	0	2	0.00	50.00	0.00	50.21	0.00	67.69	0.00	3.76
10	2,000	2,500	2,250	74	1,269	4.37	74.91	234.62	1,570.55	4.08	27.33	1	3	25.00	75.00	16.17	66.38	21.80	89.49	6.89	4.23
11	2,500	3,000	2,750	68	1,337	4.01	78.93	268.19	1,838.74	4.67	32.00	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	3.61
12	3,000	4,000	3,500	61	1,398	3.60	82.53	276.69	2,115.43	4.82	36.81	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	3.14
13	4,000	5,000	4,500	59	1,457	3.48	86.01	326.67	2,442.10	5.69	42.50	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	2.72
14	5,000	7,500	6,250	79	1,536	4.66	90.67	704.53	3,146.63	12.26	54.76	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	2.11
15	7,500	10,000	8,750	40	1,576	2.36	93.03	449.52	3,596.15	7.82	62.58	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	1.85
16	10,000	20,000	15,000	76	1,652	4.49	97.52	1,202.59	4,798.74	20.93	83.51	0	3	0.00	75.00	0.00	66.38	0.00	89.49	0.00	1.38
17	20,000	50,000	35,000	29	1,681	1.71	99.23	592.44	5,391.18	10.31	93.82	1	4	25.00	100.00	7.80	74.18	10.51	100.00	1.32	1.38
18	50,000	100,000	75,000	9	1,690	0.53	99.76	134.79	5,525.97	2.35	96.17	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.34
19	100,000	500,000	300,000	4	1,694	0.24	100.00	220.14	5,746.12	3.83	100.00	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.29
20	500,000	UP		0	1,694	0.00	100.00	0.00	5,746.12	0.00	100.00	0	4	0.00	100.00	0.00	74.18	0.00	100.00	0.00	1.29
				1,694				5,746.12				4				74.18				1.29	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 293952 Show rooms(permanent show rooms without repair) GUARANTEED

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	37	37	10.72	10.72	38.00	38.00	3.36	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	47	2.90	13.62	5.97	43.97	0.53	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	14	61	4.06	17.68	15.08	59.05	1.33	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	71	2.90	20.58	14.79	73.84	1.31	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	21	92	6.09	26.67	25.28	99.12	2.24	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	39	131	11.30	37.97	49.08	148.20	4.34	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	35	166	10.14	48.12	40.24	188.44	3.56	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	42	208	12.17	60.29	92.25	280.69	8.16	24.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	36	244	10.43	70.72	99.78	380.47	8.82	33.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	24	268	6.96	77.68	59.52	439.99	5.26	38.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	278	2.90	80.58	39.21	479.20	3.47	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	283	1.45	82.03	8.41	487.61	0.74	43.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	18	301	5.22	87.25	114.87	602.47	10.16	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	317	4.64	91.88	137.49	739.96	12.16	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	329	3.48	95.36	103.89	843.85	9.19	74.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	339	2.90	98.26	149.05	992.89	13.18	87.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	345	1.74	100.00	137.95	1,130.84	12.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	345	0.00	100.00	0.00	1,130.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				345					1,130.84					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 293953 Show rooms(permanent show rooms without repair) used cars

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	5.20	5.20	34.37	34.37	1.83	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	76	3.39	8.59	19.91	54.29	1.06	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	75	151	8.47	17.06	110.78	165.07	5.91	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	62	213	7.01	24.07	47.00	212.07	2.51	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	112	325	12.66	36.72	75.84	287.90	4.04	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	98	423	11.07	47.80	88.76	376.66	4.73	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	77	500	8.70	56.50	97.87	474.54	5.22	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	132	632	14.92	71.41	223.86	698.40	11.94	37.25	1	1	20.00	20.00	4.63	4.63	7.22	7.22	2.07	0.66			
9	1,500	2,000	1,750	66	698	7.46	78.87	152.97	851.37	8.16	45.40	0	1	0.00	20.00	0.00	4.63	0.00	7.22	0.00	0.54			
10	2,000	2,500	2,250	44	742	4.97	83.84	140.61	991.98	7.50	52.90	1	2	20.00	40.00	16.62	21.24	25.93	33.15	11.82	2.14			
11	2,500	3,000	2,750	37	779	4.18	88.02	139.21	1,131.19	7.42	60.33	0	2	0.00	40.00	0.00	21.24	0.00	33.15	0.00	1.88			
12	3,000	4,000	3,500	38	817	4.29	92.32	169.14	1,300.33	9.02	69.35	1	3	20.00	60.00	15.00	36.24	23.41	56.56	8.87	2.79			
13	4,000	5,000	4,500	11	828	1.24	93.56	72.98	1,373.31	3.89	73.24	1	4	20.00	80.00	0.83	37.08	1.30	57.86	1.14	2.70			
14	5,000	7,500	6,250	23	851	2.60	96.16	143.12	1,516.42	7.63	80.87	1	5	20.00	100.00	27.00	64.08	42.14	100.00	18.87	4.23			
15	7,500	10,000	8,750	15	866	1.69	97.85	145.00	1,661.42	7.73	88.60	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.86			
16	10,000	20,000	15,000	11	877	1.24	99.10	121.04	1,782.46	6.45	95.06	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.59			
17	20,000	50,000	35,000	3	880	0.34	99.44	31.40	1,813.86	1.67	96.73	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.53			
18	50,000	100,000	75,000	3	883	0.34	99.77	41.85	1,855.70	2.23	98.96	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.45			
19	100,000	500,000	300,000	2	885	0.23	100.00	19.44	1,875.14	1.04	100.00	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.42			
20	500,000	UP		0	885	0.00	100.00	0.00	1,875.14	0.00	100.00	0	5	0.00	100.00	0.00	64.08	0.00	100.00	0.00	3.42			
				885					1,875.14					5					64.08					3.42



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29396 When there is no exhibition & building space

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.95	1.95	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	6.51	8.47	4.70	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.58	9.05	0.42	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.93	9.98	0.67	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.12	11.10	0.81	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	3.60	14.70	2.60	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	123.77	138.47	89.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	138.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				138.47				0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 29397 Contents during the exhibition or in the course of erection

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.60	0.60	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.68	1.29	2.65	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.35	1.63	1.35	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	3.14	4.77	12.21	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	2.86	7.63	11.13	29.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.92	8.55	3.60	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	7.50	16.05	29.19	62.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	9.64	25.69	37.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	25.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					25.69					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29398 Storage of logs in ponds

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	3.17	3.17	45.37	45.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.82	6.99	54.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	6.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2					6.99					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 294 Hotels Entertainment Sports and services

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.42	3.42	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	1.37	4.79	9.23	9.23	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	2.74	7.53	6.14	15.37	1.01	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	2.05	9.59	1.06	16.43	0.17	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	19	3.42	13.01	1.98	18.41	0.33	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	34	10.27	23.29	11.48	29.89	1.90	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	43	6.16	29.45	26.25	56.14	4.34	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	54	7.53	36.99	14.14	70.28	2.34	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	59	3.42	40.41	14.38	84.67	2.38	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	67	5.48	45.89	26.70	111.37	4.41	18.39	1	1	100.00	100.00	3.91	3.91	100.00	100.00	14.64	3.51
11	2,500	3,000	2,750	7	74	4.79	50.68	22.45	133.82	3.71	22.10	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	2.92
12	3,000	4,000	3,500	6	80	4.11	54.79	55.30	189.12	9.13	31.24	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	2.07
13	4,000	5,000	4,500	11	91	7.53	62.33	43.80	232.91	7.23	38.47	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.68
14	5,000	7,500	6,250	10	101	6.85	69.18	49.32	282.24	8.15	46.62	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.39
15	7,500	10,000	8,750	2	103	1.37	70.55	8.89	291.12	1.47	48.08	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.34
16	10,000	20,000	15,000	10	113	6.85	77.40	72.84	363.97	12.03	60.11	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	1.07
17	20,000	50,000	35,000	18	131	12.33	89.73	155.25	519.22	25.64	85.76	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.75
18	50,000	100,000	75,000	4	135	2.74	92.47	27.11	546.34	4.48	90.24	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.72
19	100,000	500,000	300,000	5	140	3.42	95.89	15.81	562.15	2.61	92.85	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.70
20	500,000	UP		6	146	4.11	100.00	43.30	605.45	7.15	100.00	0	1	0.00	100.00	0.00	3.91	0.00	100.00	0.00	0.65
				146				605.45				1				3.91				0.65	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2941 Hotels motels inns and the like

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	466	466	18.41	18.41	141.08	141.08	1.98	1.98	1	1	1.64	1.64	2.83	2.83	0.06	0.06	2.01	2.01			
2	50	100	75	109	575	4.31	22.72	140.33	281.41	1.97	3.94	1	2	1.64	3.28	0.17	3.00	0.00	0.07	0.12	1.07			
3	100	200	150	180	755	7.11	29.83	176.74	458.15	2.48	6.42	0	2	0.00	3.28	0.00	3.00	0.00	0.07	0.00	0.66			
4	200	300	250	194	949	7.66	37.50	184.41	642.56	2.59	9.01	0	2	0.00	3.28	0.00	3.00	0.00	0.07	0.00	0.47			
5	300	500	400	234	1,183	9.25	46.74	153.47	796.03	2.15	11.16	2	4	3.28	6.56	174.39	177.40	3.80	3.87	113.63	22.29			
6	500	750	625	128	1,311	5.06	51.80	113.07	909.10	1.59	12.74	3	7	4.92	11.48	721.55	898.94	15.73	19.60	638.11	98.88			
7	750	1,000	875	123	1,434	4.86	56.66	113.67	1,022.77	1.59	14.34	0	7	0.00	11.48	0.00	898.94	0.00	19.60	0.00	87.89			
8	1,000	1,500	1,250	100	1,534	3.95	60.61	162.09	1,184.86	2.27	16.61	0	7	0.00	11.48	0.00	898.94	0.00	19.60	0.00	75.87			
9	1,500	2,000	1,750	64	1,598	2.53	63.14	134.63	1,319.49	1.89	18.50	0	7	0.00	11.48	0.00	898.94	0.00	19.60	0.00	68.13			
10	2,000	2,500	2,250	48	1,646	1.90	65.03	126.52	1,446.01	1.77	20.27	0	7	0.00	11.48	0.00	898.94	0.00	19.60	0.00	62.17			
11	2,500	3,000	2,750	44	1,690	1.74	66.77	154.73	1,600.74	2.17	22.44	1	8	1.64	13.11	10.00	908.94	0.22	19.82	6.46	56.78			
12	3,000	4,000	3,500	56	1,746	2.21	68.98	201.28	1,802.02	2.82	25.26	0	8	0.00	13.11	0.00	908.94	0.00	19.82	0.00	50.44			
13	4,000	5,000	4,500	37	1,783	1.46	70.45	180.98	1,983.01	2.54	27.80	1	9	1.64	14.75	19.10	928.04	0.42	20.23	10.55	46.80			
14	5,000	7,500	6,250	59	1,842	2.33	72.78	270.32	2,253.33	3.79	31.59	0	9	0.00	14.75	0.00	928.04	0.00	20.23	0.00	41.19			
15	7,500	10,000	8,750	38	1,880	1.50	74.28	283.45	2,536.78	3.97	35.56	0	9	0.00	14.75	0.00	928.04	0.00	20.23	0.00	36.58			
16	10,000	20,000	15,000	112	1,992	4.43	78.70	1,190.42	3,727.19	16.69	52.25	7	16	11.48	26.23	54.26	982.30	1.18	21.41	4.56	26.35			
17	20,000	50,000	35,000	108	2,100	4.27	82.97	1,322.85	5,050.04	18.54	70.79	4	20	6.56	32.79	98.18	1,080.47	2.14	23.56	7.42	21.40			
18	50,000	100,000	75,000	130	2,230	5.14	88.11	1,008.95	6,058.99	14.14	84.94	7	27	11.48	44.26	19.12	1,099.60	0.42	23.97	1.90	18.15			
19	100,000	500,000	300,000	176	2,406	6.95	95.06	888.86	6,947.84	12.46	97.40	19	46	31.15	75.41	1,183.44	2,283.04	25.80	49.77	133.14	32.86			
20	500,000	UP		125	2,531	4.94	100.00	185.82	7,133.66	2.60	100.00	15	61	24.59	100.00	2,303.94	4,586.97	50.23	100.00	1239.88	64.30			
				2,531					7,133.66					61					4,586.97					64.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29411 Hotelmotelsinss & the like:-certified below 3 starts

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,393	1,393	8.74	8.74	418.07	418.07	0.71	0.71	1	1	0.71	0.71	16.91	16.91	0.07	0.07	4.05	4.05	
2	50	100	75	658	2,051	4.13	12.87	705.34	1,123.41	1.20	1.91	2	3	1.43	2.14	2.72	19.63	0.01	0.08	0.39	1.75	
3	100	200	150	1,241	3,292	7.79	20.66	1,224.15	2,347.56	2.08	3.99	1	4	0.71	2.86	20.37	40.00	0.08	0.16	1.66	1.70	
4	200	300	250	1,096	4,388	6.88	27.54	1,002.40	3,349.96	1.71	5.70	0	4	0.00	2.86	0.00	40.00	0.00	0.16	0.00	1.19	
5	300	500	400	1,652	6,040	10.37	37.91	1,450.33	4,800.29	2.47	8.17	4	8	2.86	5.71	244.25	284.24	0.97	1.12	16.84	5.92	
6	500	750	625	1,159	7,199	7.28	45.19	1,309.11	6,109.40	2.23	10.39	4	12	2.86	8.57	49.16	333.40	0.19	1.32	3.76	5.46	
7	750	1,000	875	1,320	8,519	8.29	53.47	1,748.86	7,858.26	2.97	13.37	4	16	2.86	11.43	61.01	394.41	0.24	1.56	3.49	5.02	
8	1,000	1,500	1,250	1,413	9,932	8.87	62.34	2,722.70	10,580.96	4.63	18.00	6	22	4.29	15.71	89.06	483.48	0.35	1.91	3.27	4.57	
9	1,500	2,000	1,750	1,039	10,971	6.52	68.87	2,833.90	13,414.86	4.82	22.82	5	27	3.57	19.29	85.77	569.25	0.34	2.25	3.03	4.24	
10	2,000	2,500	2,250	744	11,715	4.67	73.54	2,496.56	15,911.42	4.25	27.07	6	33	4.29	23.57	2,298.43	2,867.67	9.09	11.34	92.06	18.02	
11	2,500	3,000	2,750	574	12,289	3.60	77.14	2,545.17	18,456.59	4.33	31.40	7	40	5.00	28.57	348.88	3,216.55	1.38	12.71	13.71	17.43	
12	3,000	4,000	3,500	762	13,051	4.78	81.92	3,955.74	22,412.34	6.73	38.13	10	50	7.14	35.71	2,764.98	5,981.52	10.93	23.64	69.90	26.69	
13	4,000	5,000	4,500	548	13,599	3.44	85.36	3,543.06	25,955.40	6.03	44.15	8	58	5.71	41.43	69.95	6,051.47	0.28	23.92	1.97	23.31	
14	5,000	7,500	6,250	625	14,224	3.92	89.29	5,044.68	31,000.08	8.58	52.73	10	68	7.14	48.57	1,938.61	7,990.08	7.66	31.58	38.43	25.77	
15	7,500	10,000	8,750	477	14,701	2.99	92.28	5,312.59	36,312.67	9.04	61.77	19	87	13.57	62.14	3,357.70	11,347.78	13.27	44.86	63.20	31.25	
16	10,000	20,000	15,000	708	15,409	4.44	96.72	12,661.10	48,973.77	21.54	83.31	20	107	14.29	76.43	11,802.81	23,150.59	46.66	91.51	93.22	47.27	
17	20,000	50,000	35,000	345	15,754	2.17	98.89	7,735.28	56,709.06	13.16	96.47	21	128	15.00	91.43	1,924.81	25,075.40	7.61	99.12	24.88	44.22	
18	50,000	100,000	75,000	108	15,862	0.68	99.57	1,194.09	57,903.15	2.03	98.50	6	134	4.29	95.71	168.26	25,243.66	0.67	99.79	14.09	43.60	
19	100,000	500,000	300,000	54	15,916	0.34	99.91	710.37	58,613.52	1.21	99.71	2	136	1.43	97.14	30.53	25,274.19	0.12	99.91	4.30	43.12	
20	500,000	UP		15	15,931	0.09	100.00	172.04	58,785.56	0.29	100.00	4	140	2.86	100.00	23.57	25,297.76	0.09	100.00	13.70	43.03	
				15,931					58,785.56					140					25,297.76			43.03



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29412 Hotelsmotelsinss & the like:-certified as 3 starts or high

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	498	498	8.33	8.33	228.48	228.48	0.48	0.48	12	12	2.42	2.42	101.83	101.83	0.24	0.24	44.57	44.57			
2	50	100	75	84	582	1.40	9.73	413.47	641.95	0.86	1.34	7	19	1.41	3.83	123.17	225.00	0.28	0.52	29.79	35.05			
3	100	200	150	224	806	3.75	13.48	1,437.67	2,079.62	3.00	4.34	23	42	4.64	8.47	521.71	746.70	1.21	1.73	36.29	35.91			
4	200	300	250	186	992	3.11	16.59	823.92	2,903.54	1.72	6.06	5	47	1.01	9.48	216.36	963.07	0.50	2.23	26.26	33.17			
5	300	500	400	192	1,184	3.21	19.80	424.20	3,327.73	0.88	6.94	0	47	0.00	9.48	0.00	963.07	0.00	2.23	0.00	28.94			
6	500	750	625	83	1,267	1.39	21.19	95.21	3,422.95	0.20	7.14	2	49	0.40	9.88	637.27	1,600.34	1.47	3.70	669.31	46.75			
7	750	1,000	875	105	1,372	1.76	22.94	172.47	3,595.41	0.36	7.50	1	50	0.20	10.08	39.19	1,639.53	0.09	3.79	22.72	45.60			
8	1,000	1,500	1,250	82	1,454	1.37	24.31	81.32	3,676.73	0.17	7.67	0	50	0.00	10.08	0.00	1,639.53	0.00	3.79	0.00	44.59			
9	1,500	2,000	1,750	92	1,546	1.54	25.85	236.25	3,912.99	0.49	8.16	1	51	0.20	10.28	0.43	1,639.96	0.00	3.79	0.18	41.91			
10	2,000	2,500	2,250	51	1,597	0.85	26.71	176.23	4,089.22	0.37	8.53	4	55	0.81	11.09	376.09	2,016.04	0.87	4.66	213.40	49.30			
11	2,500	3,000	2,750	72	1,669	1.20	27.91	278.54	4,367.76	0.58	9.11	6	61	1.21	12.30	103.99	2,120.03	0.24	4.91	37.33	48.54			
12	3,000	4,000	3,500	101	1,770	1.69	29.60	513.31	4,881.07	1.07	10.18	5	66	1.01	13.31	30.82	2,150.85	0.07	4.98	6.00	44.07			
13	4,000	5,000	4,500	85	1,855	1.42	31.02	533.55	5,414.62	1.11	11.30	0	66	0.00	13.31	0.00	2,150.85	0.00	4.98	0.00	39.72			
14	5,000	7,500	6,250	187	2,042	3.13	34.15	1,351.67	6,766.29	2.82	14.12	3	69	0.60	13.91	55.98	2,206.83	0.13	5.11	4.14	32.62			
15	7,500	10,000	8,750	166	2,208	2.78	36.92	1,178.92	7,945.21	2.46	16.58	11	80	2.22	16.13	814.58	3,021.41	1.88	6.99	69.09	38.03			
16	10,000	20,000	15,000	567	2,775	9.48	46.40	6,112.67	14,057.88	12.75	29.33	22	102	4.44	20.56	7,534.85	10,556.26	17.43	24.42	123.27	75.09			
17	20,000	50,000	35,000	1,012	3,787	16.92	63.33	12,102.56	26,160.44	25.25	54.58	54	156	10.89	31.45	6,011.53	16,567.79	13.91	38.33	49.67	63.33			
18	50,000	100,000	75,000	776	4,563	12.98	76.30	10,278.77	36,439.21	21.44	76.02	62	218	12.50	43.95	2,411.04	18,978.83	5.58	43.91	23.46	52.08			
19	100,000	500,000	300,000	1,144	5,707	19.13	95.43	10,211.14	46,650.34	21.30	97.32	209	427	42.14	86.09	14,340.82	33,319.65	33.18	77.09	140.44	71.42			
20	500,000	UP		273	5,980	4.57	100.00	1,282.63	47,932.97	2.68	100.00	69	496	13.91	100.00	9,902.12	43,221.77	22.91	100.00	772.02	90.17			
				5,980					47,932.97					496					43,221.77					90.17



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2942 Night clubs dance halls ball roomsdiscotheques bars

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	4.85	4.85	19.05	19.05	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31	102	2.12	6.96	147.97	167.02	0.58	0.66	1	1	5.26	5.26	6.59	6.59	0.25	0.25	4.45	3.94			
3	100	200	150	55	157	3.75	10.72	323.66	490.67	1.27	1.93	1	2	5.26	10.53	96.73	103.31	3.60	3.85	29.89	21.06			
4	200	300	250	62	219	4.23	14.95	407.86	898.54	1.60	3.53	0	2	0.00	10.53	0.00	103.31	0.00	3.85	0.00	11.50			
5	300	500	400	74	293	5.05	20.00	712.99	1,611.53	2.80	6.33	0	2	0.00	10.53	0.00	103.31	0.00	3.85	0.00	6.41			
6	500	750	625	85	378	5.80	25.80	1,030.38	2,641.91	4.04	10.37	0	2	0.00	10.53	0.00	103.31	0.00	3.85	0.00	3.91			
7	750	1,000	875	121	499	8.26	34.06	791.55	3,433.47	3.11	13.48	0	2	0.00	10.53	0.00	103.31	0.00	3.85	0.00	3.01			
8	1,000	1,500	1,250	153	652	10.44	44.51	1,713.21	5,146.68	6.72	20.20	4	6	21.05	31.58	1,174.82	1,278.14	43.76	47.61	68.57	24.83			
9	1,500	2,000	1,750	99	751	6.76	51.26	1,223.26	6,369.94	4.80	25.00	0	6	0.00	31.58	0.00	1,278.14	0.00	47.61	0.00	20.07			
10	2,000	2,500	2,250	94	845	6.42	57.68	1,391.19	7,761.13	5.46	30.46	0	6	0.00	31.58	0.00	1,278.14	0.00	47.61	0.00	16.47			
11	2,500	3,000	2,750	121	966	8.26	65.94	1,979.84	9,740.97	7.77	38.23	1	7	5.26	36.84	35.00	1,313.14	1.30	48.91	1.77	13.48			
12	3,000	4,000	3,500	114	1,080	7.78	73.72	2,538.59	12,279.56	9.96	48.20	2	9	10.53	47.37	45.49	1,358.63	1.69	50.61	1.79	11.06			
13	4,000	5,000	4,500	134	1,214	9.15	82.87	2,951.71	15,231.27	11.59	59.78	1	10	5.26	52.63	1.39	1,360.01	0.05	50.66	0.05	8.93			
14	5,000	7,500	6,250	128	1,342	8.74	91.60	3,733.02	18,964.29	14.65	74.43	3	13	15.79	68.42	756.71	2,116.73	28.19	78.84	20.27	11.16			
15	7,500	10,000	8,750	54	1,396	3.69	95.29	2,088.84	21,053.13	8.20	82.63	3	16	15.79	84.21	201.82	2,318.55	7.52	86.36	9.66	11.01			
16	10,000	20,000	15,000	44	1,440	3.00	98.29	2,181.70	23,234.82	8.56	91.20	3	19	15.79	100.00	366.21	2,684.76	13.64	100.00	16.79	11.55			
17	20,000	50,000	35,000	23	1,463	1.57	99.86	2,141.89	25,376.71	8.41	99.60	0	19	0.00	100.00	0.00	2,684.76	0.00	100.00	0.00	10.58			
18	50,000	100,000	75,000	2	1,465	0.14	100.00	101.40	25,478.11	0.40	100.00	0	19	0.00	100.00	0.00	2,684.76	0.00	100.00	0.00	10.54			
19	100,000	500,000	300,000	0	1,465	0.00	100.00	0.00	25,478.11	0.00	100.00	0	19	0.00	100.00	0.00	2,684.76	0.00	100.00	0.00	10.54			
20	500,000	UP		0	1,465	0.00	100.00	0.00	25,478.11	0.00	100.00	0	19	0.00	100.00	0.00	2,684.76	0.00	100.00	0.00	10.54			
				1,465					25,478.11					19					2,684.76					10.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2943 Swimming pools or complex or swimming pools sports stadia sp

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	235	235	11.79	11.79	29.40	29.40	0.50	0.50	2	2	6.67	6.67	70.53	70.53	2.75	2.75	239.85	239.85
2	50	100	75	48	283	2.41	14.20	78.28	107.68	1.33	1.83	0	2	0.00	6.67	0.00	70.53	0.00	2.75	0.00	65.49
3	100	200	150	102	385	5.12	19.32	77.81	185.50	1.32	3.14	0	2	0.00	6.67	0.00	70.53	0.00	2.75	0.00	38.02
4	200	300	250	97	482	4.87	24.18	26.62	212.12	0.45	3.60	0	2	0.00	6.67	0.00	70.53	0.00	2.75	0.00	33.25
5	300	500	400	157	639	7.88	32.06	72.57	284.69	1.23	4.83	0	2	0.00	6.67	0.00	70.53	0.00	2.75	0.00	24.77
6	500	750	625	126	765	6.32	38.38	71.38	356.07	1.21	6.04	0	2	0.00	6.67	0.00	70.53	0.00	2.75	0.00	19.81
7	750	1,000	875	143	908	7.18	45.56	127.92	483.99	2.17	8.21	1	3	3.33	10.00	99.45	169.97	3.87	6.62	77.74	35.12
8	1,000	1,500	1,250	149	1,057	7.48	53.04	181.38	665.37	3.08	11.28	2	5	6.67	16.67	13.24	183.21	0.52	7.14	7.30	27.54
9	1,500	2,000	1,750	132	1,189	6.62	59.66	179.14	844.52	3.04	14.32	1	6	3.33	20.00	280.95	464.16	10.94	18.08	156.83	54.96
10	2,000	2,500	2,250	82	1,271	4.11	63.77	219.54	1,064.06	3.72	18.04	3	9	10.00	30.00	59.84	524.00	2.33	20.41	27.26	49.25
11	2,500	3,000	2,750	81	1,352	4.06	67.84	233.18	1,297.24	3.95	21.99	0	9	0.00	30.00	0.00	524.00	0.00	20.41	0.00	40.39
12	3,000	4,000	3,500	64	1,416	3.21	71.05	199.19	1,496.43	3.38	25.37	0	9	0.00	30.00	0.00	524.00	0.00	20.41	0.00	35.02
13	4,000	5,000	4,500	54	1,470	2.71	73.76	269.17	1,765.59	4.56	29.93	0	9	0.00	30.00	0.00	524.00	0.00	20.41	0.00	29.68
14	5,000	7,500	6,250	97	1,567	4.87	78.63	481.54	2,247.13	8.16	38.10	5	14	16.67	46.67	470.92	994.92	18.35	38.76	97.80	44.28
15	7,500	10,000	8,750	84	1,651	4.21	82.84	597.41	2,844.54	10.13	48.22	3	17	10.00	56.67	228.14	1,223.06	8.89	47.65	38.19	43.00
16	10,000	20,000	15,000	124	1,775	6.22	89.06	1,403.56	4,248.10	23.79	72.02	7	24	23.33	80.00	1,314.01	2,537.07	51.19	98.84	93.62	59.72
17	20,000	50,000	35,000	102	1,877	5.12	94.18	903.89	5,151.99	15.32	87.34	2	26	6.67	86.67	24.74	2,561.81	0.96	99.80	2.74	49.72
18	50,000	100,000	75,000	43	1,920	2.16	96.34	332.80	5,484.79	5.64	92.99	1	27	3.33	90.00	1.04	2,562.85	0.04	99.84	0.31	46.73
19	100,000	500,000	300,000	57	1,977	2.86	99.20	357.73	5,842.52	6.06	99.05	1	28	3.33	93.33	3.75	2,566.60	0.15	99.99	1.05	43.93
20	500,000	UP		16	1,993	0.80	100.00	56.05	5,898.57	0.95	100.00	2	30	6.67	100.00	0.29	2,566.89	0.01	100.00	0.51	43.52
				1,993				5,898.57				30				2,566.89				43.52	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29431 Swimming pools or complex of swimming pools not forming

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	16.22	16.22	7.98	7.98	8.51	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	2.70	18.92	0.60	8.58	0.64	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	2.70	21.62	0.38	8.96	0.41	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	2.70	24.32	0.07	9.03	0.08	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	11	5.41	29.73	1.93	10.97	2.06	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	14	8.11	37.84	2.32	13.28	2.47	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	20	16.22	54.05	5.73	19.02	6.11	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	23	8.11	62.16	3.42	22.43	3.64	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	2.70	64.86	1.54	23.97	1.64	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	2.70	67.57	1.62	25.59	1.73	27.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	2.70	70.27	2.49	28.08	2.65	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	27	2.70	72.97	7.28	35.35	7.76	37.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	28	2.70	75.68	3.48	38.83	3.71	41.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	29	2.70	78.38	0.32	39.15	0.34	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	2.70	81.08	0.28	39.43	0.30	42.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	35	13.51	94.59	25.27	64.71	26.95	69.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	37	5.41	100.00	29.06	93.77	30.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	37	0.00	100.00	0.00	93.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37					93.77					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29432 Sport stadia sports centres fitness centresgyms atc

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	9.03	9.03	15.74	15.74	2.68	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	38	3.23	12.26	19.04	34.78	3.24	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	60	7.10	19.35	15.46	50.24	2.63	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	78	5.81	25.16	13.12	63.36	2.23	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	41	119	13.23	38.39	51.79	115.15	8.82	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	155	11.61	50.00	84.76	199.91	14.43	34.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	36	191	11.61	61.61	33.40	233.31	5.69	39.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	220	9.35	70.97	38.07	271.38	6.48	46.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	240	6.45	77.42	23.15	294.53	3.94	50.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	256	5.16	82.58	37.35	331.88	6.36	56.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	260	1.29	83.87	7.65	339.53	1.30	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	282	7.10	90.97	70.23	409.76	11.96	69.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	288	1.94	92.90	33.00	442.76	5.62	75.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	294	1.94	94.84	47.82	490.58	8.14	83.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	301	2.26	97.10	45.73	536.31	7.79	91.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	304	0.97	98.06	11.58	547.89	1.97	93.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	308	1.29	99.35	27.01	574.90	4.60	97.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	309	0.32	99.68	1.18	576.07	0.20	98.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	310	0.32	100.00	11.20	587.27	1.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	310	0.00	100.00	0.00	587.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				310					587.27					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29433 Private(members only) club houses and golf club houses

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	28.57	28.57	11.88	11.88	6.66	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	1.79	30.36	0.19	12.07	0.11	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	1.79	32.14	0.44	12.51	0.25	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	1.79	33.93	0.30	12.81	0.17	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	1.79	35.71	0.63	13.44	0.35	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	22	3.57	39.29	1.27	14.70	0.71	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	1.79	41.07	1.32	16.02	0.74	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	25	3.57	44.64	1.69	17.71	0.95	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	28	5.36	50.00	6.91	24.61	3.87	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	1.79	51.79	1.69	26.30	0.95	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	1.79	53.57	3.90	30.20	2.19	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	31	1.79	55.36	8.48	38.69	4.76	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	32	1.79	57.14	8.40	47.08	4.71	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	33	1.79	58.93	20.78	67.87	11.66	38.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	34	1.79	60.71	20.58	88.44	11.55	49.62	1	1	14.29	14.29	43.00	43.00	76.62	76.62	208.97	48.62			
16	10,000	20,000	15,000	1	35	1.79	62.50	50.63	37.82	28.40	21.22	0	1	0.00	14.29	0.00	43.00	0.00	76.62	0.00	113.71			
17	20,000	50,000	35,000	9	44	16.07	78.57	70.38	108.20	39.49	60.71	1	2	14.29	28.57	2.25	45.25	4.01	80.63	3.20	41.82			
18	50,000	100,000	75,000	5	49	8.93	87.50	28.32	136.51	15.89	76.59	5	7	71.43	100.00	10.87	56.12	19.37	100.00	38.39	41.11			
19	100,000	500,000	300,000	7	56	12.50	100.00	41.72	178.23	23.41	100.00	0	7	0.00	100.00	0.00	56.12	0.00	100.00	0.00	31.49			
20	500,000	UP		0	56	0.00	100.00	0.00	178.23	0.00	100.00	0	7	0.00	100.00	0.00	56.12	0.00	100.00	0.00	31.49			
				56					178.23					7					56.12					31.49



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2944 Others

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	73	73	19.73	19.73	4.47	4.47	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	86	3.51	23.24	13.55	9.08	2.09	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	23	109	6.22	29.46	35.00	44.08	5.40	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	26	135	7.03	36.49	14.49	58.57	2.24	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	45	180	12.16	48.65	36.74	95.31	5.67	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	31	211	8.38	57.03	27.36	122.66	4.22	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	38	249	10.27	67.30	71.64	194.30	11.06	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	31	280	8.38	75.68	41.26	235.55	6.37	36.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	15	295	4.05	79.73	37.07	272.63	5.72	42.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	304	2.43	82.16	17.21	289.84	2.66	44.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	309	1.35	83.51	9.01	298.85	1.39	46.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	322	3.51	87.03	55.06	353.91	8.50	54.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	328	1.62	88.65	26.96	380.87	4.16	58.79	1	1	100.00	100.00	104.61	104.61	100.00	100.00	388.07	27.47	
14	5,000	7,500	6,250	25	353	6.76	95.41	141.32	522.19	21.81	80.60	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	20.03	
15	7,500	10,000	8,750	1	354	0.27	95.68	3.89	526.08	0.60	81.21	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	19.88	
16	10,000	20,000	15,000	6	360	1.62	97.30	27.14	553.21	4.19	85.39	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	18.91	
17	20,000	50,000	35,000	6	366	1.62	98.92	74.98	628.19	11.57	96.97	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.65	
18	50,000	100,000	75,000	1	367	0.27	99.19	26.88	655.08	4.15	101.12	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	15.97	
19	100,000	500,000	300,000	3	370	0.81	100.00	7.24	647.84	1.12	100.00	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.15	
20	500,000	UP		0	370	0.00	100.00	0.00	647.84	0.00	100.00	0	1	0.00	100.00	0.00	104.61	0.00	100.00	0.00	16.15	
				370					647.84					1					104.61			16.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2945 Restorants

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,895	1,895	9.89	9.89	609.50	609.50	1.39	1.39	4	4	2.88	2.88	79.80	79.80	0.92	0.92	13.09	13.09			
2	50	100	75	625	2,520	3.26	13.15	548.22	1,157.72	1.25	2.65	6	10	4.32	7.19	90.67	170.47	1.05	1.97	16.54	14.72			
3	100	200	150	874	3,394	4.56	17.71	748.46	1,906.18	1.71	4.36	5	15	3.60	10.79	507.36	677.83	5.86	7.83	67.79	35.56			
4	200	300	250	867	4,261	4.52	22.23	576.55	2,482.73	1.32	5.68	2	17	1.44	12.23	19.39	697.22	0.22	8.05	3.36	28.08			
5	300	500	400	1,991	6,252	10.39	32.62	1,611.74	4,094.47	3.69	9.36	10	27	7.19	19.42	903.96	1,601.18	10.44	18.50	56.09	39.11			
6	500	750	625	1,761	8,013	9.19	41.80	1,756.13	5,850.60	4.02	13.38	10	37	7.19	26.62	604.37	2,205.55	6.98	25.48	34.41	37.70			
7	750	1,000	875	1,735	9,748	9.05	50.85	2,428.51	8,279.12	5.55	18.93	4	41	2.88	29.50	48.64	2,254.19	0.56	26.04	2.00	27.23			
8	1,000	1,500	1,250	2,011	11,759	10.49	61.34	3,559.03	11,838.15	8.14	27.07	29	70	20.86	50.36	442.38	2,696.57	5.11	31.15	12.43	22.78			
9	1,500	2,000	1,750	1,720	13,479	8.97	70.32	3,566.34	15,404.49	8.15	35.22	16	86	11.51	61.87	727.45	3,424.02	8.40	39.55	20.40	22.23			
10	2,000	2,500	2,250	1,495	14,974	7.80	78.12	3,833.56	19,238.05	8.76	43.99	5	91	3.60	65.47	2,832.08	6,256.10	32.71	72.27	73.88	32.52			
11	2,500	3,000	2,750	853	15,827	4.45	82.57	2,893.11	22,131.16	6.61	50.60	9	100	6.47	71.94	830.20	7,086.29	9.59	81.86	28.70	32.02			
12	3,000	4,000	3,500	882	16,709	4.60	87.17	3,327.03	25,458.19	7.61	58.21	12	112	8.63	80.58	106.74	7,193.04	1.23	83.09	3.21	28.25			
13	4,000	5,000	4,500	666	17,375	3.47	90.64	2,913.95	28,372.14	6.66	64.87	4	116	2.88	83.45	371.67	7,564.71	4.29	87.38	12.75	26.66			
14	5,000	7,500	6,250	836	18,211	4.36	95.00	4,572.09	32,944.23	10.45	75.32	5	121	3.60	87.05	375.47	7,940.18	4.34	91.72	8.21	24.10			
15	7,500	10,000	8,750	542	18,753	2.83	97.83	4,606.86	37,551.09	10.53	85.86	4	125	2.88	89.93	111.88	8,052.06	1.29	93.01	2.43	21.44			
16	10,000	20,000	15,000	267	19,020	1.39	99.22	3,735.35	41,286.44	8.54	94.40	6	131	4.32	94.24	133.78	8,185.84	1.55	94.56	3.58	19.83			
17	20,000	50,000	35,000	94	19,114	0.49	99.71	1,981.32	43,267.76	4.53	98.93	7	138	5.04	99.28	459.05	8,644.90	5.30	99.86	23.17	19.98			
18	50,000	100,000	75,000	21	19,135	0.11	99.82	368.79	43,636.55	0.84	99.77	1	139	0.72	100.00	12.15	8,657.05	0.14	100.00	3.29	19.84			
19	100,000	500,000	300,000	13	19,148	0.07	99.89	60.01	43,696.56	0.14	99.91	0	139	0.00	100.00	0.00	8,657.05	0.00	100.00	0.00	19.81			
20	500,000	UP		21	19,169	0.11	100.00	41.15	43,737.71	0.09	100.00	0	139	0.00	100.00	0.00	8,657.05	0.00	100.00	0.00	19.79			
				19,169					43,737.71					139					8,657.05					19.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2946 Stallkedaiwarung makan and the like

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,913	1,913	25.95	25.95	437.55	437.55	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	941	2,854	12.76	38.71	544.44	981.99	4.47	8.07	1	1	5.88	5.88	58.45	58.45	5.73	5.73	10.74	5.95			
3	100	200	150	1,192	4,046	16.17	54.88	896.30	1,878.29	7.37	15.43	4	5	23.53	29.41	93.04	151.50	9.11	14.84	10.38	8.07			
4	200	300	250	806	4,852	10.93	65.81	817.39	2,695.68	6.72	22.15	2	7	11.76	41.18	6.66	158.16	0.65	15.49	0.82	5.87			
5	300	500	400	1,014	5,866	13.75	79.56	1,363.17	4,058.86	11.20	33.35	2	9	11.76	52.94	584.36	742.52	57.24	72.73	42.87	18.29			
6	500	750	625	570	6,436	7.73	87.29	1,112.21	5,171.07	9.14	42.49	2	11	11.76	64.71	0.67	743.19	0.07	72.79	0.06	14.37			
7	750	1,000	875	373	6,809	5.06	92.35	965.28	6,136.35	7.93	50.42	1	12	5.88	70.59	24.32	767.51	2.38	75.18	2.52	12.51			
8	1,000	1,500	1,250	257	7,066	3.49	95.84	1,025.22	7,161.57	8.42	58.85	1	13	5.88	76.47	38.71	806.22	3.79	78.97	3.78	11.26			
9	1,500	2,000	1,750	99	7,165	1.34	97.18	703.24	7,864.81	5.78	64.63	0	13	0.00	76.47	0.00	806.22	0.00	78.97	0.00	10.25			
10	2,000	2,500	2,250	58	7,223	0.79	97.97	912.93	8,777.74	7.50	72.13	3	16	17.65	94.12	117.09	923.31	11.47	90.44	12.83	10.52			
11	2,500	3,000	2,750	36	7,259	0.49	98.45	720.61	9,498.35	5.92	78.05	0	16	0.00	94.12	0.00	923.31	0.00	90.44	0.00	9.72			
12	3,000	4,000	3,500	39	7,298	0.53	98.98	791.73	10,290.08	6.51	84.56	0	16	0.00	94.12	0.00	923.31	0.00	90.44	0.00	8.97			
13	4,000	5,000	4,500	27	7,325	0.37	99.35	532.65	10,822.73	4.38	88.93	1	17	5.88	100.00	97.64	1,020.95	9.56	100.00	18.33	9.43			
14	5,000	7,500	6,250	25	7,350	0.34	99.69	1,029.48	11,852.20	8.46	97.39	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.61			
15	7,500	10,000	8,750	2	7,352	0.03	99.72	53.36	11,905.57	0.44	97.83	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.58			
16	10,000	20,000	15,000	13	7,365	0.18	99.89	241.66	12,147.23	1.99	99.82	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.40			
17	20,000	50,000	35,000	3	7,368	0.04	99.93	15.70	12,162.93	0.13	99.95	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.39			
18	50,000	100,000	75,000	2	7,370	0.03	99.96	1.84	12,164.78	0.02	99.96	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.39			
19	100,000	500,000	300,000	3	7,373	0.04	100.00	4.79	12,169.56	0.04	100.00	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.39			
20	500,000	UP		0	7,373	0.00	100.00	0.00	12,169.56	0.00	100.00	0	17	0.00	100.00	0.00	1,020.95	0.00	100.00	0.00	8.39			
				7,373					12,169.56					17					1,020.95					8.39



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2947 Beauty salon/Hair dresser/Barber shops

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	290	290	10.60	10.60	96.41	96.41	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	147	437	5.37	15.98	72.56	168.96	2.07	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	292	729	10.68	26.65	145.27	314.23	4.15	8.97	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	260	989	9.51	36.16	121.38	435.61	3.47	12.44	1	2	10.00	20.00	109.42	109.42	42.80	42.80	90.15	25.12	
5	300	500	400	446	1,435	16.31	52.47	252.66	688.28	7.22	19.65	1	3	10.00	30.00	2.20	111.61	0.86	43.66	0.87	16.22	
6	500	750	625	369	1,804	13.49	65.96	315.90	1,004.17	9.02	28.68	0	3	0.00	30.00	0.00	111.61	0.00	43.66	0.00	11.11	
7	750	1,000	875	285	2,089	10.42	76.38	309.62	1,313.80	8.84	37.52	1	4	10.00	40.00	11.40	123.01	4.46	48.12	3.68	9.36	
8	1,000	1,500	1,250	244	2,333	8.92	85.30	392.71	1,706.51	11.21	48.73	0	4	0.00	40.00	0.00	123.01	0.00	48.12	0.00	7.21	
9	1,500	2,000	1,750	128	2,461	4.68	89.98	301.60	2,008.11	8.61	57.34	1	5	10.00	50.00	4.99	128.00	1.95	50.07	1.65	6.37	
10	2,000	2,500	2,250	61	2,522	2.23	92.21	180.08	2,188.19	5.14	62.49	1	6	10.00	60.00	25.95	153.95	10.15	60.22	14.41	7.04	
11	2,500	3,000	2,750	68	2,590	2.49	94.70	236.09	2,424.28	6.74	69.23	0	6	0.00	60.00	0.00	153.95	0.00	60.22	0.00	6.35	
12	3,000	4,000	3,500	53	2,643	1.94	96.64	220.09	2,644.37	6.28	75.51	3	9	30.00	90.00	55.26	209.21	21.62	81.84	25.11	7.91	
13	4,000	5,000	4,500	28	2,671	1.02	97.66	276.48	2,920.85	7.90	83.41	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	7.16	
14	5,000	7,500	6,250	31	2,702	1.13	98.79	275.70	3,196.54	7.87	91.28	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.54	
15	7,500	10,000	8,750	15	2,717	0.55	99.34	92.39	3,288.94	2.64	93.92	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.36	
16	10,000	20,000	15,000	9	2,726	0.33	99.67	125.73	3,414.67	3.59	97.51	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.13	
17	20,000	50,000	35,000	2	2,728	0.07	99.74	47.77	3,462.44	1.36	98.87	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.04	
18	50,000	100,000	75,000	1	2,729	0.04	99.78	2.24	3,464.68	0.06	98.94	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.04	
19	100,000	500,000	300,000	1	2,730	0.04	99.82	2.93	3,467.61	0.08	99.02	0	9	0.00	90.00	0.00	209.21	0.00	81.84	0.00	6.03	
20	500,000	UP		5	2,735	0.18	100.00	34.24	3,501.85	0.98	100.00	1	10	10.00	100.00	46.42	255.63	18.16	100.00	135.55	7.30	
				2,735					3,501.85					10					255.63			7.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2949 Recreation areas and cultural centres

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	126	126	16.07	16.07	15.08	15.08	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	76	202	9.69	25.77	92.26	107.34	3.15	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	65	267	8.29	34.06	77.73	185.06	2.66	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	305	4.85	38.90	58.56	243.62	2.00	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	345	5.10	44.01	90.54	334.17	3.09	11.42	1	1	11.11	11.11	10.48	10.48	2.68	2.68	11.58	3.14			
6	500	750	625	21	366	2.68	46.68	110.71	444.88	3.78	15.21	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	2.36			
7	750	1,000	875	20	386	2.55	49.23	121.46	566.34	4.15	19.36	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.85			
8	1,000	1,500	1,250	23	409	2.93	52.17	44.36	610.70	1.52	20.87	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.72			
9	1,500	2,000	1,750	24	433	3.06	55.23	61.42	672.12	2.10	22.97	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.56			
10	2,000	2,500	2,250	23	456	2.93	58.16	55.27	727.39	1.89	24.86	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.44			
11	2,500	3,000	2,750	23	479	2.93	61.10	42.65	770.04	1.46	26.32	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.36			
12	3,000	4,000	3,500	31	510	3.95	65.05	79.71	849.74	2.72	29.04	0	1	0.00	11.11	0.00	10.48	0.00	2.68	0.00	1.23			
13	4,000	5,000	4,500	22	532	2.81	67.86	75.11	924.85	2.57	31.61	2	3	22.22	33.33	48.69	59.18	12.46	15.14	64.83	6.40			
14	5,000	7,500	6,250	36	568	4.59	72.45	238.97	1,163.83	8.17	39.78	3	6	33.33	66.67	0.00	59.18	0.00	15.14	0.00	5.08			
15	7,500	10,000	8,750	20	588	2.55	75.00	177.30	1,341.12	6.06	45.84	0	6	0.00	66.67	0.00	59.18	0.00	15.14	0.00	4.41			
16	10,000	20,000	15,000	70	658	8.93	83.93	624.54	1,965.66	21.35	67.18	2	8	22.22	88.89	185.74	244.92	47.52	62.66	29.74	12.46			
17	20,000	50,000	35,000	50	708	6.38	90.31	510.46	2,476.12	17.45	84.63	0	8	0.00	88.89	0.00	244.92	0.00	62.66	0.00	9.89			
18	50,000	100,000	75,000	32	740	4.08	94.39	172.68	2,648.81	5.90	90.53	0	8	0.00	88.89	0.00	244.92	0.00	62.66	0.00	9.25			
19	100,000	500,000	300,000	37	777	4.72	99.11	361.92	3,010.73	12.37	102.90	1	9	11.11	100.00	145.94	390.86	37.34	100.00	40.32	12.98			
20	500,000	UP		7	784	0.89	100.00	84.99	2,925.74	2.90	100.00	0	9	0.00	100.00	0.00	390.86	0.00	100.00	0.00	13.36			
				784					2,925.74					9					390.86					13.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29491 Recreatin areas

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	14.71	14.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	2.94	17.65	0.29	0.29	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	8	5.88	23.53	0.65	0.94	0.47	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	2.94	26.47	1.11	2.05	0.80	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	2.94	29.41	2.71	4.76	1.96	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	2.94	32.35	3.75	8.50	2.71	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	2.94	35.29	4.27	12.77	3.09	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	2.94	38.24	9.58	22.35	6.93	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	2.94	41.18	11.02	33.38	7.98	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	2.94	44.12	4.91	38.28	3.55	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.94	47.06	9.52	47.81	6.89	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.94	50.00	5.48	53.29	3.97	38.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.94	52.94	2.22	55.51	1.60	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	2.94	55.88	0.90	56.40	0.65	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	2.94	58.82	24.64	81.04	17.83	58.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	22	5.88	64.71	5.06	86.10	3.66	62.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	2.94	67.65	2.55	88.65	1.85	64.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	27	11.76	79.41	25.76	114.41	18.64	82.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	32	14.71	94.12	23.76	138.17	17.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	34	5.88	100.00	0.00	138.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				138.17		0						0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29492 Aquaria

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	33.08	33.08	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	33.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				33.08		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 29493 Cultural centres

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	21.90	21.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	21.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					21.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.55	4.55	0.90	0.90	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.55	9.09	0.73	1.63	0.28	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.55	13.64	2.70	4.33	1.04	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.55	18.18	0.87	5.20	0.34	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.55	22.73	0.69	5.89	0.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	9	18.18	40.91	3.96	9.85	1.53	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	12	13.64	54.55	6.25	16.11	2.41	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	15	13.64	68.18	0.76	16.86	0.29	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	4.55	72.73	1.03	17.89	0.40	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	4.55	77.27	3.12	21.01	1.20	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	19	9.09	86.36	222.21	243.22	85.61	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	21	9.09	95.45	4.62	247.84	1.78	95.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	22	4.55	100.00	11.73	259.57	4.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	22	0.00	100.00	0.00	259.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				22					259.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2951 Sanatorium hospitals doctors consulting rooms old peoples

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,580	1,580	19.94	19.94	247.08	247.08	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	325	1,905	4.10	24.04	134.51	381.59	0.86	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	559	2,464	7.05	31.09	342.95	724.53	2.20	4.65	3	3	4.48	4.48	90.08	90.08	2.52	2.52	26.27	12.43			
4	200	300	250	543	3,007	6.85	37.94	324.38	1,048.91	2.08	6.72	3	6	4.48	8.96	111.24	201.32	3.12	5.64	34.29	19.19			
5	300	500	400	906	3,913	11.43	49.38	376.86	1,425.77	2.42	9.14	2	8	2.99	11.94	90.78	292.10	2.54	8.18	24.09	20.49			
6	500	750	625	669	4,582	8.44	57.82	396.25	1,822.02	2.54	11.68	0	8	0.00	11.94	0.00	292.10	0.00	8.18	0.00	16.03			
7	750	1,000	875	602	5,184	7.60	65.41	504.35	2,326.37	3.23	14.92	2	10	2.99	14.93	153.26	445.36	4.29	12.48	30.39	19.14			
8	1,000	1,500	1,250	611	5,795	7.71	73.12	780.19	3,106.56	5.00	19.92	2	12	2.99	17.91	17.61	462.97	0.49	12.97	2.26	14.90			
9	1,500	2,000	1,750	339	6,134	4.28	77.40	532.80	3,639.36	3.42	23.33	2	14	2.99	20.90	16.18	479.15	0.45	13.42	3.04	13.17			
10	2,000	2,500	2,250	214	6,348	2.70	80.10	433.90	4,073.26	2.78	26.12	1	15	1.49	22.39	653.83	1,132.98	18.32	31.74	150.69	27.82			
11	2,500	3,000	2,750	144	6,492	1.82	81.92	381.63	4,454.89	2.45	28.56	0	15	0.00	22.39	0.00	1,132.98	0.00	31.74	0.00	25.43			
12	3,000	4,000	3,500	150	6,642	1.89	83.81	478.43	4,933.31	3.07	31.63	0	15	0.00	22.39	0.00	1,132.98	0.00	31.74	0.00	22.97			
13	4,000	5,000	4,500	124	6,766	1.56	85.38	439.18	5,372.49	2.82	34.44	1	16	1.49	23.88	195.54	1,328.51	5.48	37.22	44.52	24.73			
14	5,000	7,500	6,250	207	6,973	2.61	87.99	961.30	6,333.79	6.16	40.61	5	21	7.46	31.34	81.69	1,410.20	2.29	39.51	8.50	22.26			
15	7,500	10,000	8,750	151	7,124	1.91	89.89	830.66	7,164.45	5.33	45.93	2	23	2.99	34.33	63.90	1,474.10	1.79	41.30	7.69	20.58			
16	10,000	20,000	15,000	222	7,346	2.80	92.69	1,939.15	9,103.60	12.43	58.37	7	30	10.45	44.78	180.64	1,654.73	5.06	46.36	9.32	18.18			
17	20,000	50,000	35,000	249	7,595	3.14	95.84	3,422.74	12,526.34	21.94	80.31	6	36	8.96	53.73	934.52	2,589.25	26.18	72.54	27.30	20.67			
18	50,000	100,000	75,000	122	7,717	1.54	97.38	1,438.11	13,964.45	9.22	89.53	7	43	10.45	64.18	333.53	2,922.78	9.34	81.89	23.19	20.93			
19	100,000	500,000	300,000	190	7,907	2.40	99.77	1,482.55	15,447.00	9.51	99.04	21	64	31.34	95.52	583.50	3,506.28	16.35	98.24	39.36	22.70			
20	500,000	UP		18	7,925	0.23	100.00	150.38	15,597.38	0.96	100.00	3	67	4.48	100.00	62.90	3,569.18	1.76	100.00	41.83	22.88			
				7,925					15,597.38					67					3,569.18					22.88



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2952 Regilious facilities such as mosquestempleschurches

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	336	336	12.80	12.80	45.75	45.75	0.69	0.69	1	1	4.17	4.17	2.33	2.33	0.38	0.38	5.09	5.09			
2	50	100	75	86	422	3.28	16.08	39.75	85.50	0.60	1.29	0	1	0.00	4.17	0.00	2.33	0.00	0.38	0.00	2.72			
3	100	200	150	190	612	7.24	23.31	78.14	163.64	1.18	2.48	0	1	0.00	4.17	0.00	2.33	0.00	0.38	0.00	1.42			
4	200	300	250	165	777	6.29	29.60	28.90	192.54	0.44	2.91	0	1	0.00	4.17	0.00	2.33	0.00	0.38	0.00	1.21			
5	300	500	400	250	1,027	9.52	39.12	82.87	275.40	1.25	4.17	1	2	4.17	8.33	8.10	10.43	1.32	1.70	9.77	3.79			
6	500	750	625	209	1,236	7.96	47.09	89.39	364.80	1.35	5.52	2	4	8.33	16.67	15.49	25.92	2.53	4.23	17.33	7.10			
7	750	1,000	875	211	1,447	8.04	55.12	159.24	524.04	2.41	7.93	2	6	8.33	25.00	8.51	34.43	1.39	5.62	5.34	6.57			
8	1,000	1,500	1,250	184	1,631	7.01	62.13	209.80	733.84	3.17	11.10	2	8	8.33	33.33	18.60	53.03	3.04	8.66	8.86	7.23			
9	1,500	2,000	1,750	146	1,777	5.56	67.70	252.19	986.04	3.81	14.91	1	9	4.17	37.50	22.57	75.60	3.69	12.35	8.95	7.67			
10	2,000	2,500	2,250	103	1,880	3.92	71.62	206.17	1,192.21	3.12	18.03	1	10	4.17	41.67	37.70	113.30	6.16	18.51	18.29	9.50			
11	2,500	3,000	2,750	112	1,992	4.27	75.89	262.68	1,454.89	3.97	22.01	0	10	0.00	41.67	0.00	113.30	0.00	18.51	0.00	7.79			
12	3,000	4,000	3,500	138	2,130	5.26	81.14	438.78	1,893.67	6.64	28.64	0	10	0.00	41.67	0.00	113.30	0.00	18.51	0.00	5.98			
13	4,000	5,000	4,500	76	2,206	2.90	84.04	334.35	2,228.02	5.06	33.70	3	13	12.50	54.17	278.56	391.86	45.51	64.02	83.32	17.59			
14	5,000	7,500	6,250	124	2,330	4.72	88.76	724.66	2,952.68	10.96	44.66	4	17	16.67	70.83	44.51	436.38	7.27	71.30	6.14	14.78			
15	7,500	10,000	8,750	96	2,426	3.66	92.42	849.16	3,801.84	12.84	57.50	1	18	4.17	75.00	4.47	440.85	0.73	72.03	0.53	11.60			
16	10,000	20,000	15,000	113	2,539	4.30	96.72	1,327.59	5,129.43	20.08	77.58	2	20	8.33	83.33	48.26	392.59	7.88	64.14	3.63	7.65			
17	20,000	50,000	35,000	67	2,606	2.55	99.28	1,361.32	6,490.75	20.59	98.18	3	23	12.50	95.83	219.48	612.07	35.86	100.00	16.12	9.43			
18	50,000	100,000	75,000	16	2,622	0.61	99.89	106.15	6,596.90	1.61	99.78	1	24	4.17	100.00	0.00	612.07	0.00	100.00	0.00	9.28			
19	100,000	500,000	300,000	1	2,623	0.04	99.92	17.80	6,614.70	0.27	100.05	0	24	0.00	100.00	0.00	612.07	0.00	100.00	0.00	9.25			
20	500,000	UP		2	2,625	0.08	100.00	3.33	6,611.37	0.05	100.00	0	24	0.00	100.00	0.00	612.07	0.00	100.00	0.00	9.26			
				2,625					6,611.37					24					612.07					9.26



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2953 Schools universities and training colleges

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,518	1,518	15.90	15.90	340.00	340.00	1.53	1.53	10	10	10.64	10.64	42.86	42.86	0.99	0.99	12.61	12.61			
2	50	100	75	395	1,913	4.14	20.04	294.76	634.76	1.33	2.86	2	12	2.13	12.77	5.48	48.35	0.13	1.11	1.86	7.62			
3	100	200	150	586	2,499	6.14	26.17	364.71	999.47	1.64	4.50	2	14	2.13	14.89	8.13	56.47	0.19	1.30	2.23	5.65			
4	200	300	250	601	3,100	6.29	32.47	322.40	1,321.86	1.45	5.95	1	15	1.06	15.96	2.76	59.23	0.06	1.36	0.86	4.48			
5	300	500	400	942	4,042	9.87	42.33	358.79	1,680.65	1.62	7.57	1	16	1.06	17.02	2.56	61.79	0.06	1.42	0.71	3.68			
6	500	750	625	723	4,765	7.57	49.91	355.07	2,035.72	1.60	9.17	3	19	3.19	20.21	1,036.80	1,098.59	23.84	25.26	292.00	53.97			
7	750	1,000	875	643	5,408	6.73	56.64	515.57	2,551.29	2.32	11.49	7	26	7.45	27.66	47.28	1,145.87	1.09	26.34	9.17	44.91			
8	1,000	1,500	1,250	642	6,050	6.72	63.36	705.11	3,256.40	3.18	14.66	3	29	3.19	30.85	367.74	1,513.61	8.45	34.80	52.15	46.48			
9	1,500	2,000	1,750	474	6,524	4.96	68.33	878.88	4,135.29	3.96	18.62	3	32	3.19	34.04	108.71	1,622.32	2.50	37.30	12.37	39.23			
10	2,000	2,500	2,250	308	6,832	3.23	71.55	621.36	4,756.64	2.80	21.42	2	34	2.13	36.17	30.15	1,652.47	0.69	37.99	4.85	34.74			
11	2,500	3,000	2,750	288	7,120	3.02	74.57	625.95	5,382.59	2.82	24.24	3	37	3.19	39.36	11.50	1,663.97	0.26	38.26	1.84	30.91			
12	3,000	4,000	3,500	345	7,465	3.61	78.18	1,133.88	6,516.48	5.11	29.35	7	44	7.45	46.81	134.58	1,798.56	3.09	41.35	11.87	27.60			
13	4,000	5,000	4,500	296	7,761	3.10	81.28	1,092.48	7,608.95	4.92	34.27	4	48	4.26	51.06	37.63	1,836.19	0.87	42.22	3.44	24.13			
14	5,000	7,500	6,250	433	8,194	4.53	85.82	1,921.05	9,530.00	8.65	42.92	6	54	6.38	57.45	21.80	1,857.99	0.50	42.72	1.13	19.50			
15	7,500	10,000	8,750	284	8,478	2.97	88.79	1,845.20	11,375.20	8.31	51.23	4	58	4.26	61.70	41.62	1,899.60	0.96	43.67	2.26	16.70			
16	10,000	20,000	15,000	473	8,951	4.95	93.75	4,022.42	15,397.62	18.11	69.34	13	71	13.83	75.53	358.98	2,258.58	8.25	51.93	8.92	14.67			
17	20,000	50,000	35,000	355	9,306	3.72	97.47	4,014.11	19,411.73	18.08	87.42	8	79	8.51	84.04	240.69	2,499.27	5.53	57.46	6.00	12.88			
18	50,000	100,000	75,000	117	9,423	1.23	98.69	1,522.51	20,934.24	6.86	94.27	10	89	10.64	94.68	1,819.71	4,318.98	41.84	99.30	119.52	20.63			
19	100,000	500,000	300,000	112	9,535	1.17	99.86	1,145.25	22,079.49	5.16	99.43	5	94	5.32	100.00	30.56	4,349.55	0.70	100.00	2.67	19.70			
20	500,000	UP		13	9,548	0.14	100.00	126.68	22,206.17	0.57	100.00	0	94	0.00	100.00		4,349.55	0.00	100.00	0.00	19.59			
				9,548					22,206.17					94					4,349.55					19.59



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2954 Museums

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.56	5.56	2.34	2.34	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.85	7.41	0.81	3.15	0.27	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	5.56	12.96	15.45	18.60	5.19	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.85	14.81	29.62	48.22	9.95	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	13	9.26	24.07	0.67	48.89	0.22	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	1.85	25.93	1.31	50.20	0.44	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	18	7.41	33.33	5.19	55.39	1.74	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	1.85	35.19	1.81	57.20	0.61	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	1.85	37.04	0.56	57.77	0.19	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	1.85	38.89	0.00	57.77	0.00	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	24	5.56	44.44	6.06	63.82	2.03	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	28	7.41	51.85	14.97	78.80	5.03	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	1.85	53.70	6.73	85.52	2.26	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	33	7.41	61.11	28.35	113.87	9.53	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	37	7.41	68.52	27.45	141.32	9.22	47.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	43	11.11	79.63	25.41	166.73	8.54	56.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	52	16.67	96.30	100.74	267.47	33.85	89.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	53	1.85	98.15	19.90	287.36	6.69	96.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	54	1.85	100.00	10.23	297.59	3.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	54	0.00	100.00	0.00	297.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				54					297.59					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2955 Psychiatric clinics

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46	46	11.62	11.62	7.07	7.07	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	21	67	5.30	16.92	6.92	13.99	1.03	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	91	6.06	22.98	6.81	20.80	1.01	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	36	127	9.09	32.07	12.09	32.89	1.80	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	56	183	14.14	46.21	33.35	66.24	4.95	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	39	222	9.85	56.06	31.27	97.51	4.64	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	249	6.82	62.88	45.41	142.92	6.74	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	55	304	13.89	76.77	84.23	227.16	12.50	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	27	331	6.82	83.59	41.25	268.41	6.12	39.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	14	345	3.54	87.12	34.35	302.75	5.10	44.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	12	357	3.03	90.15	42.95	345.71	6.38	51.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	363	1.52	91.67	22.57	368.28	3.35	54.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	370	1.77	93.43	34.72	403.00	5.15	59.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	379	2.27	95.71	71.73	474.73	10.65	70.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	390	2.78	98.48	83.78	558.51	12.44	82.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	393	0.76	99.24	23.63	582.13	3.51	86.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	3	396	0.76	100.00	91.51	673.64	13.58	100.00	2	2	100.00	100.00	72.78	72.78	100.00	100.00	79.53	10.80
18	50,000	100,000	75,000	0	396	0.00	100.00	0.00	673.64	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.80
19	100,000	500,000	300,000	0	396	0.00	100.00	0.00	673.64	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.80
20	500,000	UP		0	396	0.00	100.00	0.00	673.64	0.00	100.00	0	2	0.00	100.00	0.00	72.78	0.00	100.00	0.00	10.80
				396				673.64				2				72.78				10.80	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	8.60	8.60	4.91	4.91	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	1.08	9.68	0.07	4.98	0.03	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	19	10.75	20.43	17.25	22.23	6.12	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	23	4.30	24.73	2.33	24.56	0.83	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	38	16.13	40.86	9.47	34.04	3.36	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	45	7.53	48.39	7.56	41.59	2.68	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	50	5.38	53.76	6.33	47.92	2.25	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	60	10.75	64.52	15.61	63.53	5.54	22.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	65	5.38	69.89	12.71	76.24	4.51	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	70	5.38	75.27	17.58	93.83	6.24	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	74	4.30	79.57	7.16	100.98	2.54	35.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	81	7.53	87.10	39.30	140.28	13.94	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	82	1.08	88.17	12.25	152.53	4.34	54.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	88	6.45	94.62	40.51	193.04	14.37	68.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	90	2.15	96.77	29.39	222.44	10.43	78.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	92	2.15	98.92	22.91	245.35	8.13	87.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	93	1.08	100.00	36.53	281.88	12.96	100.00	1	1	100.00	100.00	7.15	7.15	100.00	100.00	19.56	2.53			
18	50,000	100,000	75,000	0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53			
19	100,000	500,000	300,000	0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53			
20	500,000	UP		0	93	0.00	100.00	0.00	281.88	0.00	100.00	0	1	0.00	100.00	0.00	7.15	0.00	100.00	0.00	2.53			
				93					281.88					1					7.15					2.53



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2961 Motor vehicle repairshops with facilities for body repair

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,097	1,097	11.63	11.63	335.50	335.50	1.24	1.24	4	4	5.26	5.26	55.50	55.50	0.73	0.73	16.54	16.54	
2	50	100	75	553	1,650	5.86	17.49	499.82	835.32	1.85	3.09	2	6	2.63	7.89	34.33	89.83	0.45	1.17	6.87	10.75	
3	100	200	150	831	2,481	8.81	26.30	779.09	1,614.41	2.88	5.98	5	11	6.58	14.47	27.79	117.62	0.36	1.54	3.57	7.29	
4	200	300	250	646	3,127	6.85	33.15	619.87	2,234.28	2.29	8.27	1	12	1.32	15.79	204.08	321.71	2.67	4.20	32.92	14.40	
5	300	500	400	963	4,090	10.21	43.36	969.69	3,203.97	3.59	11.86	6	18	7.89	23.68	607.91	929.61	7.94	12.15	62.69	29.01	
6	500	750	625	719	4,809	7.62	50.98	803.38	4,007.35	2.97	14.84	1	19	1.32	25.00	0.90	930.51	0.01	12.16	0.11	23.22	
7	750	1,000	875	681	5,490	7.22	58.20	983.41	4,990.76	3.64	18.48	3	22	3.95	28.95	444.22	1,374.73	5.80	17.96	45.17	27.55	
8	1,000	1,500	1,250	752	6,242	7.97	66.17	1,340.80	6,331.56	4.96	23.44	5	27	6.58	35.53	1,235.23	2,609.95	16.14	34.10	92.13	41.22	
9	1,500	2,000	1,750	526	6,768	5.58	71.75	1,335.77	7,667.33	4.95	28.39	4	31	5.26	40.79	547.24	3,157.19	7.15	41.26	40.97	41.18	
10	2,000	2,500	2,250	371	7,139	3.93	75.68	1,047.47	8,714.81	3.88	32.26	1	32	1.32	42.11	22.00	3,179.19	0.29	41.54	2.10	36.48	
11	2,500	3,000	2,750	307	7,446	3.25	78.94	1,173.37	9,888.18	4.34	36.61	2	34	2.63	44.74	35.54	3,214.73	0.46	42.01	3.03	32.51	
12	3,000	4,000	3,500	389	7,835	4.12	83.06	1,847.12	11,735.30	6.84	43.45	11	45	14.47	59.21	294.77	3,509.51	3.85	45.86	15.96	29.91	
13	4,000	5,000	4,500	260	8,095	2.76	85.82	1,447.38	13,182.69	5.36	48.80	3	48	3.95	63.16	40.67	3,550.18	0.53	46.39	2.81	26.93	
14	5,000	7,500	6,250	358	8,453	3.80	89.61	2,475.88	15,658.56	9.17	57.97	5	53	6.58	69.74	12.52	3,562.70	0.16	46.55	0.51	22.75	
15	7,500	10,000	8,750	257	8,710	2.72	92.34	2,351.97	18,010.54	8.71	66.68	5	58	6.58	76.32	3,872.74	7,435.44	50.61	97.16	164.66	41.28	
16	10,000	20,000	15,000	365	9,075	3.87	96.20	4,650.60	22,661.14	17.22	83.89	7	65	9.21	85.53	90.27	7,525.71	1.18	98.34	1.94	33.21	
17	20,000	50,000	35,000	238	9,313	2.52	98.73	3,278.62	25,939.75	12.14	96.03	11	76	14.47	100.00	127.13	7,652.83	1.66	100.00	3.88	29.50	
18	50,000	100,000	75,000	72	9,385	0.76	99.49	521.54	26,461.29	1.93	97.96	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.92	
19	100,000	500,000	300,000	42	9,427	0.45	99.94	434.23	26,895.52	1.61	99.57	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.45	
20	500,000	UP		6	9,433	0.06	100.00	116.32	27,011.84	0.43	100.00	0	76	0.00	100.00	0.00	7,652.83	0.00	100.00	0.00	28.33	
				9,433					27,011.84					76					7,652.83			28.33



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2962 As above and also operating a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,024	1,024	82.45	82.45	44.83	44.83	5.93	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	1,030	0.48	82.93	1.24	46.07	0.16	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	35	1,065	2.82	85.75	19.35	65.42	2.56	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	27	1,092	2.17	87.92	15.64	81.06	2.07	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	27	1,119	2.17	90.10	7.35	73.70	0.97	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	1,126	0.56	90.66	18.51	92.21	2.45	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	1,137	0.89	91.55	34.04	126.26	4.50	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	1,147	0.81	92.35	6.05	132.30	0.80	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	16	1,163	1.29	93.64	34.98	167.28	4.62	22.11	1	1	50.00	50.00	8.40	8.40	49.08	49.08	24.02	5.02	
10	2,000	2,500	2,250	9	1,172	0.72	94.36	30.70	197.98	4.06	26.17	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	4.24	
11	2,500	3,000	2,750	10	1,182	0.81	95.17	57.10	255.08	7.55	33.72	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	3.29	
12	3,000	4,000	3,500	9	1,191	0.72	95.89	79.87	334.95	10.56	44.28	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	2.51	
13	4,000	5,000	4,500	10	1,201	0.81	96.70	78.40	413.35	10.36	54.64	0	1	0.00	50.00	0.00	8.40	0.00	49.08	0.00	2.03	
14	5,000	7,500	6,250	19	1,220	1.53	98.23	158.35	571.70	20.93	75.58	1	2	50.00	100.00	8.71	17.11	50.92	100.00	5.50	2.99	
15	7,500	10,000	8,750	3	1,223	0.24	98.47	67.65	639.35	8.94	84.52	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.68	
16	10,000	20,000	15,000	12	1,235	0.97	99.44	91.44	730.80	12.09	96.61	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.34	
17	20,000	50,000	35,000	1	1,236	0.08	99.52	4.13	734.92	0.55	97.15	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.33	
18	50,000	100,000	75,000	1	1,237	0.08	99.60	15.24	750.16	2.01	99.17	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.28	
19	100,000	500,000	300,000	5	1,242	0.40	100.00	6.30	756.45	0.83	100.00	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.26	
20	500,000	UP		0	1,242	0.00	100.00	0.00	756.45	0.00	100.00	0	2	0.00	100.00	0.00	17.11	0.00	100.00	0.00	2.26	
				1,242					756.45					2					17.11			2.26



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2963 Motor vehicle service stations (refer to code 2961) only

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	316	316	15.13	15.13	109.66	109.66	3.34	3.34	2	2	8.70	8.70	6.50	6.50	2.01	2.01	5.93	5.93			
2	50	100	75	188	504	9.00	24.14	90.10	199.75	2.75	6.09	5	7	21.74	30.43	110.71	117.21	34.23	36.24	122.88	58.68			
3	100	200	150	217	721	10.39	34.53	68.94	268.69	2.10	8.19	3	10	13.04	43.48	21.74	138.95	6.72	42.96	31.53	51.71			
4	200	300	250	154	875	7.38	41.91	59.92	328.62	1.83	10.02	0	10	0.00	43.48	0.00	138.95	0.00	42.96	0.00	42.28			
5	300	500	400	226	1,101	10.82	52.73	159.93	488.55	4.87	14.89	0	10	0.00	43.48	0.00	138.95	0.00	42.96	0.00	28.44			
6	500	750	625	144	1,245	6.90	59.63	134.34	622.89	4.09	18.98	3	13	13.04	56.52	23.13	162.08	7.15	50.11	17.22	26.02			
7	750	1,000	875	170	1,415	8.14	67.77	217.69	840.57	6.63	25.62	1	14	4.35	60.87	0.32	162.40	0.10	50.21	0.15	19.32			
8	1,000	1,500	1,250	167	1,582	8.00	75.77	291.64	1,132.22	8.89	34.51	1	15	4.35	65.22	5.50	167.90	1.70	51.91	1.89	14.83			
9	1,500	2,000	1,750	104	1,686	4.98	80.75	237.79	1,370.01	7.25	41.75	1	16	4.35	69.57	0.00	167.90	0.00	51.91	0.00	12.26			
10	2,000	2,500	2,250	70	1,756	3.35	84.10	164.59	1,534.60	5.02	46.77	0	16	0.00	69.57	0.00	167.90	0.00	51.91	0.00	10.94			
11	2,500	3,000	2,750	39	1,795	1.87	85.97	152.53	1,687.13	4.65	51.42	0	16	0.00	69.57	0.00	167.90	0.00	51.91	0.00	9.95			
12	3,000	4,000	3,500	47	1,842	2.25	88.22	132.56	1,819.69	4.04	55.46	2	18	8.70	78.26	5.54	173.44	1.71	53.63	4.18	9.53			
13	4,000	5,000	4,500	53	1,895	2.54	90.76	255.43	2,075.12	7.78	63.24	2	20	8.70	86.96	20.42	193.86	6.31	59.94	7.99	9.34			
14	5,000	7,500	6,250	81	1,976	3.88	94.64	365.41	2,440.52	11.14	74.38	1	21	4.35	91.30	40.64	234.50	12.56	72.50	11.12	9.61			
15	7,500	10,000	8,750	22	1,998	1.05	95.69	127.86	2,568.38	3.90	78.28	0	21	0.00	91.30	0.00	234.50	0.00	72.50	0.00	9.13			
16	10,000	20,000	15,000	64	2,062	3.07	98.75	439.92	3,008.30	13.41	91.68	0	21	0.00	91.30	0.00	234.50	0.00	72.50	0.00	7.80			
17	20,000	50,000	35,000	18	2,080	0.86	99.62	119.48	3,127.79	3.64	95.32	1	22	4.35	95.65	81.43	315.92	25.18	97.68	68.15	10.10			
18	50,000	100,000	75,000	7	2,087	0.34	99.95	142.88	3,270.67	4.35	99.68	1	23	4.35	100.00	7.50	323.42	2.32	100.00	5.25	9.89			
19	100,000	500,000	300,000	1	2,088	0.05	100.00	10.56	3,281.23	0.32	100.00	0	23	0.00	100.00	0.00	323.42	0.00	100.00	0.00	9.86			
20	500,000	UP		0	2,088	0.00	100.00	0.00	3,281.23	0.00	100.00	0	23	0.00	100.00	0.00	323.42	0.00	100.00	0.00	9.86			
				2,088					3,281.23					23					323.42					9.86



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2964 Motor vehicle pools without ANY body repair work/service

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	514	514	19.62	19.62	87.23	87.23	1.89	1.89	1	1	10.00	10.00	6.00	6.00	0.70	0.70	6.88	6.88			
2	50	100	75	281	795	10.73	30.34	55.81	143.04	1.21	3.09	1	2	10.00	20.00	11.20	17.20	1.31	2.02	20.07	12.03			
3	100	200	150	339	1,134	12.94	43.28	71.94	214.98	1.56	4.65	0	2	0.00	20.00	0.00	17.20	0.00	2.02	0.00	8.00			
4	200	300	250	206	1,340	7.86	51.15	107.57	322.55	2.33	6.97	0	2	0.00	20.00	0.00	17.20	0.00	2.02	0.00	5.33			
5	300	500	400	251	1,591	9.58	60.73	175.46	498.02	3.79	10.77	1	3	10.00	30.00	42.68	59.88	5.01	7.02	24.32	12.02			
6	500	750	625	188	1,779	7.18	67.90	173.32	671.34	3.75	14.52	1	4	10.00	40.00	6.83	66.70	0.80	7.82	3.94	9.94			
7	750	1,000	875	135	1,914	5.15	73.05	189.20	860.54	4.09	18.61	1	5	10.00	50.00	10.00	76.70	1.17	9.00	5.29	8.91			
8	1,000	1,500	1,250	184	2,098	7.02	80.08	287.56	1,148.10	6.22	24.82	0	5	0.00	50.00	0.00	76.70	0.00	9.00	0.00	6.68			
9	1,500	2,000	1,750	104	2,202	3.97	84.05	225.64	1,373.74	4.88	29.70	2	7	20.00	70.00	475.54	552.24	55.78	64.78	210.75	40.20			
10	2,000	2,500	2,250	70	2,272	2.67	86.72	269.37	1,643.11	5.82	35.53	0	7	0.00	70.00	0.00	552.24	0.00	64.78	0.00	33.61			
11	2,500	3,000	2,750	44	2,316	1.68	88.40	164.97	1,808.07	3.57	39.09	0	7	0.00	70.00	0.00	552.24	0.00	64.78	0.00	30.54			
12	3,000	4,000	3,500	55	2,371	2.10	90.50	250.66	2,058.73	5.42	44.51	0	7	0.00	70.00	0.00	552.24	0.00	64.78	0.00	26.82			
13	4,000	5,000	4,500	41	2,412	1.56	92.06	216.04	2,274.77	4.67	49.18	0	7	0.00	70.00	0.00	552.24	0.00	64.78	0.00	24.28			
14	5,000	7,500	6,250	37	2,449	1.41	93.47	283.14	2,557.91	6.12	55.31	1	8	10.00	80.00	50.00	602.24	5.87	70.65	17.66	23.54			
15	7,500	10,000	8,750	42	2,491	1.60	95.08	410.41	2,968.32	8.87	64.18	1	9	10.00	90.00	158.41	760.65	18.58	89.23	38.60	25.63			
16	10,000	20,000	15,000	54	2,545	2.06	97.14	664.55	3,632.87	14.37	78.55	0	9	0.00	90.00	0.00	760.65	0.00	89.23	0.00	20.94			
17	20,000	50,000	35,000	47	2,592	1.79	98.93	343.32	3,976.19	7.42	85.97	1	10	10.00	100.00	91.84	852.49	10.77	100.00	26.75	21.44			
18	50,000	100,000	75,000	17	2,609	0.65	99.58	115.50	4,091.69	2.50	88.47	0	10	0.00	100.00	0.00	852.49	0.00	100.00	0.00	20.83			
19	100,000	500,000	300,000	4	2,613	0.15	99.73	21.83	4,113.51	0.47	88.94	0	10	0.00	100.00	0.00	852.49	0.00	100.00	0.00	20.72			
20	500,000	UP		7	2,620	0.27	100.00	511.43	4,624.95	11.06	100.00	0	10	0.00	100.00	0.00	852.49	0.00	100.00	0.00	18.43			
				2,620					4,624.95					10					852.49					18.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2965 Motor vehicle pools with service station under code 2961

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	270	270	12.52	12.52	96.03	96.03	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	99	369	4.59	17.11	74.26	170.30	0.96	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	133	502	6.17	23.27	188.12	358.42	2.44	4.64	1	1	1.85	1.85	81.05	81.05	10.23	10.23	43.08	22.61			
4	200	300	250	102	604	4.73	28.00	81.28	439.70	1.05	5.69	0	1	0.00	1.85	0.00	81.05	0.00	10.23	0.00	18.43			
5	300	500	400	162	766	7.51	35.51	254.79	694.49	3.30	8.99	1	2	1.85	3.70	0.00	81.05	0.00	10.23	0.00	11.67			
6	500	750	625	127	893	5.89	41.40	91.32	785.80	1.18	10.17	0	2	0.00	3.70	0.00	81.05	0.00	10.23	0.00	10.31			
7	750	1,000	875	135	1,028	6.26	47.66	171.79	957.59	2.22	12.40	1	3	1.85	5.56	7.95	89.00	1.00	11.23	4.63	9.29			
8	1,000	1,500	1,250	198	1,226	9.18	56.84	303.99	1,261.58	3.93	16.33	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	7.05			
9	1,500	2,000	1,750	169	1,395	7.83	64.67	392.53	1,654.10	5.08	21.41	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	5.38			
10	2,000	2,500	2,250	91	1,486	4.22	68.89	311.20	1,965.30	4.03	25.44	0	3	0.00	5.56	0.00	89.00	0.00	11.23	0.00	4.53			
11	2,500	3,000	2,750	73	1,559	3.38	72.28	275.57	2,240.87	3.57	29.01	1	4	1.85	7.41	7.64	96.64	0.96	12.19	2.77	4.31			
12	3,000	4,000	3,500	106	1,665	4.91	77.19	417.46	2,658.32	5.40	34.41	1	5	1.85	9.26	0.00	96.64	0.00	12.19	0.00	3.64			
13	4,000	5,000	4,500	61	1,726	2.83	80.02	340.23	2,998.56	4.40	38.81	7	12	12.96	22.22	0.11	96.75	0.01	12.21	0.03	3.23			
14	5,000	7,500	6,250	124	1,850	5.75	85.77	876.54	3,875.09	11.35	50.16	3	15	5.56	27.78	48.38	145.12	6.10	18.31	5.52	3.74			
15	7,500	10,000	8,750	63	1,913	2.92	88.69	517.76	4,392.85	6.70	56.86	2	17	3.70	31.48	139.65	284.77	17.62	35.93	26.97	6.48			
16	10,000	20,000	15,000	108	2,021	5.01	93.69	1,361.44	5,754.29	17.62	74.49	8	25	14.81	46.30	121.01	405.78	15.27	51.20	8.89	7.05			
17	20,000	50,000	35,000	116	2,137	5.38	99.07	1,750.80	7,505.09	22.66	97.15	24	49	44.44	90.74	357.31	763.10	45.09	96.29	20.41	10.17			
18	50,000	100,000	75,000	18	2,155	0.83	99.91	155.35	7,660.44	2.01	99.16	3	52	5.56	96.30	21.57	784.67	2.72	99.01	13.89	10.24			
19	100,000	500,000	300,000	2	2,157	0.09	100.00	65.00	7,725.44	0.84	100.00	2	54	3.70	100.00	7.83	792.50	0.99	100.00	12.04	10.26			
20	500,000	UP		0	2,157	0.00	100.00	0.00	7,725.44	0.00	100.00	0	54	0.00	100.00	0.00	792.50	0.00	100.00	0.00	10.26			
				2,157					7,725.44					54					792.50					10.26



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2966 Motor vehicle pools with body repairservice under code 2961

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	184	184	28.01	28.01	37.14	37.14	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	196	1.83	29.83	34.81	71.94	1.46	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	218	3.35	33.18	72.31	144.25	3.03	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	249	4.72	37.90	40.47	184.72	1.70	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	283	5.18	43.07	36.53	221.25	1.53	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	54	337	8.22	51.29	72.52	293.77	3.04	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	362	3.81	55.10	41.39	335.16	1.73	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	398	5.48	60.58	65.54	400.70	2.75	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	37	435	5.63	66.21	126.52	527.22	5.30	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	36	471	5.48	71.69	122.08	649.30	5.11	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	38	509	5.78	77.47	166.90	816.20	6.99	34.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	535	3.96	81.43	176.03	992.23	7.37	41.56	1	1	10.00	10.00	37.38	37.38	19.58	19.58	21.23	3.77			
13	4,000	5,000	4,500	20	555	3.04	84.47	152.55	1,144.78	6.39	47.95	0	1	0.00	10.00	0.00	37.38	0.00	19.58	0.00	3.27			
14	5,000	7,500	6,250	24	579	3.65	88.13	194.43	1,339.21	8.14	56.10	0	1	0.00	10.00	0.00	37.38	0.00	19.58	0.00	2.79			
15	7,500	10,000	8,750	13	592	1.98	90.11	106.55	1,445.77	4.46	60.56	1	2	10.00	20.00	7.42	44.80	3.89	23.46	6.96	3.10			
16	10,000	20,000	15,000	33	625	5.02	95.13	420.64	1,866.41	17.62	78.18	0	2	0.00	20.00	0.00	44.80	0.00	23.46	0.00	2.40			
17	20,000	50,000	35,000	30	655	4.57	99.70	488.91	2,355.32	20.48	98.66	8	10	80.00	100.00	146.14	190.94	76.54	100.00	29.89	8.11			
18	50,000	100,000	75,000	1	656	0.15	99.85	26.98	2,382.30	1.13	99.79	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.01			
19	100,000	500,000	300,000	1	657	0.15	100.00	5.04	2,387.34	0.21	100.00	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.00			
20	500,000	UP		0	657	0.00	100.00	0.00	2,387.34	0.00	100.00	0	10	0.00	100.00	0.00	190.94	0.00	100.00	0.00	8.00			
				657					2,387.34					10					190.94					8.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2967 Motor vehicle pools with a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	1.89	1.89	1.37	1.37	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	16	4.17	6.06	1.90	3.27	0.38	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	177	193	67.05	73.11	72.75	76.02	14.47	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	195	0.76	73.86	0.71	76.73	0.14	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	203	3.03	76.89	10.34	87.07	2.06	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	224	7.95	84.85	36.92	123.99	7.34	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	229	1.89	86.74	9.25	133.24	1.84	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	236	2.65	89.39	33.19	166.43	6.60	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	239	1.14	90.53	20.17	186.60	4.01	37.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	246	2.65	93.18	41.90	228.50	8.33	45.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	247	0.38	93.56	9.64	238.13	1.92	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	257	3.79	97.35	102.39	340.53	20.37	67.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	258	0.38	97.73	25.55	366.08	5.08	72.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	260	0.76	98.48	41.94	408.02	8.34	81.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	264	1.52	100.00	94.71	502.73	18.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	264	0.00	100.00	0.00	502.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				264				502.73				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2968 Motor vehicle pools with body repair work & service station

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	27.23	27.23	9.91	9.91	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	80	10.33	37.56	6.46	16.37	1.46	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	108	13.15	50.70	11.17	27.53	2.52	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	120	5.63	56.34	12.52	40.05	2.83	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	144	11.27	67.61	29.01	69.06	6.56	15.61	1	1	33.33	33.33	11.52	11.52	16.41	16.41	39.73	16.69			
6	500	750	625	16	160	7.51	75.12	24.52	93.59	5.54	21.15	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	12.31			
7	750	1,000	875	12	172	5.63	80.75	27.16	120.74	6.14	27.29	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	9.54			
8	1,000	1,500	1,250	7	179	3.29	84.04	28.99	149.73	6.55	33.84	0	1	0.00	33.33	0.00	11.52	0.00	16.41	0.00	7.70			
9	1,500	2,000	1,750	6	185	2.82	86.85	21.04	170.77	4.75	38.59	1	2	33.33	66.67	3.71	15.23	5.28	21.69	17.64	8.92			
10	2,000	2,500	2,250	6	191	2.82	89.67	15.23	186.00	3.44	42.04	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	8.19			
11	2,500	3,000	2,750	2	193	0.94	90.61	7.27	193.27	1.64	43.68	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	7.88			
12	3,000	4,000	3,500	4	197	1.88	92.49	31.82	225.09	7.19	50.87	0	2	0.00	66.67	0.00	15.23	0.00	21.69	0.00	6.77			
13	4,000	5,000	4,500	2	199	0.94	93.43	22.28	247.36	5.03	55.90	1	3	33.33	100.00	55.00	70.23	78.31	100.00	246.90	28.39			
14	5,000	7,500	6,250	3	202	1.41	94.84	27.89	275.26	6.30	62.21	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	25.52			
15	7,500	10,000	8,750	2	204	0.94	95.77	7.21	282.46	1.63	63.84	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	24.87			
16	10,000	20,000	15,000	4	208	1.88	97.65	60.69	343.15	13.72	77.55	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	20.47			
17	20,000	50,000	35,000	1	209	0.47	98.12	3.07	346.22	0.69	78.24	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	20.29			
18	50,000	100,000	75,000	1	210	0.47	98.59	36.96	383.18	8.35	86.60	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	18.33			
19	100,000	500,000	300,000	3	213	1.41	100.00	59.31	442.49	13.40	100.00	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	15.87			
20	500,000	UP		0	213	0.00	100.00	0.00	442.49	0.00	100.00	0	3	0.00	100.00	0.00	70.23	0.00	100.00	0.00	15.87			
				213					442.49					3					70.23					15.87



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2969 Rust protection / paint protection workshops

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.45	1.45	0.92	0.92	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.45	2.90	0.09	1.02	0.04	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	2.90	5.80	0.57	1.59	0.24	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.45	7.25	0.34	1.93	0.14	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	8	4.35	11.59	1.25	3.17	0.53	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	17	13.04	24.64	7.25	10.42	3.06	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	27	14.49	39.13	8.71	19.13	3.68	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	33	8.70	47.83	7.35	26.47	3.10	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	40	10.14	57.97	18.01	44.48	7.60	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	41	1.45	59.42	2.86	47.34	1.21	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	43	2.90	62.32	25.27	72.61	10.67	30.65	2	2	100.00	100.00	108.78	108.78	100.00	100.00	430.51	149.81			
12	3,000	4,000	3,500	6	49	8.70	71.01	23.42	96.03	9.89	40.53	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	113.27			
13	4,000	5,000	4,500	6	55	8.70	79.71	25.75	121.78	10.87	51.40	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	89.32			
14	5,000	7,500	6,250	3	58	4.35	84.06	19.65	141.44	8.30	59.70	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	76.91			
15	7,500	10,000	8,750	1	59	1.45	85.51	0.00	141.44	0.00	59.70	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	76.91			
16	10,000	20,000	15,000	7	66	10.14	95.65	35.48	176.92	14.98	74.68	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	61.49			
17	20,000	50,000	35,000	3	69	4.35	100.00	60.00	236.91	25.32	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91			
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91			
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91			
20	500,000	UP		0	69	0.00	100.00	0.00	236.91	0.00	100.00	0	2	0.00	100.00	0.00	108.78	0.00	100.00	0.00	45.91			
				69					236.91					2					108.78					45.91



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	11.19	11.19	1.22	1.22	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	27	8.96	20.15	18.06	19.28	5.84	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	49	16.42	36.57	57.86	77.14	18.72	24.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	56	5.22	41.79	10.72	87.86	3.47	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	66	7.46	49.25	3.51	91.36	1.14	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	71	3.73	52.99	4.59	95.95	1.48	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	83	8.96	61.94	1.89	97.84	0.61	31.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	93	7.46	69.40	6.91	104.74	2.23	33.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	100	5.22	74.63	7.90	112.64	2.56	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	101	0.75	75.37	13.06	125.70	4.22	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	105	2.99	78.36	10.49	115.21	3.39	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	112	5.22	83.58	24.04	139.25	7.78	45.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	117	3.73	87.31	38.72	177.98	12.53	57.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	118	0.75	88.06	6.90	184.88	2.23	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	121	2.24	90.30	1.20	186.08	0.39	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	131	7.46	97.76	118.66	304.74	38.39	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	132	0.75	98.51	3.03	307.76	0.98	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	133	0.75	99.25	1.23	308.99	0.40	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	134	0.75	100.00	0.13	309.12	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	134	0.00	100.00	0.00	309.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				134					309.12					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR 2015
 OCCUPATION CODE 2971 Appartements/condominiumsoffices not exceeding 6 storeys

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	47,010	47,010	29.06	29.06	90,347.82	90,347.82	55.44	55.44	123	123	10.82	10.82	919.89	919.89	1.44	1.44	1.02	1.02	
2	50	100	75	9,984	56,994	6.17	35.23	3,331.43	87,016.40	2.04	53.40	27	150	2.37	13.19	562.16	1,482.05	0.88	2.32	16.87	1.70	
3	100	200	150	15,305	72,299	9.46	44.70	5,087.17	81,929.22	3.12	50.27	35	185	3.08	16.27	1,057.36	2,539.41	1.65	3.97	20.78	3.10	
4	200	300	250	10,189	82,488	6.30	51.00	3,598.30	78,330.92	2.21	48.07	38	223	3.34	19.61	1,639.44	4,178.86	2.56	6.54	45.56	5.33	
5	300	500	400	15,431	97,919	9.54	60.53	6,921.44	71,409.48	4.25	43.82	59	282	5.19	24.80	2,071.87	6,250.73	3.24	9.78	29.93	8.75	
6	500	750	625	12,820	110,739	7.93	68.46	6,682.69	64,726.79	4.10	39.72	45	327	3.96	28.76	3,186.97	9,437.70	4.98	14.76	47.69	14.58	
7	750	1,000	875	10,003	120,742	6.18	74.64	7,067.55	57,659.24	4.34	35.38	41	368	3.61	32.37	1,083.25	10,520.94	1.69	16.46	15.33	18.25	
8	1,000	1,500	1,250	9,894	130,636	6.12	80.76	9,777.55	47,881.70	6.00	29.38	35	403	3.08	35.44	5,455.76	15,976.70	8.53	24.99	55.80	33.37	
9	1,500	2,000	1,750	5,768	136,404	3.57	84.33	8,029.25	39,852.45	4.93	24.45	24	427	2.11	37.55	1,354.28	17,330.98	2.12	27.11	16.87	43.49	
10	2,000	2,500	2,250	3,717	140,121	2.30	86.62	6,392.62	33,459.83	3.92	20.53	18	445	1.58	39.14	4,443.76	21,774.74	6.95	34.06	69.51	65.08	
11	2,500	3,000	2,750	2,838	142,959	1.75	88.38	5,996.07	27,463.76	3.68	16.85	19	464	1.67	40.81	4,762.27	26,537.01	7.45	41.51	79.42	96.63	
12	3,000	4,000	3,500	3,832	146,791	2.37	90.75	10,378.72	17,085.04	6.37	10.48	26	490	2.29	43.10	1,693.80	28,230.80	2.65	44.16	16.32	165.24	
13	4,000	5,000	4,500	2,594	149,385	1.60	92.35	7,840.45	9,244.59	4.81	5.67	29	519	2.55	45.65	555.54	28,786.34	0.87	45.02	7.09	311.39	
14	5,000	7,500	6,250	3,599	152,984	2.22	94.58	13,477.48	4,232.89	8.27	2.60	55	574	4.84	50.48	1,732.79	30,519.13	2.71	47.74	12.86	721.00	
15	7,500	10,000	8,750	1,995	154,979	1.23	95.81	10,046.01	14,278.91	6.16	8.76	48	622	4.22	54.71	11,700.92	42,220.05	18.30	66.04	116.47	295.68	
16	10,000	20,000	15,000	3,022	158,001	1.87	97.68	21,113.37	35,392.28	12.96	21.72	90	712	7.92	62.62	3,174.21	45,394.26	4.96	71.00	15.03	128.26	
17	20,000	50,000	35,000	2,031	160,032	1.26	98.93	19,704.58	55,096.86	12.09	33.81	75	787	6.60	69.22	2,035.79	47,430.05	3.18	74.19	10.33	86.08	
18	50,000	100,000	75,000	732	160,764	0.45	99.39	4,414.87	59,511.72	2.71	36.52	95	882	8.36	77.57	3,835.99	51,266.04	6.00	80.19	86.89	86.14	
19	100,000	500,000	300,000	663	161,427	0.41	99.80	6,332.84	65,844.57	3.89	40.40	45	927	3.96	81.53	2,536.23	53,802.26	3.97	84.15	40.05	81.71	
20	500,000	UP		330	161,757	0.20	100.00	97,122.65	162,967.21	59.60	100.00	210	1,137	18.47	100.00	10,132.22	63,934.48	15.85	100.00	10.43	39.23	
				161,757					162,967.21					1,137					63,934.48			39.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2972 Appartements/condominiums/offices exceeding 6-18 storeys

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,659	4,659	42.36	42.36	414.16	414.16	1.93	1.93	9	3.32	3.32	86.64	86.64	0.38	0.38	20.92	20.92				
2	50	100	75	485	5,144	4.41	46.77	289.96	704.11	1.35	3.29	4	1.48	4.80	38.29	124.93	0.17	0.54	13.21	17.74				
3	100	200	150	460	5,604	4.18	50.95	474.09	1,178.21	2.21	5.50	3	1.11	5.90	17.65	142.58	0.08	0.62	3.72	12.10				
4	200	300	250	436	6,040	3.96	54.91	467.42	1,645.62	2.18	7.69	0	0.00	5.90	0.00	142.58	0.00	0.62	0.00	8.66				
5	300	500	400	1,320	7,360	12.00	66.92	924.34	2,569.97	4.32	12.01	1	0.37	6.27	1.40	143.98	0.01	0.63	0.15	5.60				
6	500	750	625	281	7,641	2.55	69.47	241.84	2,811.81	1.13	13.14	3	1.11	7.38	7.07	151.05	0.03	0.66	2.93	5.37				
7	750	1,000	875	302	7,943	2.75	72.22	194.37	3,006.17	0.91	14.04	0	0.00	7.38	0.00	151.05	0.00	0.66	0.00	5.02				
8	1,000	1,500	1,250	334	8,277	3.04	75.25	421.04	3,427.21	1.97	16.01	0	0.00	7.38	0.00	151.05	0.00	0.66	0.00	4.41				
9	1,500	2,000	1,750	151	8,428	1.37	76.63	317.22	3,744.44	1.48	17.49	0	0.00	7.38	0.00	151.05	0.00	0.66	0.00	4.03				
10	2,000	2,500	2,250	143	8,571	1.30	77.93	263.16	4,007.60	1.23	18.72	3	1.11	8.49	83.91	234.97	0.36	1.02	31.89	5.86				
11	2,500	3,000	2,750	120	8,691	1.09	79.02	288.43	4,296.03	1.35	20.07	2	0.74	9.23	15.97	250.94	0.07	1.09	5.54	5.84				
12	3,000	4,000	3,500	151	8,842	1.37	80.39	351.56	4,647.59	1.64	21.71	4	2.9	10.70	44.55	295.49	0.19	1.28	12.67	6.36				
13	4,000	5,000	4,500	104	8,946	0.95	81.33	477.81	5,125.40	2.23	23.94	2	0.74	11.44	6.64	302.13	0.03	1.31	1.39	5.89				
14	5,000	7,500	6,250	146	9,092	1.33	82.66	572.28	5,697.67	2.67	26.62	4	3.5	12.92	67.31	369.44	0.29	1.61	11.76	6.48				
15	7,500	10,000	8,750	118	9,210	1.07	83.73	698.21	6,395.88	3.26	29.88	1	0.37	13.28	0.11	369.55	0.00	1.61	0.02	5.78				
16	10,000	20,000	15,000	318	9,528	2.89	86.63	1,969.48	8,365.36	9.20	39.08	12	4.43	17.71	68.19	437.74	0.30	1.90	3.46	5.23				
17	20,000	50,000	35,000	463	9,991	4.21	90.84	4,308.57	12,673.93	20.13	59.21	24	8.86	26.57	736.72	1,174.47	3.20	5.11	17.10	9.27				
18	50,000	100,000	75,000	390	10,381	3.55	94.38	3,684.54	16,358.47	17.21	76.42	38	14.02	40.59	12,557.60	13,732.07	54.59	59.69	340.82	83.94				
19	100,000	500,000	300,000	547	10,928	4.97	99.35	4,557.83	20,916.30	21.29	97.72	51	18.82	59.41	8,917.58	22,649.65	38.76	98.46	195.65	108.29				
20	500,000	UP		71	10,999	0.65	100.00	488.92	21,405.22	2.28	100.00	110	40.59	100.00	354.91	23,004.56	1.54	100.00	72.59	107.47				
				10,999					21,405.22					271					23,004.56					107.47



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2973 Appartements/condominiums/offices exceeding 18 storeys

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,228	1,228	20.38	20.38	348.99	348.99	2.22	2.22	5	5	3.52	3.52	9.37	9.37	0.08	0.08	2.69	2.69			
2	50	100	75	278	1,506	4.61	24.99	185.64	534.63	1.18	3.40	1	6	0.70	4.23	2.32	11.69	0.02	0.10	1.25	2.19			
3	100	200	150	440	1,946	7.30	32.29	516.34	1,050.98	3.29	6.69	3	9	2.11	6.34	26.37	38.06	0.23	0.33	5.11	3.62			
4	200	300	250	443	2,389	7.35	39.64	245.76	1,296.74	1.56	8.25	0	9	0.00	6.34	0.00	38.06	0.00	0.33	0.00	2.93			
5	300	500	400	556	2,945	9.23	48.87	395.55	1,692.29	2.52	10.77	0	9	0.00	6.34	0.00	38.06	0.00	0.33	0.00	2.25			
6	500	750	625	330	3,275	5.48	54.35	199.36	1,891.65	1.27	12.04	0	9	0.00	6.34	0.00	38.06	0.00	0.33	0.00	2.01			
7	750	1,000	875	300	3,575	4.98	59.33	251.39	2,143.03	1.60	13.63	0	9	0.00	6.34	0.00	38.06	0.00	0.33	0.00	1.78			
8	1,000	1,500	1,250	295	3,870	4.90	64.22	343.33	2,486.36	2.18	15.82	1	10	0.70	7.04	0.63	38.69	0.01	0.33	0.18	1.56			
9	1,500	2,000	1,750	214	4,084	3.55	67.77	350.56	2,836.92	2.23	18.05	0	10	0.00	7.04	0.00	38.69	0.00	0.33	0.00	1.36			
10	2,000	2,500	2,250	140	4,224	2.32	70.10	307.66	3,144.58	1.96	20.01	0	10	0.00	7.04	0.00	38.69	0.00	0.33	0.00	1.23			
11	2,500	3,000	2,750	101	4,325	1.68	71.77	197.76	3,342.34	1.26	21.27	0	10	0.00	7.04	0.00	38.69	0.00	0.33	0.00	1.16			
12	3,000	4,000	3,500	183	4,508	3.04	74.81	442.99	3,785.33	2.82	24.08	1	11	0.70	7.75	58.53	97.22	0.50	0.83	13.21	2.57			
13	4,000	5,000	4,500	96	4,604	1.59	76.40	252.38	4,037.71	1.61	25.69	1	12	0.70	8.45	0.06	97.28	0.00	0.83	0.02	2.41			
14	5,000	7,500	6,250	121	4,725	2.01	78.41	501.16	4,538.87	3.19	28.88	1	13	0.70	9.15	3.68	100.95	0.03	0.86	0.73	2.22			
15	7,500	10,000	8,750	91	4,816	1.51	79.92	583.14	5,122.01	3.71	32.59	4	17	2.82	11.97	8.00	108.95	0.07	0.93	1.37	2.13			
16	10,000	20,000	15,000	189	5,005	3.14	83.06	1,019.62	6,141.63	6.49	39.08	4	21	2.82	14.79	5.39	114.34	0.05	0.98	0.53	1.86			
17	20,000	50,000	35,000	199	5,204	3.30	86.36	1,422.68	7,564.31	9.05	48.13	17	38	11.97	26.76	106.22	220.55	0.91	1.88	7.47	2.92			
18	50,000	100,000	75,000	157	5,361	2.61	88.96	1,954.43	9,518.74	12.43	60.56	6	44	4.23	30.99	323.32	543.87	2.76	4.65	16.54	5.71			
19	100,000	500,000	300,000	534	5,895	8.86	97.83	5,508.01	15,026.75	35.04	95.61	60	104	42.25	73.24	7,351.94	7,895.81	62.81	67.45	133.48	52.55			
20	500,000	UP		131	6,026	2.17	100.00	690.59	15,717.34	4.39	100.00	38	142	26.76	100.00	3,809.85	11,705.66	32.55	100.00	551.68	74.48			
				6,026					15,717.34					142					11,705.66					74.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2974 Convention halls and other multi purpose buildings

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	84	84	11.91	11.91	6.74	6.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	109	3.55	15.46	31.40	24.66	1.21	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	128	2.70	18.16	13.17	37.84	0.51	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	158	4.26	22.41	7.70	45.54	0.30	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	52	210	7.38	29.79	20.79	66.33	0.80	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	249	5.53	35.32	26.21	92.54	1.01	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	53	302	7.52	42.84	46.21	138.74	1.77	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	37	339	5.25	48.09	37.92	176.66	1.46	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	51	390	7.23	55.32	78.03	254.69	3.00	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	410	2.84	58.16	58.42	313.11	2.24	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	28	438	3.97	62.13	91.70	404.81	3.52	15.54	1	1	4.17	4.17	5.46	5.46	1.48	1.48	5.96	1.35			
12	3,000	4,000	3,500	29	467	4.11	66.24	102.12	506.93	3.92	19.46	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	1.08			
13	4,000	5,000	4,500	25	492	3.55	69.79	147.88	654.81	5.68	25.14	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	0.83			
14	5,000	7,500	6,250	21	513	2.98	72.77	84.42	739.23	3.24	28.38	0	1	0.00	4.17	0.00	5.46	0.00	1.48	0.00	0.74			
15	7,500	10,000	8,750	13	526	1.84	74.61	61.60	800.83	2.37	30.75	2	3	8.33	12.50	54.84	60.30	14.84	16.32	89.02	7.53			
16	10,000	20,000	15,000	52	578	7.38	81.99	580.38	1,381.21	22.28	53.03	2	5	8.33	20.83	59.58	119.88	16.12	32.45	10.26	8.68			
17	20,000	50,000	35,000	42	620	5.96	87.94	656.89	2,038.10	25.22	78.25	0	5	0.00	20.83	0.00	119.88	0.00	32.45	0.00	5.88			
18	50,000	100,000	75,000	26	646	3.69	91.63	193.08	2,231.18	7.41	85.67	0	5	0.00	20.83	0.00	119.88	0.00	32.45	0.00	5.37			
19	100,000	500,000	300,000	44	690	6.24	97.87	288.54	2,519.72	11.08	96.75	16	21	66.67	87.50	228.83	348.70	61.94	94.38	79.31	13.84			
20	500,000	UP		15	705	2.13	100.00	84.74	2,604.46	3.25	100.00	3	24	12.50	100.00	20.76	369.46	5.62	100.00	24.49	14.19			
				705					2,604.46					24					369.46					14.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR 2015
 OCCUPATION CODE 2975 -exceeding 24 storeys above ground

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,023	2,023	28.61	28.61	605.13	605.13	4.03	4.03	38	38	12.18	12.18	92.11	92.11	1.35	1.35	15.22	15.22			
2	50	100	75	330	2,353	4.67	33.28	295.52	900.66	1.97	5.99	0	38	0.00	12.18	0.00	92.11	0.00	1.35	0.00	10.23	10.23		
3	100	200	150	387	2,740	5.47	38.75	357.98	1,258.64	2.38	8.37	1	39	0.32	12.50	105.63	197.73	1.55	2.90	29.51	15.71			
4	200	300	250	386	3,126	5.46	44.21	222.71	1,481.36	1.48	9.85	2	41	0.64	13.14	103.26	300.99	1.51	4.41	46.36	20.32			
5	300	500	400	547	3,673	7.74	51.94	456.68	1,938.04	3.04	12.89	9	50	2.88	16.03	368.24	669.23	5.40	9.81	80.63	34.53			
6	500	750	625	359	4,032	5.08	57.02	229.03	2,167.07	1.52	14.42	0	50	0.00	16.03	0.00	669.23	0.00	9.81	0.00	30.88	30.88		
7	750	1,000	875	277	4,309	3.92	60.94	289.72	2,456.78	1.93	16.34	0	50	0.00	16.03	0.00	669.23	0.00	9.81	0.00	27.24	27.24		
8	1,000	1,500	1,250	310	4,619	4.38	65.32	383.55	2,840.33	2.55	18.90	1	51	0.32	16.35	204.59	873.82	3.00	12.80	53.34	30.76			
9	1,500	2,000	1,750	169	4,788	2.39	67.71	256.95	3,097.28	1.71	20.60	0	51	0.00	16.35	0.00	873.82	0.00	12.80	0.00	28.21	28.21		
10	2,000	2,500	2,250	129	4,917	1.82	69.54	187.01	3,284.29	1.24	21.85	1	52	0.32	16.67	6.91	880.74	0.10	12.90	3.70	26.82	26.82		
11	2,500	3,000	2,750	114	5,031	1.61	71.15	347.00	3,631.29	2.31	24.16	1	53	0.32	16.99	1.32	882.06	0.02	12.92	0.38	24.29	24.29		
12	3,000	4,000	3,500	132	5,163	1.87	73.02	550.19	4,181.47	3.66	27.82	1	54	0.32	17.31	0.10	882.16	0.00	12.93	0.02	21.10	21.10		
13	4,000	5,000	4,500	84	5,247	1.19	74.20	257.88	4,439.36	1.72	29.53	1	55	0.32	17.63	35.00	917.16	0.51	13.44	13.57	20.66	20.66		
14	5,000	7,500	6,250	160	5,407	2.26	76.47	602.10	5,041.46	4.01	33.54	6	61	1.92	19.55	20.88	938.03	0.31	13.74	3.47	18.61	18.61		
15	7,500	10,000	8,750	82	5,489	1.16	77.63	481.59	5,523.04	3.20	36.74	1	62	0.32	19.87	0.11	938.14	0.00	13.75	0.02	16.99	16.99		
16	10,000	20,000	15,000	196	5,685	2.77	80.40	1,552.41	7,075.45	10.33	47.07	10	72	3.21	23.08	142.19	1,080.33	2.08	15.83	9.16	15.27	15.27		
17	20,000	50,000	35,000	190	5,875	2.69	83.09	1,447.75	8,523.21	9.63	56.70	25	97	8.01	31.09	157.01	1,237.35	2.30	18.13	10.85	14.52	14.52		
18	50,000	100,000	75,000	112	5,987	1.58	84.67	763.28	9,286.49	5.08	61.78	23	120	7.37	38.46	1,436.76	2,674.11	21.05	39.18	188.23	28.80	28.80		
19	100,000	500,000	300,000	622	6,609	8.80	93.47	4,404.13	13,690.62	29.30	91.08	90	210	28.85	67.31	841.70	3,515.81	12.33	51.51	19.11	25.68	25.68		
20	500,000	UP		462	7,071	6.53	100.00	1,341.43	15,032.04	8.92	100.00	102	312	32.69	100.00	3,309.04	6,824.85	48.49	100.00	246.68	45.40	45.40		
				7,071					15,032.04					312					6,824.85					45.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 2976

Dwelling houses not classified as shop houses / 3 storeys

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	130,763	130,763	17.11	17.11	12,417.31	12,417.31	4.90	4.90	48	48	5.67	5.67	768.69	768.69	1.44	1.44	6.19	6.19	
2	50	100	75	102,459	233,222	13.40	30.51	10,380.49	22,797.80	4.10	9.00	29	77	3.42	9.09	1,065.89	1,834.58	2.00	3.43	10.27	8.05	
3	100	200	150	148,469	381,691	19.42	49.93	20,628.28	43,426.09	8.15	17.15	79	156	9.33	18.42	4,951.12	6,785.70	9.27	12.70	24.00	15.63	
4	200	300	250	92,941	474,632	12.16	62.09	17,751.76	61,177.85	7.01	24.16	62	218	7.32	25.74	3,232.35	10,018.04	6.05	18.75	18.21	16.38	
5	300	500	400	108,883	583,515	14.24	76.33	27,604.36	88,782.20	10.90	35.06	111	329	13.11	38.84	6,448.66	16,466.71	12.07	30.82	23.36	18.55	
6	500	750	625	60,916	644,431	7.97	84.30	22,947.20	111,729.40	9.06	44.12	68	397	8.03	46.87	5,229.49	21,696.20	9.79	40.61	22.79	19.42	
7	750	1,000	875	42,194	686,625	5.52	89.82	22,211.35	133,940.75	8.77	52.89	62	459	7.32	54.19	3,099.13	24,795.33	5.80	46.41	13.95	18.51	
8	1,000	1,500	1,250	32,206	718,831	4.21	94.03	24,976.41	158,917.16	9.86	62.75	70	529	8.26	62.46	3,143.32	27,938.65	5.88	52.29	12.59	17.58	
9	1,500	2,000	1,750	15,512	734,343	2.03	96.06	15,550.86	174,468.03	6.14	68.89	37	566	4.37	66.82	856.57	28,795.22	1.60	53.90	5.51	16.50	
10	2,000	2,500	2,250	7,835	742,178	1.02	97.08	11,355.85	185,823.88	4.48	73.38	18	584	2.13	68.95	3,124.94	31,920.17	5.85	59.75	27.52	17.18	
11	2,500	3,000	2,750	5,334	747,512	0.70	97.78	9,491.90	195,315.78	3.75	77.13	27	611	3.19	72.14	711.31	32,631.48	1.33	61.08	7.49	16.71	
12	3,000	4,000	3,500	5,247	752,759	0.69	98.47	11,365.38	206,681.16	4.49	81.61	27	638	3.19	75.32	1,816.82	34,448.30	3.40	64.48	15.99	16.67	
13	4,000	5,000	4,500	3,157	755,916	0.41	98.88	8,901.38	215,582.54	3.51	85.13	25	663	2.95	78.28	5,446.69	39,894.99	10.19	74.67	61.19	18.51	
14	5,000	7,500	6,250	3,159	759,075	0.41	99.30	11,509.53	227,092.07	4.54	89.67	31	694	3.66	81.94	3,907.37	43,802.36	7.31	81.99	33.95	19.29	
15	7,500	10,000	8,750	1,632	760,707	0.21	99.51	8,374.84	235,466.91	3.31	92.98	12	706	1.42	83.35	1,552.28	45,354.65	2.91	84.89	18.54	19.26	
16	10,000	20,000	15,000	1,951	762,658	0.26	99.76	10,008.40	245,475.31	3.95	96.93	47	753	5.55	88.90	4,353.64	49,708.29	8.15	93.04	43.50	20.25	
17	20,000	50,000	35,000	1,169	763,827	0.15	99.92	6,031.02	251,506.33	2.38	99.32	53	806	6.26	95.16	2,444.51	52,152.79	4.58	97.62	40.53	20.74	
18	50,000	100,000	75,000	369	764,196	0.05	99.96	1,079.69	252,586.02	0.43	99.74	21	827	2.48	97.64	752.79	52,905.58	1.41	99.03	69.72	20.95	
19	100,000	500,000	300,000	199	764,395	0.03	99.99	495.33	253,081.35	0.20	99.94	18	845	2.13	99.76	501.95	53,407.54	0.94	99.97	101.34	21.10	
20	500,000	UP		69	764,464	0.01	100.00	158.76	253,240.12	0.06	100.00	2	847	0.24	100.00	18.33	53,425.86	0.03	100.00	11.54	21.10	
				764,464					253,240.12					847					53,425.86			21.10



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2977 Dwelling houses buildings floating on the river/sea shore

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	121	121	38.66	38.66	9.18	9.18	5.11	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	49	170	15.65	54.31	16.42	25.61	9.15	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	53	223	16.93	71.25	32.28	57.89	17.98	32.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	16	239	5.11	76.36	7.07	64.96	3.94	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	21	260	6.71	83.07	19.44	84.40	10.83	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	278	5.75	88.82	17.03	101.43	9.48	56.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	282	1.28	90.10	3.13	104.56	1.74	58.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	295	4.15	94.25	23.78	128.34	13.24	71.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	299	1.28	95.53	8.62	136.96	4.80	76.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	304	1.60	97.12	13.17	150.13	7.34	83.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	310	1.92	99.04	17.70	167.84	9.86	93.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	311	0.32	99.36	0.16	167.99	0.09	93.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	312	0.32	99.68	4.07	172.06	2.27	95.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	313	0.32	100.00	7.50	179.56	4.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	313	0.00	100.00	0.00	179.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	313	0.00	100.00	0.00	179.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	313	0.00	100.00	0.00	179.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	313	0.00	100.00	0.00	179.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	313	0.00	100.00	0.00	179.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	313	0.00	100.00	0.00	179.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				313					179.56					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2978 Independent analytical laboratories

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	182	182	11.80	11.80	53.05	53.05	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	52	234	3.37	15.17	20.34	73.39	0.61	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	90	324	5.83	21.00	13.26	86.65	0.40	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	75	399	4.86	25.86	40.13	126.79	1.21	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	151	550	9.79	35.64	60.76	187.55	1.83	5.66	2	2	15.38	15.38	4.33	4.33	2.85	2.85	7.12	2.31			
6	500	750	625	110	660	7.13	42.77	62.79	250.34	1.89	7.55	2	4	15.38	30.77	77.52	81.84	51.16	54.02	123.44	32.69			
7	750	1,000	875	85	745	5.51	48.28	77.82	328.16	2.35	9.90	1	5	7.69	38.46	9.55	91.39	6.30	60.32	12.27	27.85			
8	1,000	1,500	1,250	128	873	8.30	56.58	185.95	514.11	5.61	15.50	4	9	30.77	69.23	16.07	107.46	10.61	70.93	8.64	20.90			
9	1,500	2,000	1,750	74	947	4.80	61.37	140.61	654.72	4.24	19.74	0	9	0.00	69.23	0.00	107.46	0.00	70.93	0.00	16.41			
10	2,000	2,500	2,250	76	1,023	4.93	66.30	151.18	805.89	4.56	24.30	1	10	7.69	76.92	18.90	126.36	12.47	83.40	12.50	15.68			
11	2,500	3,000	2,750	53	1,076	3.43	69.73	148.10	953.99	4.47	28.77	0	10	0.00	76.92	0.00	126.36	0.00	83.40	0.00	13.25			
12	3,000	4,000	3,500	80	1,156	5.18	74.92	267.23	1,221.23	8.06	36.83	0	10	0.00	76.92	0.00	126.36	0.00	83.40	0.00	10.35			
13	4,000	5,000	4,500	80	1,236	5.18	80.10	187.95	1,409.18	5.67	42.50	0	10	0.00	76.92	0.00	126.36	0.00	83.40	0.00	8.97			
14	5,000	7,500	6,250	107	1,343	6.93	87.04	361.81	1,770.99	10.91	53.41	0	10	0.00	76.92	0.00	126.36	0.00	83.40	0.00	7.14			
15	7,500	10,000	8,750	64	1,407	4.15	91.19	392.66	2,163.65	11.84	65.25	1	11	7.69	84.62	19.16	145.52	12.65	96.05	4.88	6.73			
16	10,000	20,000	15,000	55	1,462	3.56	94.75	456.46	2,620.11	13.77	79.01	0	11	0.00	84.62	0.00	145.52	0.00	96.05	0.00	5.55			
17	20,000	50,000	35,000	45	1,507	2.92	97.67	393.39	3,013.50	11.86	90.88	2	13	15.38	100.00	5.98	151.51	3.95	100.00	1.52	5.03			
18	50,000	100,000	75,000	25	1,532	1.62	99.29	139.84	3,153.34	4.22	95.10	0	13	0.00	100.00	0.00	151.51	0.00	100.00	0.00	4.80			
19	100,000	500,000	300,000	10	1,542	0.65	99.94	162.62	3,315.96	4.90	100.00	0	13	0.00	100.00	0.00	151.51	0.00	100.00	0.00	4.57			
20	500,000	UP		1	1,543	0.06	100.00	0.02	3,315.99	0.00	100.00	0	13	0.00	100.00	0.00	151.51	0.00	100.00	0.00	4.57			
				1,543					3,315.99					13					151.51					4.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	50.00	100.00	25.50	25.50	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	25.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					25.50					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2981 Public buildings

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	123	123	16.92	16.92	9.24	9.24	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	139	2.20	19.12	7.96	17.20	0.72	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	39	178	5.36	24.48	7.95	25.15	0.72	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	32	210	4.40	28.89	4.14	29.29	0.37	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	75	285	10.32	39.20	62.54	91.83	5.64	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	313	3.85	43.05	21.54	113.37	1.94	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	41	354	5.64	48.69	9.55	122.91	0.86	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	84	438	11.55	60.25	64.33	187.24	5.80	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	51	489	7.02	67.26	50.14	237.38	4.52	21.40	3	3	37.50	37.50	10.90	10.90	19.70	19.70	21.74	4.59			
10	2,000	2,500	2,250	33	522	4.54	71.80	39.78	277.16	3.59	24.99	0	3	0.00	37.50	0.00	10.90	0.00	19.70	0.00	3.93			
11	2,500	3,000	2,750	22	544	3.03	74.83	18.04	295.20	1.63	26.61	0	3	0.00	37.50	0.00	10.90	0.00	19.70	0.00	3.69			
12	3,000	4,000	3,500	33	577	4.54	79.37	50.81	346.01	4.58	31.20	0	3	0.00	37.50	0.00	10.90	0.00	19.70	0.00	3.15			
13	4,000	5,000	4,500	29	606	3.99	83.36	48.06	394.07	4.33	35.53	0	3	0.00	37.50	0.00	10.90	0.00	19.70	0.00	2.77			
14	5,000	7,500	6,250	45	651	6.19	89.55	223.60	617.67	20.16	55.69	3	6	37.50	75.00	4.44	15.34	8.03	27.73	1.99	2.48			
15	7,500	10,000	8,750	26	677	3.58	93.12	41.11	658.78	3.71	59.39	0	6	0.00	75.00	0.00	15.34	0.00	27.73	0.00	2.33			
16	10,000	20,000	15,000	19	696	2.61	95.74	83.30	742.08	7.51	66.90	0	6	0.00	75.00	0.00	15.34	0.00	27.73	0.00	2.07			
17	20,000	50,000	35,000	12	708	1.65	97.39	155.03	897.11	13.98	80.88	2	8	25.00	100.00	39.99	55.33	72.27	100.00	25.79	6.17			
18	50,000	100,000	75,000	1	709	0.14	97.52	0.16	897.27	0.01	80.90	0	8	0.00	100.00	0.00	55.33	0.00	100.00	0.00	6.17			
19	100,000	500,000	300,000	13	722	1.79	99.31	206.10	1,103.37	18.58	99.48	0	8	0.00	100.00	0.00	55.33	0.00	100.00	0.00	5.01			
20	500,000	UP		5	727	0.69	100.00	5.81	1,109.18	0.52	100.00	0	8	0.00	100.00	0.00	55.33	0.00	100.00	0.00	4.99			
				727					1,109.18					8					55.33					4.99



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2982 Police barracks and police stations

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	15.07	15.07	0.75	0.75	7.06	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	37	35.62	50.68	2.56	3.31	24.07	31.13	1	1	100.00	100.00	2.75	2.75	100.00	100.00	107.59	83.19
3	100	200	150	22	59	30.14	80.82	3.08	6.38	29.00	60.13	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	43.07
4	200	300	250	5	64	6.85	87.67	0.18	6.56	1.69	61.82	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	41.90
5	300	500	400	3	67	4.11	91.78	2.05	8.62	19.33	81.15	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	31.92
6	500	750	625	1	68	1.37	93.15	0.94	9.56	8.85	90.01	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	28.78
7	750	1,000	875	1	69	1.37	94.52	0.78	10.34	7.36	97.37	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	26.60
8	1,000	1,500	1,250	1	70	1.37	95.89	0.28	10.62	2.63	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
9	1,500	2,000	1,750	1	71	1.37	97.26	1.29	9.33	12.15	87.85	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	29.48
10	2,000	2,500	2,500	2	73	2.74	100.00	1.29	10.62	12.15	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
11	2,500	3,000	2,750	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
12	3,000	4,000	3,500	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
13	4,000	5,000	4,500	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
14	5,000	7,500	6,250	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
15	7,500	10,000	8,750	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
16	10,000	20,000	15,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
17	20,000	50,000	35,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
18	50,000	100,000	75,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
19	100,000	500,000	300,000	0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
20	500,000	UP		0	73	0.00	100.00	0.00	10.62	0.00	100.00	0	1	0.00	100.00	0.00	2.75	0.00	100.00	0.00	25.90
				73				10.62				1				2.75					25.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2983 Military barracks

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	64.29	64.29	0.47	0.47	2.71	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	7.14	71.43	0.51	0.98	2.94	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	11	7.14	78.57	1.85	2.83	10.60	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	7.14	85.71	4.61	7.44	26.50	42.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	13	7.14	92.86	5.80	13.25	33.33	76.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	14	7.14	100.00	4.16	17.41	23.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					17.41					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2984 Others

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	227	227	50.78	50.78	19.73	19.73	3.44	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	270	9.62	60.40	16.84	36.57	2.94	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	41	311	9.17	69.57	16.24	52.81	2.83	9.21	2	2	40.00	40.00	2.53	2.53	19.20	19.20	15.57	4.79			
4	200	300	250	25	336	5.59	75.17	22.47	75.27	3.92	13.13	0	2	0.00	40.00	0.00	2.53	0.00	19.20	0.00	3.36			
5	300	500	400	36	372	8.05	83.22	46.70	121.97	8.15	21.27	1	3	20.00	60.00	0.40	2.93	3.04	22.24	0.86	2.40			
6	500	750	625	10	382	2.24	85.46	17.13	139.10	2.99	24.26	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	2.11			
7	750	1,000	875	28	410	6.26	91.72	60.87	199.97	10.62	34.88	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	1.46			
8	1,000	1,500	1,250	10	420	2.24	93.96	21.16	221.13	3.69	38.57	0	3	0.00	60.00	0.00	2.93	0.00	22.24	0.00	1.32			
9	1,500	2,000	1,750	3	423	0.67	94.63	7.87	229.00	1.37	39.94	2	5	40.00	100.00	10.24	13.17	77.76	100.00	130.07	5.75			
10	2,000	2,500	2,250	5	428	1.12	95.75	97.00	326.00	16.92	56.86	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	4.04			
11	2,500	3,000	2,750	14	442	3.13	98.88	17.70	343.70	3.09	59.95	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.83			
12	3,000	4,000	3,500	1	443	0.22	99.11	30.59	374.29	5.34	65.29	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.52			
13	4,000	5,000	4,500	1	444	0.22	99.33	25.65	399.94	4.47	69.76	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.29			
14	5,000	7,500	6,250	1	445	0.22	99.55	0.12	400.05	0.02	69.78	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	3.29			
15	7,500	10,000	8,750	1	446	0.22	99.78	118.85	518.90	20.73	90.51	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.54			
16	10,000	20,000	15,000	1	447	0.22	100.00	54.40	573.30	9.49	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
17	20,000	50,000	35,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
18	50,000	100,000	75,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
19	100,000	500,000	300,000	0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
20	500,000	UP		0	447	0.00	100.00	0.00	573.30	0.00	100.00	0	5	0.00	100.00	0.00	13.17	0.00	100.00	0.00	2.30			
				447					573.30					5					13.17					2.30



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	1.14	1.14	97.91	97.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.25	1.40	21.83	119.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.58	1.98	49.82	169.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	3.15	1.17	269.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	1.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				1.17		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 2991 Buildings in course of construction

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	274	274	22.33	22.33	45.96	45.96	2.26	2.26	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	60	334	4.89	27.22	47.14	93.09	2.31	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	47	381	3.83	31.05	73.18	166.28	3.59	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	412	2.53	33.58	15.24	181.52	0.75	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	456	3.59	37.16	23.92	205.44	1.17	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	38	494	3.10	40.26	0.05	205.49	0.00	10.09	5	5	100.00	100.00	679.75	679.75	100.00	100.00	1425816.89	330.80			
7	750	1,000	875	273	767	22.25	62.51	84.99	290.48	4.17	14.26	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	234.01			
8	1,000	1,500	1,250	112	879	9.13	71.64	80.48	370.96	3.95	18.21	5	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	183.24			
9	1,500	2,000	1,750	64	943	5.22	76.85	102.23	473.18	5.02	23.23	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	143.65			
10	2,000	2,500	2,250	9	952	0.73	77.59	13.53	486.71	0.66	23.90	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	139.66			
11	2,500	3,000	2,750	20	972	1.63	79.22	32.23	518.94	1.58	25.48	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	130.99			
12	3,000	4,000	3,500	14	986	1.14	80.36	36.17	555.11	1.78	27.26	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	122.45			
13	4,000	5,000	4,500	26	1,012	2.12	82.48	137.53	692.64	6.75	34.01	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	98.14			
14	5,000	7,500	6,250	19	1,031	1.55	84.03	72.38	765.02	3.55	37.56	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	88.85			
15	7,500	10,000	8,750	21	1,052	1.71	85.74	73.98	839.00	3.63	41.20	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	81.02			
16	10,000	20,000	15,000	48	1,100	3.91	89.65	433.85	1,272.85	21.30	62.50	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	53.40			
17	20,000	50,000	35,000	38	1,138	3.10	92.75	183.56	1,456.40	9.01	71.51	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	46.67			
18	50,000	100,000	75,000	37	1,175	3.02	95.76	407.94	1,864.34	20.03	91.54	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	36.46			
19	100,000	500,000	300,000	46	1,221	3.75	99.51	97.03	1,961.37	4.76	96.31	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	34.66			
20	500,000	UP		6	1,227	0.49	100.00	75.23	2,036.60	3.69	100.00	0	5	0.00	100.00	0.00	679.75	0.00	100.00	0.00	33.38			
				1,227					2,036.60					5					679.75					33.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 2992 Rents

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	132	132	36.07	36.07	9.64	9.64	5.83	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	148	4.37	40.44	3.54	13.18	2.14	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	33	181	9.02	49.45	5.76	18.93	3.48	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	40	221	10.93	60.38	7.84	26.78	4.74	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	69	290	18.85	79.23	20.37	47.14	12.31	28.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	14	304	3.83	83.06	5.03	52.17	3.04	31.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	21	325	5.74	88.80	12.61	64.78	7.62	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	339	3.83	92.62	13.21	77.99	7.99	47.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	346	1.91	94.54	11.58	89.57	7.00	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	350	1.09	95.63	5.13	94.70	3.10	57.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	356	1.64	97.27	12.48	107.19	7.55	64.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	358	0.55	97.81	9.12	116.31	5.51	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	361	0.82	98.63	12.73	129.04	7.70	78.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	364	0.82	99.45	13.27	142.31	8.02	86.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	365	0.27	99.73	6.10	148.40	3.69	89.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	366	0.27	100.00	17.01	165.41	10.28	100.00	1	1	100.00	100.00	22.33	22.33	100.00	100.00	131.31	13.50	
17	20,000	50,000	35,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50	
18	50,000	100,000	75,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50	
19	100,000	500,000	300,000	0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50	
20	500,000	UP		0	366	0.00	100.00	0.00	165.41	0.00	100.00	0	1	0.00	100.00	0.00	22.33	0.00	100.00	0.00	13.50	
				366					165.41					1					22.33			13.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 3000 Kina

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.70	3.70	3.46	3.46	3.48	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	1.85	5.56	0.11	3.57	0.11	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	1.85	7.41	0.28	3.86	0.28	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	1.85	9.26	0.22	4.07	0.22	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	1.85	11.11	0.29	4.36	0.29	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	1.85	12.96	0.29	4.65	0.29	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	1.85	14.81	1.26	5.90	1.26	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	9	1.85	16.67	1.39	7.29	1.40	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	10	1.85	18.52	0.34	7.64	0.34	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	11	1.85	20.37	1.39	9.03	1.40	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	12	1.85	22.22	0.34	9.37	0.34	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	13	1.85	24.07	1.39	10.76	1.40	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	2	15	3.70	27.78	1.86	12.62	1.87	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	2	17	3.70	31.48	3.35	15.97	3.36	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	5	22	9.26	40.74	6.61	22.58	6.64	22.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	20	42	37.04	77.78	39.44	62.03	39.61	62.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	10	52	18.52	96.30	33.21	95.23	33.35	95.65	2	2	66.67	66.67	24.66	24.66	85.34	85.34	74.26	25.89	25.89		
18	50,000	100,000	75,000	1	53	1.85	98.15	2.17	97.40	2.18	97.82	1	3	33.33	100.00	4.24	28.90	14.66	100.00	195.44	29.67	29.67		
19	100,000	500,000	300,000	1	54	1.85	100.00	2.17	99.57	2.18	100.00	0	3	0.00	100.00	0.00	28.90	0.00	100.00	0.00	29.02	29.02		
20	500,000	UP		0	54	0.00	100.00	0.00	99.57	0.00	100.00	0	3	0.00	100.00	0.00	28.90	0.00	100.00	0.00	29.02	29.02		
				54					99.57					3					28.90					29.02



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3010 Coklat

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	20.80	20.80	21.28	21.28	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	94	162	28.75	49.54	39.11	60.39	4.61	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	192	9.17	58.72	22.79	83.18	2.68	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	198	1.83	60.55	76.90	160.08	9.06	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	208	3.06	63.61	34.36	194.44	4.05	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	212	1.22	64.83	13.54	207.99	1.60	24.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	216	1.22	66.06	1.75	209.74	0.21	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	230	4.28	70.34	32.91	242.65	3.88	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	237	2.14	72.48	3.62	246.28	0.43	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	241	1.22	73.70	1.15	247.42	0.14	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	242	0.31	74.01	0.14	247.56	0.02	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	249	2.14	76.15	16.44	264.01	1.94	31.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	251	0.61	76.76	0.26	264.27	0.03	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	255	1.22	77.98	1.81	266.08	0.21	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	257	0.61	78.59	0.63	266.71	0.07	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	269	3.67	82.26	13.82	280.53	1.63	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	296	8.26	90.52	273.08	553.61	32.17	65.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	310	4.28	94.80	99.69	653.30	11.74	76.96	1	1	50.00	50.00	185.68	185.68	61.41	61.41	186.26	28.42			
19	100,000	500,000	300,000	17	327	5.20	100.00	195.58	848.88	23.04	100.00	1	2	50.00	100.00	116.67	302.35	38.59	100.00	59.65	35.62			
20	500,000	UP		0	327	0.00	100.00	0.00	848.88	0.00	100.00	0	2	0.00	100.00	0.00	302.35	0.00	100.00	0.00	35.62			
				327					848.88					2					302.35					35.62



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3020 Coca

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	33.33	33.33	3.96	3.96	37.90	37.90	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	2	4	33.33	66.67	1.82	5.78	17.45	55.35	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	16.67	83.33	1.19	6.96	11.36	66.70	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	16.67	100.00	3.48	10.44	33.30	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	6	0.00	100.00	0.00	10.44	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				6					10.44					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3030 Kopi

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	13.33	13.33	0.08	0.08	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	6.67	20.00	0.53	0.61	1.77	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	6.67	26.67	0.75	1.35	2.50	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	6.67	33.33	1.11	2.47	3.72	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	4	26.67	60.00	3.44	5.91	11.52	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	6.67	66.67	0.48	6.39	1.61	21.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	6.67	73.33	0.64	7.03	2.14	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	6.67	80.00	3.08	10.11	10.29	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	6.67	86.67	1.31	11.41	4.37	38.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	6.67	93.33	18.35	29.76	61.38	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	6.67	100.00	0.13	29.90	0.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	15	0.00	100.00	0.00	29.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				15					29.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3031 Rumah pengeringan

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	0.32	0.32	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	0.36	0.68	0.80	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	11	34.62	42.31	6.57	7.25	14.66	16.17	1	1	100.00	100.00	42.09	42.09	100.00	100.00	640.69	640.69	580.64	580.64
5	300	500	400	4	15	15.38	57.69	4.02	11.27	8.97	25.14	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	373.47	373.47
6	500	750	625	1	16	3.85	61.54	0.70	11.97	1.57	26.71	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	351.52	351.52
7	750	1,000	875	2	18	7.69	69.23	3.10	15.07	6.91	33.62	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	279.28	279.28
8	1,000	1,500	1,250	3	21	11.54	80.77	4.62	19.68	10.30	43.92	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	213.80	213.80
9	1,500	2,000	1,750	2	23	7.69	88.46	9.54	29.22	21.28	65.19	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	144.03	144.03
10	2,000	2,500	2,250	1	24	3.85	92.31	0.54	29.77	1.22	66.41	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	141.39	141.39
11	2,500	3,000	2,750	1	25	3.85	96.15	0.98	30.75	2.19	68.60	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	136.88	136.88
12	3,000	4,000	3,500	1	26	3.85	100.00	14.07	44.82	31.40	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
20	500,000	UP		0	26	0.00	100.00	0.00	44.82	0.00	100.00	0	1	0.00	100.00	0.00	42.09	0.00	100.00	0.00	0.00	93.90	93.90
				26					44.82					1					42.09			93.90	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3040 Teh

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	20.06	20.06	117.63	117.63	15.13	15.13	1	1	50.00	50.00	15.96	15.96	66.67	66.67	13.57	13.57			
2	50	100	75	15	81	4.56	24.62	24.96	142.59	3.21	18.34	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	11.19			
3	100	200	150	11	92	3.34	27.96	1.26	143.84	0.16	18.50	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	11.09			
4	200	300	250	14	106	4.26	32.22	1.45	145.29	0.19	18.69	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.98			
5	300	500	400	8	114	2.43	34.65	3.35	148.64	0.43	19.12	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.74			
6	500	750	625	7	121	2.13	36.78	3.38	152.02	0.43	19.55	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.50			
7	750	1,000	875	1	122	0.30	37.08	0.04	152.07	0.01	19.56	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.49			
8	1,000	1,500	1,250	1	123	0.30	37.39	0.11	152.18	0.01	19.57	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	10.49			
9	1,500	2,000	1,750	20	143	6.08	43.47	16.26	168.44	2.09	21.66	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	9.47			
10	2,000	2,500	2,250	10	153	3.04	46.50	10.64	179.08	1.37	23.03	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.91			
11	2,500	3,000	2,750	4	157	1.22	47.72	4.30	183.37	0.55	23.58	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.70			
12	3,000	4,000	3,500	9	166	2.74	50.46	11.31	194.68	1.45	25.04	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	8.20			
13	4,000	5,000	4,500	6	172	1.82	52.28	14.70	209.38	1.89	26.93	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	7.62			
14	5,000	7,500	6,250	6	178	1.82	54.10	3.23	212.61	0.42	27.34	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	7.51			
15	7,500	10,000	8,750	21	199	6.38	60.49	54.92	267.53	7.06	34.41	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	5.96			
16	10,000	20,000	15,000	75	274	22.80	83.28	217.03	484.56	27.91	62.32	0	1	0.00	50.00	0.00	15.96	0.00	66.67	0.00	3.29			
17	20,000	50,000	35,000	43	317	13.07	96.35	118.62	603.18	15.26	77.57	1	2	50.00	100.00	7.98	23.94	33.33	100.00	6.73	3.97			
18	50,000	100,000	75,000	7	324	2.13	98.48	129.60	732.78	16.67	94.24	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.27			
19	100,000	500,000	300,000	5	329	1.52	100.00	44.79	777.57	5.76	100.00	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.08			
20	500,000	UP		0	329	0.00	100.00	0.00	777.57	0.00	100.00	0	2	0.00	100.00	0.00	23.94	0.00	100.00	0.00	3.08			
				329					777.57					2					23.94					3.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3050 Minyak sereh

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	2.14	2.14	1.76	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	2.14	4.27	1.76	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	14.24	18.51	11.76	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	0.00	18.51	0.00	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	16.81	35.33	13.88	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	2.52	37.85	2.08	31.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.25	43.75	2.52	40.37	2.08	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.25	50.00	2.78	43.15	2.30	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.25	56.25	2.78	45.93	2.30	37.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.25	62.50	18.54	64.47	15.30	53.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	13	18.75	81.25	24.90	89.37	20.55	73.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	16	18.75	100.00	31.77	121.14	26.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	121.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					121.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3060 Kapok

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	1.14	1.14	59.99	59.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	0.19	1.33	9.73	69.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	0.25	1.57	12.98	82.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	0.33	1.90	17.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	10.27	8.36	540.04	440.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	10.27	1.90	540.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	1.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				1.90				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3071 Bila tidak dilakukan ekstraksi minyak

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	65.71	65.71	9.14	9.14	4.29	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	47	1.43	67.14	8.58	17.72	4.02	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	49	2.86	70.00	17.33	35.05	8.12	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	50	1.43	71.43	20.17	55.22	9.46	25.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	52	2.86	74.29	13.42	68.64	6.29	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	53	1.43	75.71	1.89	70.53	0.89	33.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	54	1.43	77.14	8.73	79.26	4.09	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	55	1.43	78.57	8.24	71.02	3.87	33.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	56	1.43	80.00	9.70	80.72	4.55	37.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	57	1.43	81.43	30.93	111.65	14.50	52.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	1.43	82.86	0.46	112.11	0.22	52.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	59	1.43	84.29	5.72	117.83	2.68	55.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	60	1.43	85.71	20.17	138.00	9.46	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	61	1.43	87.14	8.58	146.58	4.02	68.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	62	1.43	88.57	13.45	160.03	6.31	75.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	63	1.43	90.00	29.61	189.64	13.88	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	66	4.29	94.29	12.59	202.24	5.91	94.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	67	1.43	95.71	2.28	204.51	1.07	95.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	70	4.29	100.00	8.78	213.29	4.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	70	0.00	100.00	0.00	213.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				70					213.29					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3072 Dengan ekstraksi minyak

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	7.73	7.73	12.26	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	40.00	60.00	4.56	12.29	7.23	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	20.00	80.00	5.46	17.76	8.66	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	20.00	100.00	45.32	63.07	71.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	63.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					63.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3073 Gedung pengeringan dengan pengeringan buatan

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
OCCUPATION CODE : 3080 Karet (Gutta percha)

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.96	1.96	0.17	0.17	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	5	7.84	9.80	4.19	4.36	0.94	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	9	7.84	17.65	4.88	9.25	1.09	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	12	5.88	23.53	5.57	14.81	1.24	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	1.96	25.49	0.06	14.87	0.01	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	1.96	27.45	0.07	14.94	0.02	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	17	5.88	33.33	0.30	15.24	0.07	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	26	17.65	50.98	12.66	27.90	2.83	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	27	1.96	52.94	0.16	28.06	0.04	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	1.96	54.90	0.05	28.11	0.01	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	33	9.80	64.71	58.71	86.82	13.13	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	35	3.92	68.63	137.38	224.19	30.71	50.12	1	1	100.00	100.00	52.25	52.25	100.00	100.00	38.03	23.31	23.31	23.31	
14	5,000	7,500	6,250	2	37	3.92	72.55	2.48	226.67	0.55	50.68	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	23.05	23.05	23.05	
15	7,500	10,000	8,750	1	38	1.96	74.51	10.53	237.20	2.35	53.03	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	22.03	22.03	22.03	
16	10,000	20,000	15,000	6	44	11.76	86.27	5.81	243.01	1.30	54.33	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	21.50	21.50	21.50	
17	20,000	50,000	35,000	4	48	7.84	94.12	85.80	328.80	19.18	73.51	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	15.89	15.89	15.89	
18	50,000	100,000	75,000	2	50	3.92	98.04	71.71	400.51	16.03	89.54	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	13.05	13.05	13.05	
19	100,000	500,000	300,000	1	51	1.96	100.00	46.77	447.28	10.46	100.00	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	11.68	11.68	11.68	
20	500,000	UP		0	51	0.00	100.00	0.00	447.28	0.00	100.00	0	1	0.00	100.00	0.00	52.25	0.00	100.00	0.00	11.68	11.68	11.68	
				51					447.28					1					52.25					11.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3081 Semua gedung tidak termasuk rumah asap

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	16.32	16.32	47.44	47.44	6.61	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	39	110	8.97	25.29	42.43	89.87	5.91	12.52	4	4	40.00	40.00	35.80	35.80	54.47	54.47	84.37	39.83			
3	100	200	150	27	137	6.21	31.49	18.71	108.58	2.61	15.13	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	32.97			
4	200	300	250	5	142	1.15	32.64	3.09	111.68	0.43	15.56	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	32.06			
5	300	500	400	18	160	4.14	36.78	8.07	119.74	1.12	16.68	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	29.90			
6	500	750	625	39	199	8.97	45.75	20.75	140.49	2.89	19.57	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	25.48			
7	750	1,000	875	40	239	9.20	54.94	18.20	158.69	2.54	22.11	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	22.56			
8	1,000	1,500	1,250	24	263	5.52	60.46	10.16	168.86	1.42	23.53	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	21.20			
9	1,500	2,000	1,750	22	285	5.06	65.52	22.61	191.46	3.15	26.68	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	18.70			
10	2,000	2,500	2,250	2	287	0.46	65.98	8.14	199.60	1.13	27.81	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	17.94			
11	2,500	3,000	2,750	5	292	1.15	67.13	4.83	204.44	0.67	28.48	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	17.51			
12	3,000	4,000	3,500	22	314	5.06	72.18	27.98	232.42	3.90	32.38	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	15.40			
13	4,000	5,000	4,500	22	336	5.06	77.24	31.53	263.95	4.39	36.77	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	13.56			
14	5,000	7,500	6,250	28	364	6.44	83.68	63.78	327.73	8.89	45.66	0	4	0.00	40.00	0.00	35.80	0.00	54.47	0.00	10.92			
15	7,500	10,000	8,750	20	384	4.60	88.28	94.74	422.46	13.20	58.86	1	5	10.00	50.00	6.02	41.82	9.17	63.64	6.36	9.90			
16	10,000	20,000	15,000	37	421	8.51	96.78	157.17	579.63	21.90	80.76	5	10	50.00	100.00	23.90	65.72	36.36	100.00	15.21	11.34			
17	20,000	50,000	35,000	10	431	2.30	99.08	27.74	607.37	3.87	84.62	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	10.82			
18	50,000	100,000	75,000	4	435	0.92	100.00	110.37	717.74	15.38	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.16			
19	100,000	500,000	300,000	0	435	0.00	100.00	0.00	717.74	0.00	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.16			
20	500,000	UP		0	435	0.00	100.00	0.00	717.74	0.00	100.00	0	10	0.00	100.00	0.00	65.72	0.00	100.00	0.00	9.16			
				435					717.74					10					65.72					9.16



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3082 Rumah asap di perkebunan karet

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	20.27	20.27	33.56	33.56	5.92	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	35	3.38	23.65	9.08	42.64	1.60	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	44	6.08	29.73	11.82	54.46	2.09	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	45	0.68	30.41	1.05	55.51	0.19	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	47	1.35	31.76	8.09	63.60	1.43	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	51	2.70	34.46	14.43	78.04	2.55	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	62	7.43	41.89	2.94	80.97	0.52	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	69	4.73	46.62	15.01	95.99	2.65	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	79	6.76	53.38	63.79	159.78	11.25	28.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	82	2.03	55.41	2.82	162.60	0.50	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	92	6.76	62.16	49.94	212.53	8.81	37.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	100	5.41	67.57	61.75	274.28	10.89	48.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	106	4.05	71.62	7.06	281.34	1.24	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	121	10.14	81.76	93.31	374.64	16.46	66.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	127	4.05	85.81	55.66	430.30	9.82	75.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	145	12.16	97.97	106.75	537.05	18.83	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	148	2.03	100.00	29.84	566.90	5.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	148	0.00	100.00	0.00	566.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				148					566.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3090 Gula bibit Gedung dan isinya

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.12	1.12	13.60	13.60	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.12	2.25	29.25	42.85	1.52	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.12	3.37	30.00	72.85	1.56	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	8	5.62	8.99	211.64	284.49	11.01	14.80	0	0	0.00	0.00	11.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	12	4.49	13.48	127.54	412.03	6.63	21.43	3	3	33.33	33.33	223.41	223.41	16.14	16.14	175.18	54.22	54.22		
7	750	1,000	875	1	13	1.12	14.61	0.88	412.91	0.05	21.48	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	54.11	54.11		
8	1,000	1,500	1,250	1	14	1.12	15.73	1.74	414.65	0.09	21.57	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.88	53.88		
9	1,500	2,000	1,750	1	15	1.12	16.85	0.63	415.28	0.03	21.60	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.80	53.80		
10	2,000	2,500	2,250	1	16	1.12	17.98	0.83	416.11	0.04	21.64	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	53.69	53.69		
11	2,500	3,000	2,750	2	18	2.25	20.22	5.67	421.78	0.29	21.94	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	52.97	52.97		
12	3,000	4,000	3,500	4	22	4.49	24.72	19.60	441.38	1.02	22.96	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	50.62	50.62		
13	4,000	5,000	4,500	4	26	4.49	29.21	19.14	460.52	1.00	23.95	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	48.51	48.51		
14	5,000	7,500	6,250	2	28	2.25	31.46	28.05	488.57	1.46	25.41	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	45.73	45.73		
15	7,500	10,000	8,750	3	31	3.37	34.83	34.05	522.62	1.77	27.18	0	3	0.00	33.33	0.00	223.41	0.00	16.14	0.00	42.75	42.75		
16	10,000	20,000	15,000	8	39	8.99	43.82	92.05	614.68	4.79	31.97	1	4	11.11	44.44	7.09	230.51	0.51	16.65	7.71	37.50	37.50		
17	20,000	50,000	35,000	7	46	7.87	51.69	184.58	799.26	9.60	41.57	0	4	0.00	44.44	0.00	230.51	0.00	16.65	0.00	28.84	28.84		
18	50,000	100,000	75,000	22	68	24.72	76.40	718.94	1,518.20	37.40	78.97	4	8	44.44	88.89	1,148.59	1,379.09	82.96	99.61	159.76	90.84	90.84		
19	100,000	500,000	300,000	21	89	23.60	100.00	404.27	1,922.47	21.03	100.00	1	9	11.11	100.00	5.40	1,384.49	0.39	100.00	1.34	72.02	72.02		
20	500,000	UP		0	89	0.00	100.00	0.00	1,922.47	0.00	100.00	0	9	0.00	100.00	0.00	1,384.49	0.00	100.00	0.00	72.02	72.02		
				89					1,922.47					9					1,384.49					72.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3100

Perkebunan seratserat campuran dan kapok

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.01	1.01	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.01	2.02	0.10	0.18	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.01	3.03	0.09	0.27	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.01	4.04	0.12	0.39	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.01	5.05	0.14	0.53	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.01	6.06	0.44	0.97	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	10	4.04	10.10	0.76	1.72	0.15	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	1.01	11.11	0.52	2.25	0.10	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	16	5.05	16.16	3.80	6.04	0.74	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.01	17.17	3.71	9.76	0.72	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	31	14.14	31.31	19.56	29.32	3.80	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	1.01	32.32	1.99	31.31	0.39	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	49	17.17	49.49	30.53	61.84	5.93	12.01	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	56	7.07	56.57	16.00	77.84	3.11	15.11	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	67	11.11	67.68	135.87	213.71	26.38	41.49	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	73	6.06	73.74	5.59	219.30	1.09	42.58	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	83	10.10	83.84	134.25	353.55	26.07	68.65	1	3	33.33	100.00	40.46	40.46	100.00	100.00	30.13	11.44		
19	100,000	500,000	300,000	16	99	16.16	100.00	161.49	515.04	31.35	100.00	0	3	0.00	100.00	0.00	40.46	0.00	100.00	0.00	0.00	7.85	
20	500,000	UP		0	99	0.00	100.00	0.00	515.04	0.00	100.00	0	3	0.00	100.00	0.00	40.46	0.00	100.00	0.00	0.00	7.85	
				99				515.04					3				40.46						7.85



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3110 Pabrik tapioka di perkebunan

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	290	290	71.25	71.25	6.97	6.97	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	292	0.49	71.74	7.56	14.53	1.64	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	294	0.49	72.24	0.01	14.54	0.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	295	0.25	72.48	0.01	14.54	0.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	302	1.72	74.20	0.07	14.62	0.02	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	303	0.25	74.45	0.02	14.64	0.00	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	305	0.49	74.94	0.17	14.81	0.04	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	312	1.72	76.66	0.51	15.32	0.11	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	315	0.74	77.40	0.16	15.49	0.04	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	319	0.98	78.38	6.59	22.08	1.43	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	320	0.25	78.62	0.13	22.20	0.03	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	324	0.98	79.61	22.22	44.43	4.81	9.62	1	1	11.11	11.11	92.99	92.99	26.42	26.42	418.47	209.31			
13	4,000	5,000	4,500	3	327	0.74	80.34	2.52	46.95	0.55	10.16	0	1	0.00	11.11	0.00	92.99	0.00	26.42	0.00	198.07			
14	5,000	7,500	6,250	10	337	2.46	82.80	13.65	60.60	2.95	13.12	1	2	11.11	22.22	1.21	94.20	0.34	26.77	8.88	155.46			
15	7,500	10,000	8,750	5	342	1.23	84.03	13.98	74.58	3.03	16.14	1	3	11.11	33.33	48.65	142.85	13.82	40.59	348.02	191.55			
16	10,000	20,000	15,000	27	369	6.63	90.66	104.69	179.27	22.66	38.81	2	5	22.22	55.56	167.93	310.79	47.72	88.30	160.41	173.37			
17	20,000	50,000	35,000	19	388	4.67	95.33	87.01	266.27	18.83	57.64	2	7	22.22	77.78	22.14	332.93	6.29	94.60	25.45	125.03			
18	50,000	100,000	75,000	17	405	4.18	99.51	191.37	457.64	41.43	99.07	2	9	22.22	100.00	19.02	351.95	5.40	100.00	9.94	76.90			
19	100,000	500,000	300,000	2	407	0.49	100.00	4.30	461.95	0.93	100.00	0	9	0.00	100.00	0.00	351.95	0.00	100.00	0.00	76.19			
20	500,000	UP		0	407	0.00	100.00	0.00	461.95	0.00	100.00	0	9	0.00	100.00	0.00	351.95	0.00	100.00	0.00	76.19			
				407					461.95					9					351.95					76.19



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3120 Damar dan terpetin

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.92	1.92	1.20	1.20	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	3.85	5.77	16.08	17.27	2.20	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	12	17.31	23.08	17.71	34.98	2.42	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	14	3.85	26.92	4.10	39.09	0.56	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	15	1.92	28.85	0.00	39.09	0.00	5.35	1	1	100.00	100.00	850.45	850.45	100.00	100.00	0.00	2175.63	
7	750	1,000	875	1	16	1.92	30.77	15.31	54.40	2.09	7.44	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	1563.43	
8	1,000	1,500	1,250	1	17	1.92	32.69	29.89	84.29	4.09	11.53	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	1008.98	
9	1,500	2,000	1,750	1	18	1.92	34.62	64.01	148.30	8.75	20.28	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	573.48	
10	2,000	2,500	2,250	1	19	1.92	36.54	5.28	153.58	0.72	21.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	553.75	
11	2,500	3,000	2,750	1	20	1.92	38.46	35.23	188.81	4.82	25.82	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	450.42	
12	3,000	4,000	3,500	1	21	1.92	40.38	5.28	194.10	0.72	26.54	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	438.16	
13	4,000	5,000	4,500	1	22	1.92	42.31	6.60	200.69	0.90	27.45	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	423.76	
14	5,000	7,500	6,250	18	40	34.62	76.92	315.75	516.45	43.18	70.63	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	164.67	
15	7,500	10,000	8,750	3	43	5.77	82.69	76.84	593.29	10.51	81.14	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	143.35	
16	10,000	20,000	15,000	1	44	1.92	84.62	2.77	596.05	0.38	81.51	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	142.68	
17	20,000	50,000	35,000	8	52	15.38	100.00	135.18	731.23	18.49	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	116.30	
18	50,000	100,000	75,000	0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	116.30	
19	100,000	500,000	300,000	0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	116.30	
20	500,000	UP		0	52	0.00	100.00	0.00	731.23	0.00	100.00	0	1	0.00	100.00	0.00	850.45	0.00	100.00	0.00	116.30	
				52					731.23					1					850.45			116.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3130 Perkenekirs dan rempah - rempah

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.02	0.02	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	0.30	0.32	95.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3140

Padi tanpa pengerjaan termasuk padi di tempat terbuka

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	6.02	6.02	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.00	6.02	0.00	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	30.00	36.02	17.54	21.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	135.00	171.02	78.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	171.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					171.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3150 Hortikulturasayur-sayurankentang dan tidak ada pengering

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	18.75	18.75	4.66	4.66	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	2.20	6.86	1.08	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	0.00	6.86	0.00	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	0.48	7.34	0.24	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	12.50	50.00	3.20	10.54	1.58	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	6.25	56.25	4.80	15.34	2.37	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	6.25	62.50	3.27	18.61	1.61	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	6.25	68.75	0.00	18.61	0.00	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	6.25	75.00	16.05	34.66	7.91	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	6.25	81.25	41.84	76.50	20.63	37.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	6.25	87.50	54.34	130.84	26.79	64.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	6.25	93.75	18.71	149.54	9.22	73.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	6.25	100.00	53.32	202.86	26.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	202.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					202.86					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3160

Minyak kelapa sawit tanpa pemakaian bensin dalam pengerjaan

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	183	183	6.05	6.05	25.67	25.67	0.29	0.29	3	3	4.76	4.76	12.00	12.00	0.10	0.10	46.77	46.77			
2	50	100	75	375	558	12.39	18.43	108.11	133.78	1.22	1.51	2	5	3.17	7.94	172.02	184.02	1.49	1.59	159.11	137.56			
3	100	200	150	109	667	3.60	22.04	150.88	284.66	1.71	3.22	1	6	1.59	9.52	0.00	184.02	0.00	1.59	0.00	64.65	64.65		
4	200	300	250	104	771	3.44	25.47	196.65	481.31	2.22	5.44	1	7	1.59	11.11	275.11	459.13	2.38	3.97	139.90	95.39			
5	300	500	400	169	940	5.58	31.05	106.03	587.34	1.20	6.64	1	8	1.59	12.70	14.48	473.62	0.13	4.10	13.66	80.64			
6	500	750	625	116	1,056	3.83	34.89	63.70	651.04	0.72	7.36	1	9	1.59	14.29	51.82	525.44	0.45	4.55	81.34	80.71			
7	750	1,000	875	79	1,135	2.61	37.50	77.92	728.97	0.88	8.25	0	9	0.00	14.29	0.00	525.44	0.00	4.55	0.00	72.08	72.08		
8	1,000	1,500	1,250	88	1,223	2.91	40.40	80.75	809.71	0.91	9.16	0	9	0.00	14.29	0.00	525.44	0.00	4.55	0.00	64.89	64.89		
9	1,500	2,000	1,750	79	1,302	2.61	43.01	97.87	907.58	1.11	10.27	1	10	1.59	15.87	237.02	762.45	2.05	6.60	242.19	84.01			
10	2,000	2,500	2,250	100	1,402	3.30	46.32	119.72	1,027.30	1.35	11.62	0	10	0.00	15.87	0.00	762.45	0.00	6.60	0.00	74.22	74.22		
11	2,500	3,000	2,750	41	1,443	1.35	47.67	110.80	1,138.10	1.25	12.87	1	11	1.59	17.46	275.11	1,037.57	2.38	8.98	248.29	91.17			
12	3,000	4,000	3,500	128	1,571	4.23	51.90	165.78	1,303.88	1.88	14.75	3	14	4.76	22.22	879.12	1,916.69	7.61	16.59	530.29	147.00			
13	4,000	5,000	4,500	73	1,644	2.41	54.31	243.37	1,547.25	2.75	17.50	0	14	0.00	22.22	0.00	1,916.69	0.00	16.59	0.00	123.88	123.88		
14	5,000	7,500	6,250	115	1,759	3.80	58.11	290.07	1,837.32	3.28	20.78	2	16	3.17	25.40	1,017.11	2,933.80	8.81	25.40	350.64	159.68			
15	7,500	10,000	8,750	116	1,875	3.83	61.94	581.23	2,418.56	6.57	27.36	2	18	3.17	28.57	532.62	3,466.42	4.61	30.01	91.64	143.33			
16	10,000	20,000	15,000	225	2,100	7.43	69.38	958.64	3,377.19	10.84	38.20	5	23	7.94	36.51	1,163.07	4,629.49	10.07	40.08	121.33	137.08			
17	20,000	50,000	35,000	240	2,340	7.93	77.30	1,400.96	4,778.16	15.85	54.04	8	31	12.70	49.21	1,197.12	5,826.61	10.36	50.44	85.45	121.94			
18	50,000	100,000	75,000	320	2,660	10.57	87.88	1,952.58	6,730.74	22.08	76.13	14	45	22.22	71.43	2,903.77	8,730.38	25.14	75.58	148.71	129.71			
19	100,000	500,000	300,000	356	3,016	11.76	99.64	2,073.61	8,804.34	23.45	99.58	18	63	28.57	100.00	2,821.11	11,551.48	24.42	100.00	136.05	131.20			
20	500,000	UP		11	3,027	0.36	100.00	36.90	8,841.24	0.42	100.00	0	63	0.00	100.00	0.00	11,551.48	0.00	100.00	0.00	130.65	130.65		
				3,027					8,841.24					63					11,551.48					130.65



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3170 Tembakau jika fermentasi tembakau dikerjakan diperkebunan

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	16.14	16.14	7.43	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	40.88	57.02	18.81	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	43.32	100.34	19.94	46.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	116.96	217.30	53.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	217.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				217.30		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

DATA POSITION FROM : 01/01/2015

OCCUPATION CODE : 3202 Terletak di daerah perkebunan walaupun milik atau bukan mili

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.00	5.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1					5.00					0					0.00		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3210 Perabot rumah dalam rumah tinggal

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.14	0.14	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	19	65.38	73.08	2.15	2.29	19.96	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	3.85	76.92	1.35	3.64	12.58	33.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	3.85	80.77	0.95	4.59	8.78	42.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	3.85	84.62	1.61	6.20	14.96	57.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	3.85	88.46	0.05	6.24	0.42	58.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	24	3.85	92.31	4.37	10.61	40.56	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	25	3.85	96.15	0.15	10.76	1.41	100.00	1	1	100.00	100.00	5.48	5.48	100.00	100.00	3609.30	50.96			
10	2,000	2,500	2,500	1	26	3.85	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
11	2,500	3,000	2,750	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
20	500,000	UP		0	26	0.00	100.00	0.00	10.76	0.00	100.00	0	1	0.00	100.00	0.00	5.48	0.00	100.00	0.00	50.96			
				26					10.76					1					5.48					50.96



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 3230 Isi toko perkebunan

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	1.88	1.88	11.42	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	14.55	16.42	88.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	16.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					16.42					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 32402 Pab. gula termasuk gula tetes tebu ampas rapak dll

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	0.30	0.35	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.14	21.43	1.14	1.49	0.77	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.14	28.57	5.21	6.70	3.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.14	35.71	27.00	33.70	18.15	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.14	42.86	0.00	33.70	0.00	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.14	50.00	30.00	63.70	20.16	42.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.14	57.14	64.56	128.26	43.39	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.14	64.29	39.56	88.70	26.59	59.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.14	71.43	30.00	118.70	20.16	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.14	78.57	0.00	118.70	0.00	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.14	85.71	0.00	118.70	0.00	79.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.14	92.86	30.00	148.70	20.16	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	7.14	100.00	0.09	148.78	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	148.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					148.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 3250 Pabrik gula terhenti sementaraSemua gedung dan isinya.

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	19.62	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.00	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.00	19.62	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	19.62	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					0.00					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015

OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	20.39	20.39	24.83	24.83	2.54	2.54	1	1	1.35	1.35	4.12	4.12	0.13	0.13	16.60	16.60			
2	50	100	75	14	77	4.53	24.92	20.77	45.59	2.13	4.67	0	1	0.00	1.35	0.00	4.12	0.00	0.13	0.00	9.04			
3	100	200	150	14	91	4.53	29.45	10.75	56.34	1.10	5.77	0	1	0.00	1.35	0.00	4.12	0.00	0.13	0.00	7.31			
4	200	300	250	6	97	1.94	31.39	24.36	80.70	2.50	8.27	0	1	0.00	1.35	0.00	4.12	0.00	0.13	0.00	5.11			
5	300	500	400	5	102	1.62	33.01	2.27	82.97	0.23	8.50	0	1	0.00	1.35	0.00	4.12	0.00	0.13	0.00	4.97			
6	500	750	625	7	109	2.27	35.28	75.00	157.97	7.69	16.19	0	1	0.00	1.35	0.00	4.12	0.00	0.13	0.00	2.61			
7	750	1,000	875	11	120	3.56	38.83	4.58	162.55	0.47	16.66	3	4	4.05	5.41	39.47	43.59	1.25	1.38	861.51	26.82			
8	1,000	1,500	1,250	11	131	3.56	42.39	9.24	171.79	0.95	17.61	4	8	5.41	10.81	182.14	225.73	5.77	7.16	1971.53	131.40			
9	1,500	2,000	1,750	10	141	3.24	45.63	16.50	188.29	1.69	19.30	1	9	1.35	12.16	3.57	229.30	0.11	7.27	21.64	121.78			
10	2,000	2,500	2,250	15	156	4.85	50.49	15.59	203.88	1.60	20.90	2	11	2.70	14.86	2.31	231.62	0.07	7.34	14.84	113.60			
11	2,500	3,000	2,750	30	186	9.71	60.19	13.10	216.97	1.34	22.24	13	24	17.57	32.43	1,807.43	2,039.05	57.29	64.64	13801.54	939.76			
12	3,000	4,000	3,500	74	260	23.95	84.14	94.23	311.20	9.66	31.90	48	72	64.86	97.30	1,081.53	3,120.57	34.28	98.92	1147.80	1002.75			
13	4,000	5,000	4,500	23	283	7.44	91.59	34.17	345.37	3.50	35.40	1	73	1.35	98.65	28.04	3,148.61	0.89	99.81	82.04	911.65			
14	5,000	7,500	6,250	5	288	1.62	93.20	61.91	407.28	6.35	41.74	0	73	0.00	98.65	0.00	3,148.61	0.00	99.81	0.00	773.07			
15	7,500	10,000	8,750	1	289	0.32	93.53	8.27	415.56	0.85	42.59	0	73	0.00	98.65	0.00	3,148.61	0.00	99.81	0.00	757.69			
16	10,000	20,000	15,000	3	292	0.97	94.50	48.27	367.29	4.95	37.64	0	73	0.00	98.65	0.00	3,148.61	0.00	99.81	0.00	857.26			
17	20,000	50,000	35,000	8	300	2.59	97.09	265.59	632.88	27.22	64.87	1	74	1.35	100.00	6.00	3,154.61	0.19	100.00	2.26	498.45			
18	50,000	100,000	75,000	3	303	0.97	98.06	158.70	791.58	16.27	81.13	0	74	0.00	100.00	0.00	3,154.61	0.00	100.00	0.00	398.52			
19	100,000	500,000	300,000	6	309	1.94	100.00	184.09	975.68	18.87	100.00	0	74	0.00	100.00	0.00	3,154.61	0.00	100.00	0.00	323.33			
20	500,000	UP		0	309	0.00	100.00	0.00	975.68	0.00	100.00	0	74	0.00	100.00	0.00	3,154.61	0.00	100.00	0.00	323.33			
				309					975.68					74					3,154.61					323.33



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4000 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	15.38	15.38	17.12	17.12	4.00	4.00	1	1	25.00	25.00	0.88	0.88	0.20	0.20	5.17	5.17			
2	50	100	75	32	58	18.93	34.32	22.37	39.49	5.22	9.22	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	2.24			
3	100	200	150	29	87	17.16	51.48	20.62	60.10	4.81	14.03	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	1.47			
4	200	300	250	10	97	5.92	57.40	42.81	102.92	9.99	24.03	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.86			
5	300	500	400	4	101	2.37	59.76	1.28	104.20	0.30	24.32	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.85			
6	500	750	625	3	104	1.78	61.54	2.20	106.40	0.51	24.84	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.83			
7	750	1,000	875	6	110	3.55	65.09	1.90	108.30	0.44	25.28	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.82			
8	1,000	1,500	1,250	9	119	5.33	70.41	3.80	112.10	0.89	26.17	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.79			
9	1,500	2,000	1,750	5	124	2.96	73.37	14.84	126.94	3.46	29.64	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.70			
10	2,000	2,500	2,250	1	125	0.59	73.96	0.96	127.91	0.23	29.86	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.69			
11	2,500	3,000	2,750	2	127	1.18	75.15	3.09	131.00	0.72	30.58	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.68			
12	3,000	4,000	3,500	2	129	1.18	76.33	2.45	133.45	0.57	31.15	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.66			
13	4,000	5,000	4,500	6	135	3.55	79.88	15.28	148.73	3.57	34.72	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.59			
14	5,000	7,500	6,250	7	142	4.14	84.02	44.39	193.13	10.36	45.09	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.46			
15	7,500	10,000	8,750	1	143	0.59	84.62	2.28	195.40	0.53	45.62	0	1	0.00	25.00	0.00	0.88	0.00	0.20	0.00	0.45			
16	10,000	20,000	15,000	10	153	5.92	90.53	48.64	244.04	11.36	56.97	3	4	75.00	100.00	440.67	441.55	99.80	100.00	905.91	180.93			
17	20,000	50,000	35,000	7	160	4.14	94.67	138.75	382.79	32.39	89.36	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	115.35			
18	50,000	100,000	75,000	3	163	1.78	96.45	25.78	408.58	6.02	95.38	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	108.07			
19	100,000	500,000	300,000	6	169	3.55	100.00	19.78	428.36	4.62	100.00	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	103.08			
20	500,000	UP		0	169	0.00	100.00	0.00	428.36	0.00	100.00	0	4	0.00	100.00	0.00	441.55	0.00	100.00	0.00	103.08			
				169					428.36					4					441.55					103.08



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4001 Capoc/Kapuk

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	3.12	3.12	8.15	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	7.43	10.55	19.42	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	25.20	35.75	65.89	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	2.50	38.25	6.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	38.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				38.25		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4003 Chocolate/Coklat

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4005 Coconut/Kelapa

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	50.00	50.00	0.09	0.09	16.00	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	4	50.00	100.00	0.47	0.55	84.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	0.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					0.55					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4006 Coffee/Kopi

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.53	0.53	6.13	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.68	1.21	7.93	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	0.04	1.25	0.45	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.03	1.22	0.39	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	0.02	1.24	0.26	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	6.00	7.24	69.56	83.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	0.60	7.84	6.93	90.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	0.71	7.13	8.22	82.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	1.50	8.63	17.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	8.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					8.63					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4007 Cotton/Kapas

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.48	9.48	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.48		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4012 Palm Oil/Kelapa Sawit

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,737	2,737	59.58	59.58	243.09	243.09	3.80	3.80	2	2	5.56	5.56	60.62	60.62	0.58	0.58	24.94	24.94			
2	50	100	75	991	3,728	21.57	81.15	302.59	545.69	4.73	8.53	3	5	8.33	13.89	66.20	126.82	0.63	1.21	21.88	23.24			
3	100	200	150	279	4,007	6.07	87.22	248.26	793.95	3.88	12.41	1	6	2.78	16.67	44.13	170.95	0.42	1.63	17.78	21.53			
4	200	300	250	50	4,057	1.09	88.31	82.74	876.68	1.29	13.70	0	6	0.00	16.67	0.00	170.95	0.00	1.63	0.00	19.50			
5	300	500	400	34	4,091	0.74	89.05	49.51	926.19	0.77	14.47	0	6	0.00	16.67	0.00	170.95	0.00	1.63	0.00	18.46			
6	500	750	625	12	4,103	0.26	89.31	21.80	948.00	0.34	14.81	0	6	0.00	16.67	0.00	170.95	0.00	1.63	0.00	18.03			
7	750	1,000	875	9	4,112	0.20	89.51	23.37	971.36	0.37	15.18	0	6	0.00	16.67	0.00	170.95	0.00	1.63	0.00	17.60			
8	1,000	1,500	1,250	13	4,125	0.28	89.79	44.95	1,016.31	0.70	15.88	0	6	0.00	16.67	0.00	170.95	0.00	1.63	0.00	16.82			
9	1,500	2,000	1,750	7	4,132	0.15	89.94	48.02	1,064.33	0.75	16.63	0	6	0.00	16.67	0.00	170.95	0.00	1.63	0.00	16.06			
10	2,000	2,500	2,250	3	4,135	0.07	90.01	19.90	1,084.23	0.31	16.94	0	6	0.00	16.67	0.00	170.95	0.00	1.63	0.00	15.77			
11	2,500	3,000	2,750	3	4,138	0.07	90.07	55.40	1,139.64	0.87	17.81	0	6	0.00	16.67	0.00	170.95	0.00	1.63	0.00	15.00			
12	3,000	4,000	3,500	12	4,150	0.26	90.34	337.84	1,477.48	5.28	23.09	2	8	5.56	22.22	2,392.06	2,563.02	22.87	24.50	708.04	173.47			
13	4,000	5,000	4,500	13	4,163	0.28	90.62	91.74	1,569.22	1.43	24.52	1	9	2.78	25.00	3.80	2,566.81	0.04	24.54	4.14	163.57			
14	5,000	7,500	6,250	22	4,185	0.48	91.10	91.22	1,660.45	1.43	25.94	0	9	0.00	25.00	0.00	2,566.81	0.00	24.54	0.00	154.59			
15	7,500	10,000	8,750	12	4,197	0.26	91.36	69.37	1,729.81	1.08	27.03	0	9	0.00	25.00	0.00	2,566.81	0.00	24.54	0.00	148.39			
16	10,000	20,000	15,000	42	4,239	0.91	92.27	290.31	2,020.13	4.54	31.56	0	9	0.00	25.00	0.00	2,566.81	0.00	24.54	0.00	127.06			
17	20,000	50,000	35,000	83	4,322	1.81	94.08	772.79	2,792.92	12.07	43.64	0	9	0.00	25.00	0.00	2,566.81	0.00	24.54	0.00	91.90			
18	50,000	100,000	75,000	75	4,397	1.63	95.71	403.84	3,196.76	6.31	49.95	11	20	30.56	55.56	523.33	3,090.14	5.00	29.54	129.59	96.66			
19	100,000	500,000	300,000	174	4,571	3.79	99.50	2,482.57	5,679.33	38.79	88.74	16	36	44.44	100.00	7,370.83	10,460.97	70.46	100.00	296.90	184.19			
20	500,000	UP		23	4,594	0.50	100.00	720.66	6,399.99	11.26	100.00	0	36	0.00	100.00	0.00	10,460.97	0.00	100.00	0.00	163.45			
				4,594					6,399.99					36					10,460.97					163.45



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4013 Pineapples/Nanas

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	1.65	1.65	97.38	97.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	0.04	1.69	2.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.69		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4015 Resin/Damar

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.54	0.54	13.66	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	3.40	3.93	86.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	3.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					3.93					0					0.00					0.00



IndonesiaRe

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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4016 Perkebunan karet

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	527	527	89.32	89.32	52.42	52.42	65.98	65.98	1	1	100.00	100.00	11.82	11.82	100.00	100.00	22.55	22.55	
2	50	100	75	50	577	8.47	97.80	14.94	67.36	18.80	84.77	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	17.55	
3	100	200	150	9	586	1.53	99.32	4.47	71.83	5.63	90.40	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	16.46	
4	200	300	250	3	589	0.51	99.83	2.65	74.48	3.34	93.74	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	15.87	
5	300	500	400	1	590	0.17	100.00	4.98	79.46	6.26	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
6	500	750	625	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
7	750	1,000	875	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
8	1,000	1,500	1,250	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
9	1,500	2,000	1,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
10	2,000	2,500	2,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
11	2,500	3,000	2,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
12	3,000	4,000	3,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
13	4,000	5,000	4,500	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
14	5,000	7,500	6,250	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
15	7,500	10,000	8,750	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
16	10,000	20,000	15,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
17	20,000	50,000	35,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
18	50,000	100,000	75,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
19	100,000	500,000	300,000	0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
20	500,000	UP		0	590	0.00	100.00	0.00	79.46	0.00	100.00	0	1	0.00	100.00	0.00	11.82	0.00	100.00	0.00	14.88	
				590					79.46					1					11.82			14.88



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4019 Sugar Cane/Tebu

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	33	33	45.21	45.21	6.54	6.54	11.47	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	44	15.07	60.27	4.77	11.31	8.38	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	53	12.33	72.60	7.34	18.65	12.88	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	58	6.85	79.45	6.41	25.06	11.26	44.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	61	4.11	83.56	6.15	31.21	10.79	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	62	1.37	84.93	3.99	35.20	7.01	61.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	63	1.37	86.30	4.46	39.66	7.84	69.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	65	2.74	89.04	2.73	42.39	4.79	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	66	1.37	90.41	1.79	44.19	3.15	77.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	67	1.37	91.78	2.25	46.44	3.95	81.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	68	1.37	93.15	1.63	48.07	2.86	84.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	69	1.37	94.52	1.88	49.94	3.29	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	70	1.37	95.89	1.88	51.82	3.29	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	71	1.37	97.26	1.63	53.45	2.86	93.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	72	1.37	98.63	1.63	55.08	2.86	96.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	73	1.37	100.00	1.88	56.96	3.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	73	0.00	100.00	0.00	56.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				73					56.96					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4020 Tea/Teh

DATA POSITION FROM : 01/01/2015

DATA POSITION TO : 31/12/2015

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.26	0.26	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.01	0.27	0.01	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.11	0.38	0.15	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	34.00	34.37	48.17	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	36.20	70.57	51.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					70.57					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2015
 OCCUPATION CODE : 4022 Vegetables/Sayur2an

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	8.61	8.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2				8.61				0				0.00					0.00	
GRANT TOTAL						2,091,044.0		2,937,358.24				13,972.0				4,011,008.84						

2.5 GROUP BY PROVINCE CODE



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,269	4,269	21.12	21.12	433.92	433.92	2.64	2.64	1	1	1.25	1.25	15.00	15.00	0.29	0.29	3.46	3.46			
2	50	100	75	2,269	6,538	11.23	32.35	341.41	775.33	2.07	4.71	1	2	1.25	2.50	32.40	47.40	0.63	0.93	9.49	6.11			
3	100	200	150	3,463	10,001	17.13	49.48	903.88	1,679.21	5.49	10.20	7	9	8.75	11.25	302.74	350.14	5.93	6.86	33.49	20.85			
4	200	300	250	2,862	12,863	14.16	63.64	1,121.54	2,800.75	6.81	17.02	3	12	3.75	15.00	134.62	484.76	2.64	9.49	12.00	17.31			
5	300	500	400	2,680	15,543	13.26	76.90	1,551.80	4,352.55	9.43	26.45	4	16	5.00	20.00	159.47	644.23	3.12	12.61	10.28	14.80			
6	500	750	625	1,310	16,853	6.48	83.39	869.02	5,221.56	5.28	31.73	1	17	1.25	21.25	16.72	660.96	0.33	12.94	1.92	12.66			
7	750	1,000	875	850	17,703	4.21	87.59	1,027.85	6,249.41	6.25	37.97	5	22	6.25	27.50	138.41	799.37	2.71	15.65	13.47	12.79			
8	1,000	1,500	1,250	692	18,395	3.42	91.01	864.06	7,113.47	5.25	43.22	6	28	7.50	35.00	1,901.70	2,701.06	37.23	52.88	220.09	37.97			
9	1,500	2,000	1,750	327	18,722	1.62	92.63	743.54	7,857.01	4.52	47.74	1	29	1.25	36.25	33.00	2,734.06	0.65	53.53	4.44	34.80			
10	2,000	2,500	2,250	225	18,947	1.11	93.75	1,666.38	9,523.39	10.13	57.87	2	31	2.50	38.75	440.29	3,174.35	8.62	62.15	26.42	33.33			
11	2,500	3,000	2,750	149	19,096	0.74	94.48	459.64	9,983.03	2.79	60.66	1	32	1.25	40.00	11.60	3,185.95	0.23	62.38	2.52	31.91			
12	3,000	4,000	3,500	171	19,267	0.85	95.33	511.02	10,494.04	3.10	63.76	0	32	0.00	40.00	0.00	3,185.95	0.00	62.38	0.00	30.36			
13	4,000	5,000	4,500	123	19,390	0.61	95.94	520.09	11,014.13	3.16	66.92	0	32	0.00	40.00	0.00	3,185.95	0.00	62.38	0.00	28.93			
14	5,000	7,500	6,250	149	19,539	0.74	96.68	853.53	11,867.66	5.19	72.11	6	38	7.50	47.50	36.26	3,222.21	0.71	63.09	4.25	27.15			
15	7,500	10,000	8,750	161	19,700	0.80	97.47	361.07	12,228.74	2.19	74.30	4	42	5.00	52.50	18.83	3,241.04	0.37	63.46	5.22	26.50			
16	10,000	20,000	15,000	173	19,873	0.86	98.33	970.95	13,199.69	5.90	80.20	13	55	16.25	68.75	104.87	3,345.91	2.05	65.51	10.80	25.35			
17	20,000	50,000	35,000	139	20,012	0.69	99.02	1,241.11	14,440.80	7.54	87.74	7	62	8.75	77.50	8.11	3,354.02	0.16	65.67	0.65	23.23			
18	50,000	100,000	75,000	84	20,096	0.42	99.43	1,172.56	15,613.36	7.12	94.87	3	65	3.75	81.25	1,275.99	4,630.01	24.98	90.65	108.82	29.65			
19	100,000	500,000	300,000	60	20,156	0.30	99.73	727.49	16,340.85	4.42	99.29	7	72	8.75	90.00	223.77	4,853.78	4.38	95.03	30.76	29.70			
20	500,000	UP		55	20,211	0.27	100.00	117.07	16,457.92	0.71	100.00	8	80	10.00	100.00	253.72	5,107.50	4.97	100.00	216.72	31.03			
				20,211					16,457.92					80					5,107.50					31.03



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 02 SUMATERA UTARA
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26,206	26,206	19.20	19.20	4,433.96	4,433.96	2.85	2.85	40	40	4.71	4.71	330.43	330.43	0.15	0.15	7.45	7.45			
2	50	100	75	13,723	39,929	10.05	29.25	3,529.90	7,963.86	2.27	5.11	29	69	3.41	8.12	1,516.63	1,847.06	0.69	0.84	42.97	23.19			
3	100	200	150	17,259	57,188	12.64	41.89	5,609.20	13,573.06	3.60	8.71	44	113	5.18	13.29	1,844.00	3,691.06	0.84	1.69	32.87	27.19			
4	200	300	250	13,971	71,159	10.23	52.13	5,790.21	19,363.26	3.72	12.43	39	152	4.59	17.88	1,519.34	5,210.40	0.69	2.38	26.24	26.91			
5	300	500	400	18,200	89,359	13.33	65.46	9,248.05	28,611.31	5.93	18.36	102	254	12.00	29.88	4,917.12	10,127.52	2.25	4.63	53.17	35.40			
6	500	750	625	10,442	99,801	7.65	73.11	7,883.78	36,495.09	5.06	23.42	46	300	5.41	35.29	5,617.03	15,744.55	2.57	7.20	71.25	43.14			
7	750	1,000	875	8,265	108,066	6.05	79.17	9,007.11	45,502.19	5.78	29.20	106	406	12.47	47.76	5,259.26	21,003.81	2.40	9.60	58.39	46.16			
8	1,000	1,500	1,250	6,588	114,654	4.83	83.99	10,379.71	55,881.91	6.66	35.86	85	491	10.00	57.76	4,035.37	25,039.18	1.85	11.45	38.88	44.81			
9	1,500	2,000	1,750	3,850	118,504	2.82	86.81	8,076.38	63,958.28	5.18	41.04	24	515	2.82	60.59	4,833.87	29,873.05	2.21	13.66	59.85	46.71			
10	2,000	2,500	2,250	2,136	120,640	1.56	88.38	5,489.83	69,448.11	3.52	44.57	6	521	0.71	61.29	3,428.45	33,301.50	1.57	15.23	62.45	47.95			
11	2,500	3,000	2,750	1,663	122,303	1.22	89.60	5,509.95	74,958.06	3.54	48.10	15	536	1.76	63.06	2,049.03	35,350.52	0.94	16.16	37.19	47.16			
12	3,000	4,000	3,500	1,995	124,298	1.46	91.06	7,455.34	82,413.39	4.78	52.89	22	558	2.59	65.65	3,049.05	38,399.57	1.39	17.56	40.90	46.59			
13	4,000	5,000	4,500	1,663	125,961	1.22	92.28	6,178.08	88,591.48	3.96	56.85	19	577	2.24	67.88	6,045.59	44,445.16	2.76	20.32	97.86	50.17			
14	5,000	7,500	6,250	2,114	128,075	1.55	93.82	10,173.24	98,764.72	6.53	63.38	29	606	3.41	71.29	14,196.55	58,641.72	6.49	26.81	139.55	59.38			
15	7,500	10,000	8,750	1,465	129,540	1.07	94.90	8,645.09	107,409.81	5.55	68.93	31	637	3.65	74.94	17,538.08	76,179.79	8.02	34.83	202.87	70.92			
16	10,000	20,000	15,000	2,325	131,865	1.70	96.60	16,981.43	124,391.24	10.90	79.82	65	702	7.65	82.59	27,039.40	103,219.19	12.36	47.20	159.23	82.98			
17	20,000	50,000	35,000	2,063	133,928	1.51	98.11	15,594.46	139,985.71	10.01	89.83	61	763	7.18	89.76	14,743.28	117,962.47	6.74	53.94	94.54	84.27			
18	50,000	100,000	75,000	1,207	135,135	0.88	99.00	9,170.95	149,156.65	5.89	95.72	38	801	4.47	94.24	10,739.33	128,701.80	4.91	58.85	117.10	86.29			
19	100,000	500,000	300,000	997	136,132	0.73	99.73	4,781.49	153,938.14	3.07	98.78	39	840	4.59	98.82	5,960.24	134,662.05	2.73	61.57	124.65	87.48			
20	500,000	UP		374	136,506	0.27	100.00	1,895.91	155,834.05	1.22	100.00	10	850	1.18	100.00	84,037.12	218,699.17	38.43	100.00	4432.56	140.34			
				136,506					155,834.05					850					218,699.17					140.34



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 03 SUMATERA BARAT
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,521	7,521	13.12	13.12	1,359.48	1,359.48	2.54	2.54	13	13	6.34	6.34	107.81	107.81	0.27	0.27	7.93	7.93			
2	50	100	75	5,179	12,700	9.03	22.16	1,114.43	2,473.92	2.08	4.63	6	19	2.93	9.27	223.82	331.63	0.57	0.84	20.08	13.41			
3	100	200	150	8,855	21,555	15.45	37.60	2,166.95	4,640.86	4.05	8.68	8	27	3.90	13.17	254.72	586.36	0.65	1.49	11.75	12.63			
4	200	300	250	7,979	29,534	13.92	51.52	2,723.83	7,364.69	5.09	13.77	13	40	6.34	19.51	574.76	1,161.12	1.46	2.96	21.10	15.77			
5	300	500	400	10,015	39,549	17.47	68.99	5,205.52	12,570.21	9.73	23.51	22	62	10.73	30.24	1,008.32	2,169.45	2.57	5.53	19.37	17.26			
6	500	750	625	5,307	44,856	9.26	78.25	4,306.23	16,876.44	8.05	31.56	18	80	8.78	39.02	1,369.73	3,539.17	3.49	9.02	31.81	20.97			
7	750	1,000	875	4,010	48,866	7.00	85.25	4,925.91	21,802.35	9.21	40.77	12	92	5.85	44.88	1,198.20	4,737.37	3.05	12.07	24.32	21.73			
8	1,000	1,500	1,250	2,673	51,539	4.66	89.91	4,654.72	26,457.08	8.70	49.48	11	103	5.37	50.24	1,507.20	6,244.57	3.84	15.91	32.38	23.60			
9	1,500	2,000	1,750	1,380	52,919	2.41	92.32	3,462.29	29,919.37	6.47	55.95	11	114	5.37	55.61	615.44	6,860.01	1.57	17.48	17.78	22.93			
10	2,000	2,500	2,250	732	53,651	1.28	93.60	2,221.09	32,140.46	4.15	60.11	6	120	2.93	58.54	828.89	7,688.91	2.11	19.59	37.32	23.92			
11	2,500	3,000	2,750	549	54,200	0.96	94.55	1,746.49	33,886.95	3.27	63.37	2	122	0.98	59.51	36.91	7,725.82	0.09	19.68	2.11	22.80			
12	3,000	4,000	3,500	616	54,816	1.07	95.63	2,509.66	36,396.62	4.69	68.07	5	127	2.44	61.95	5,159.75	12,885.57	13.15	32.83	205.60	35.40			
13	4,000	5,000	4,500	401	55,217	0.70	96.33	2,271.29	38,667.90	4.25	72.31	7	134	3.41	65.37	4,155.05	17,040.61	10.59	43.41	182.94	44.07			
14	5,000	7,500	6,250	468	55,685	0.82	97.14	2,448.94	41,116.84	4.58	76.89	4	138	1.95	67.32	586.70	17,627.32	1.49	44.91	23.96	42.87			
15	7,500	10,000	8,750	333	56,018	0.58	97.73	1,903.09	43,019.93	3.56	80.45	2	140	0.98	68.29	31.72	17,659.04	0.08	44.99	1.67	41.05			
16	10,000	20,000	15,000	378	56,396	0.66	98.38	2,921.35	45,941.28	5.46	85.92	9	149	4.39	72.68	724.80	18,383.84	1.85	46.84	24.81	40.02			
17	20,000	50,000	35,000	330	56,726	0.58	98.96	3,379.13	49,320.41	6.32	92.24	12	161	5.85	78.54	1,737.71	20,121.54	4.43	51.26	51.42	40.80			
18	50,000	100,000	75,000	176	56,902	0.31	99.27	1,568.13	50,888.54	2.93	95.17	12	173	5.85	84.39	236.48	20,358.02	0.60	51.87	15.08	40.01			
19	100,000	500,000	300,000	361	57,263	0.63	99.90	2,420.94	53,309.48	4.53	99.70	22	195	10.73	95.12	8,833.62	29,191.64	22.51	74.37	364.88	54.76			
20	500,000	UP		59	57,322	0.10	100.00	163.01	53,472.49	0.30	100.00	10	205	4.88	100.00	10,059.52	39,251.16	25.63	100.00	6170.92	73.40			
				57,322					53,472.49					205					39,251.16					73.40



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 04 RIAU
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11,578	11,578	18.40	18.40	2,041.95	2,041.95	2.91	2.91	30	30	5.94	5.94	536.04	536.04	0.52	0.52	26.25	26.25			
2	50	100	75	7,008	18,586	11.14	29.54	2,001.91	4,043.86	2.85	5.76	41	71	8.12	14.06	2,267.03	2,803.07	2.20	2.72	113.24	69.32			
3	100	200	150	8,379	26,965	13.32	42.86	2,870.22	6,914.07	4.09	9.85	40	111	7.92	21.98	3,895.02	6,698.08	3.78	6.51	135.70	96.88			
4	200	300	250	6,652	33,617	10.57	53.44	2,833.98	9,748.05	4.04	13.89	31	142	6.14	28.12	4,571.83	11,269.92	4.44	10.95	161.32	115.61			
5	300	500	400	8,506	42,123	13.52	66.96	5,710.58	15,458.63	8.14	22.03	20	162	3.96	32.08	2,368.16	13,638.08	2.30	13.25	41.47	88.22			
6	500	750	625	5,687	47,810	9.04	76.00	4,953.11	20,411.74	7.06	29.09	48	210	9.50	41.58	3,023.61	16,661.69	2.94	16.18	61.04	81.63			
7	750	1,000	875	3,629	51,439	5.77	81.77	4,517.66	24,929.40	6.44	35.53	21	231	4.16	45.74	2,042.59	18,704.28	1.98	18.17	45.21	75.03			
8	1,000	1,500	1,250	2,635	54,074	4.19	85.96	4,482.89	29,412.30	6.39	41.92	19	250	3.76	49.50	3,807.45	22,511.73	3.70	21.87	84.93	76.54			
9	1,500	2,000	1,750	1,340	55,414	2.13	88.09	3,325.14	32,737.44	4.74	46.66	9	259	1.78	51.29	729.64	23,241.37	0.71	22.57	21.94	70.99			
10	2,000	2,500	2,250	742	56,156	1.18	89.27	2,007.10	34,744.54	2.86	49.52	2	261	0.40	51.68	116.74	23,358.12	0.11	22.69	5.82	67.23			
11	2,500	3,000	2,750	712	56,868	1.13	90.40	2,230.88	36,975.42	3.18	52.70	3	264	0.59	52.28	174.22	23,532.34	0.17	22.86	7.81	63.64			
12	3,000	4,000	3,500	749	57,617	1.19	91.59	2,837.77	39,813.19	4.04	56.75	14	278	2.77	55.05	648.86	24,181.20	0.63	23.49	22.87	60.74			
13	4,000	5,000	4,500	521	58,138	0.83	92.42	2,291.26	42,104.45	3.27	60.01	10	288	1.98	57.03	180.66	24,361.86	0.18	23.66	7.88	57.86			
14	5,000	7,500	6,250	816	58,954	1.30	93.71	3,392.03	45,496.49	4.83	64.85	20	308	3.96	60.99	5,012.22	29,374.08	4.87	28.53	147.76	64.56			
15	7,500	10,000	8,750	524	59,478	0.83	94.55	3,113.45	48,609.94	4.44	69.29	11	319	2.18	63.17	682.82	30,056.91	0.66	29.19	21.93	61.83			
16	10,000	20,000	15,000	996	60,474	1.58	96.13	7,053.11	55,663.05	10.05	79.34	33	352	6.53	69.70	8,393.35	38,450.26	8.15	37.35	119.00	69.08			
17	20,000	50,000	35,000	806	61,280	1.28	97.41	5,576.78	61,239.83	7.95	87.29	35	387	6.93	76.63	13,585.00	52,035.26	13.20	50.54	243.60	84.97			
18	50,000	100,000	75,000	561	61,841	0.89	98.30	3,456.91	64,696.75	4.93	92.21	16	403	3.17	79.80	3,546.76	55,582.02	3.44	53.99	102.60	85.91			
19	100,000	500,000	300,000	790	62,631	1.26	99.56	4,658.00	69,354.75	6.64	98.85	66	469	13.07	92.87	29,380.17	84,962.19	28.54	82.52	630.75	122.50			
20	500,000	UP		277	62,908	0.44	100.00	804.51	70,159.25	1.15	100.00	36	505	7.13	100.00	17,992.73	102,954.91	17.48	100.00	2236.50	146.74			
				62,908					70,159.25					505					102,954.91					146.74



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 05 JAMBI
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,905	3,905	16.09	16.09	769.87	769.87	3.27	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,279	6,184	9.39	25.48	518.23	1,288.10	2.20	5.48	3	3	2.73	2.73	28.08	28.08	0.18	0.18	5.42	2.18			
3	100	200	150	3,592	9,776	14.80	40.28	1,014.11	2,302.21	4.31	9.79	3	6	2.73	5.45	198.06	226.14	1.24	1.41	19.53	9.82			
4	200	300	250	3,071	12,847	12.65	52.93	1,284.22	3,586.43	5.46	15.26	4	10	3.64	9.09	85.53	311.67	0.53	1.94	6.66	8.69			
5	300	500	400	3,462	16,309	14.26	67.19	2,198.14	5,784.57	9.35	24.61	10	20	9.09	18.18	1,177.53	1,489.20	7.34	9.29	53.57	25.74			
6	500	750	625	2,245	18,554	9.25	76.44	1,702.73	7,487.30	7.24	31.85	18	38	16.36	34.55	1,810.08	3,299.28	11.29	20.57	106.30	44.07			
7	750	1,000	875	1,476	20,030	6.08	82.52	1,689.49	9,176.79	7.19	39.04	12	50	10.91	45.45	1,733.98	5,033.26	10.81	31.39	102.63	54.85			
8	1,000	1,500	1,250	998	21,028	4.11	86.63	1,697.05	10,873.84	7.22	46.25	8	58	7.27	52.73	121.14	5,154.41	0.76	32.14	7.14	47.40			
9	1,500	2,000	1,750	511	21,539	2.11	88.74	1,222.78	12,096.62	5.20	51.46	4	62	3.64	56.36	6.44	5,160.85	0.04	32.18	0.53	42.66			
10	2,000	2,500	2,250	280	21,819	1.15	89.89	781.67	12,878.28	3.32	54.78	0	62	0.00	56.36	0.00	5,160.85	0.00	32.18	0.00	40.07			
11	2,500	3,000	2,750	266	22,085	1.10	90.99	776.32	13,654.61	3.30	58.08	1	63	0.91	57.27	0.61	5,161.46	0.00	32.19	0.08	37.80			
12	3,000	4,000	3,500	296	22,381	1.22	92.21	999.26	14,653.86	4.25	62.33	5	68	4.55	61.82	2,089.38	7,250.84	13.03	45.22	209.09	49.48			
13	4,000	5,000	4,500	199	22,580	0.82	93.03	929.81	15,583.68	3.96	66.29	0	68	0.00	61.82	0.00	7,250.84	0.00	45.22	0.00	46.53			
14	5,000	7,500	6,250	321	22,901	1.32	94.35	1,589.64	17,173.32	6.76	73.05	14	82	12.73	74.55	473.95	7,724.80	2.96	48.17	29.81	44.98			
15	7,500	10,000	8,750	244	23,145	1.01	95.36	1,527.86	18,701.18	6.50	79.55	2	84	1.82	76.36	470.78	8,195.58	2.94	51.11	30.81	43.82			
16	10,000	20,000	15,000	387	23,532	1.59	96.95	2,269.59	20,970.78	9.65	89.20	5	89	4.55	80.91	3,509.36	11,704.94	21.88	72.99	154.62	55.82			
17	20,000	50,000	35,000	310	23,842	1.28	98.23	2,636.43	23,607.20	11.21	100.42	5	94	4.55	85.45	316.92	12,021.86	1.98	74.97	12.02	50.92			
18	50,000	100,000	75,000	166	24,008	0.68	98.91	753.40	24,360.60	3.20	103.62	9	103	8.18	93.64	272.17	12,294.03	1.70	76.67	36.13	50.47			
19	100,000	500,000	300,000	222	24,230	0.91	99.83	1,400.57	25,761.17	5.96	109.58	7	110	6.36	100.00	3,741.83	16,035.86	23.33	100.00	267.17	62.25			
20	500,000	UP		42	24,272	0.17	100.00	2,252.12	23,509.05	9.58	100.00	0	110	0.00	100.00	0.00	16,035.86	0.00	100.00	0.00	68.21			
				24,272					23,509.05					110					16,035.86					68.21



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 06 SUMATERA SELATAN
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,991	8,991	16.31	16.31	1,436.53	1,436.53	2.30	2.30	16	16	4.21	4.21	445.75	445.75	0.13	0.13	31.03	31.03			
2	50	100	75	6,545	15,536	11.87	28.19	1,763.53	3,200.05	2.82	5.12	4	20	1.05	5.26	338.36	784.11	0.10	0.23	19.19	24.50			
3	100	200	150	6,017	21,553	10.92	39.10	1,767.36	4,967.42	2.83	7.94	15	35	3.95	9.21	727.57	1,511.68	0.21	0.44	41.17	30.43			
4	200	300	250	5,208	26,761	9.45	48.55	2,149.54	7,116.95	3.44	11.38	12	47	3.16	12.37	496.34	2,008.01	0.15	0.59	23.09	28.21			
5	300	500	400	7,043	33,804	12.78	61.33	3,864.96	10,981.91	6.18	17.56	26	73	6.84	19.21	1,045.67	3,053.68	0.31	0.90	27.06	27.81			
6	500	750	625	4,796	38,600	8.70	70.03	3,494.94	14,476.85	5.59	23.14	23	96	6.05	25.26	2,070.62	5,124.30	0.61	1.50	59.25	35.40			
7	750	1,000	875	3,735	42,335	6.78	76.81	4,122.70	18,599.55	6.59	29.74	36	132	9.47	34.74	558.94	5,683.24	0.16	1.67	13.56	30.56			
8	1,000	1,500	1,250	3,072	45,407	5.57	82.38	4,313.81	22,913.35	6.90	36.63	34	166	8.95	43.68	5,097.89	10,781.13	1.49	3.16	118.18	47.05			
9	1,500	2,000	1,750	1,485	46,892	2.69	85.08	3,200.82	26,114.17	5.12	41.75	10	176	2.63	46.32	1,452.44	12,233.57	0.43	3.59	45.38	46.85			
10	2,000	2,500	2,250	865	47,757	1.57	86.65	2,301.27	28,415.44	3.68	45.43	7	183	1.84	48.16	511.63	12,745.20	0.15	3.74	22.23	44.85			
11	2,500	3,000	2,750	813	48,570	1.48	88.12	2,002.69	30,418.13	3.20	48.63	8	191	2.11	50.26	1,478.96	14,224.16	0.43	4.17	73.85	46.76			
12	3,000	4,000	3,500	911	49,481	1.65	89.77	3,231.70	33,649.83	5.17	53.80	18	209	4.74	55.00	4,790.35	19,014.51	1.40	5.57	148.23	56.51			
13	4,000	5,000	4,500	577	50,058	1.05	90.82	2,334.39	35,984.21	3.73	57.53	17	226	4.47	59.47	502.78	19,517.29	0.15	5.72	21.54	54.24			
14	5,000	7,500	6,250	1,007	51,065	1.83	92.65	3,695.95	39,680.16	5.91	63.44	16	242	4.21	63.68	1,795.56	21,312.85	0.53	6.25	48.58	53.71			
15	7,500	10,000	8,750	603	51,668	1.09	93.74	2,737.42	42,417.58	4.38	67.81	25	267	6.58	70.26	1,706.04	23,018.89	0.50	6.75	62.32	54.27			
16	10,000	20,000	15,000	1,200	52,868	2.18	95.92	6,747.08	49,164.67	10.79	78.60	36	303	9.47	79.74	6,113.74	29,132.63	1.79	8.54	90.61	59.26			
17	20,000	50,000	35,000	911	53,779	1.65	97.57	6,061.91	55,226.58	9.69	88.29	17	320	4.47	84.21	10,521.60	39,654.22	3.08	11.62	173.57	71.80			
18	50,000	100,000	75,000	504	54,283	0.91	98.49	2,195.65	57,422.23	3.51	91.80	7	327	1.84	86.05	170.31	39,824.54	0.05	11.67	7.76	69.35			
19	100,000	500,000	300,000	639	54,922	1.16	99.65	4,550.12	61,972.35	7.27	99.08	36	363	9.47	95.53	213,035.00	252,859.54	62.44	74.11	4681.97	408.02			
20	500,000	UP		195	55,117	0.35	100.00	578.23	62,550.58	0.92	100.00	17	380	4.47	100.00	88,317.15	341,176.69	25.89	100.00	15273.71	545.44			
				55,117					62,550.58					380					341,176.69					545.44



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 07 BENGKULU
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,008	2,008	15.58	15.58	349.94	349.94	2.81	2.81	9	9	20.93	20.93	25.61	25.61	0.76	0.76	7.32	7.32			
2	50	100	75	1,512	3,520	11.73	27.31	358.87	708.81	2.88	5.68	3	12	6.98	27.91	104.53	130.13	3.12	3.88	29.13	18.36			
3	100	200	150	2,312	5,832	17.94	45.25	691.90	1,400.71	5.55	11.23	1	13	2.33	30.23	183.57	313.71	5.47	9.35	26.53	22.40			
4	200	300	250	1,540	7,372	11.95	57.20	685.45	2,086.17	5.49	16.72	0	13	0.00	30.23	0.00	313.71	0.00	9.35	0.00	15.04			
5	300	500	400	1,767	9,139	13.71	70.92	1,160.89	3,247.06	9.31	26.03	5	18	11.63	41.86	1,051.31	1,365.01	31.34	40.69	90.56	42.04			
6	500	750	625	1,029	10,168	7.98	78.90	910.43	4,157.49	7.30	33.33	0	18	0.00	41.86	0.00	1,365.01	0.00	40.69	0.00	32.83			
7	750	1,000	875	825	10,993	6.40	85.30	1,041.25	5,198.74	8.35	41.68	3	21	6.98	48.84	45.94	1,410.95	1.37	42.06	4.41	27.14			
8	1,000	1,500	1,250	553	11,546	4.29	89.59	1,138.62	6,337.36	9.13	50.80	3	24	6.98	55.81	1,045.37	2,456.32	31.16	73.22	91.81	38.76			
9	1,500	2,000	1,750	273	11,819	2.12	91.71	733.23	7,070.58	5.88	56.68	1	25	2.33	58.14	428.78	2,885.10	12.78	86.00	58.48	40.80			
10	2,000	2,500	2,250	134	11,953	1.04	92.75	389.60	7,460.18	3.12	59.80	0	25	0.00	58.14	0.00	2,885.10	0.00	86.00	0.00	38.67			
11	2,500	3,000	2,750	110	12,063	0.85	93.61	433.78	7,893.96	3.48	63.28	0	25	0.00	58.14	0.00	2,885.10	0.00	86.00	0.00	36.55			
12	3,000	4,000	3,500	153	12,216	1.19	94.79	547.25	8,441.21	4.39	67.67	2	27	4.65	62.79	26.35	2,911.45	0.79	86.79	4.82	34.49			
13	4,000	5,000	4,500	79	12,295	0.61	95.41	451.11	8,892.32	3.62	71.29	0	27	0.00	62.79	0.00	2,911.45	0.00	86.79	0.00	32.74			
14	5,000	7,500	6,250	104	12,399	0.81	96.21	541.63	9,433.95	4.34	75.63	4	31	9.30	72.09	19.69	2,931.14	0.59	87.37	3.63	31.07			
15	7,500	10,000	8,750	48	12,447	0.37	96.59	231.76	9,665.71	1.86	77.49	1	32	2.33	74.42	1.40	2,932.54	0.04	87.42	0.60	30.34			
16	10,000	20,000	15,000	195	12,642	1.51	98.10	1,081.91	10,747.62	8.67	86.16	3	35	6.98	81.40	63.25	2,995.78	1.89	89.30	5.85	27.87			
17	20,000	50,000	35,000	91	12,733	0.71	98.80	929.11	11,676.73	7.45	93.61	0	35	0.00	81.40	0.00	2,995.78	0.00	89.30	0.00	25.66			
18	50,000	100,000	75,000	80	12,813	0.62	99.43	735.87	12,412.60	5.90	99.51	5	40	11.63	93.02	314.85	3,310.64	9.39	98.69	42.79	26.67			
19	100,000	500,000	300,000	62	12,875	0.48	99.91	124.23	12,536.83	1.00	100.50	3	43	6.98	100.00	44.03	3,354.66	1.31	100.00	35.44	26.76			
20	500,000	UP		12	12,887	0.09	100.00	62.56	12,474.27	0.50	100.00	0	43	0.00	100.00	0.00	3,354.66	0.00	100.00	0.00	26.89			
				12,887					12,474.27					43					3,354.66					26.89



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 08 LAMPUNG
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,163	6,163	15.41	15.41	890.41	890.41	1.86	1.86	19	19	5.94	5.94	342.90	342.90	0.68	0.68	38.51	38.51			
2	50	100	75	3,653	9,816	9.13	24.54	876.75	1,767.16	1.84	3.70	10	29	3.13	9.06	326.82	669.72	0.65	1.33	37.28	37.90			
3	100	200	150	5,432	15,248	13.58	38.12	1,492.31	3,259.47	3.13	6.83	15	44	4.69	13.75	1,137.55	1,807.27	2.27	3.60	76.23	55.45			
4	200	300	250	4,201	19,449	10.50	48.63	1,577.31	4,836.78	3.30	10.13	17	61	5.31	19.06	1,360.50	3,167.76	2.71	6.31	86.25	65.49			
5	300	500	400	4,764	24,213	11.91	60.54	2,564.03	7,400.81	5.37	15.50	17	78	5.31	24.38	648.49	3,816.26	1.29	7.60	25.29	51.57			
6	500	750	625	3,482	27,695	8.71	69.25	2,235.06	9,635.87	4.68	20.18	22	100	6.88	31.25	2,361.68	6,177.93	4.70	12.30	105.67	64.11			
7	750	1,000	875	2,682	30,377	6.71	75.95	2,474.54	12,110.41	5.18	25.37	18	118	5.63	36.88	1,550.43	7,728.36	3.09	15.39	62.66	63.82			
8	1,000	1,500	1,250	2,079	32,456	5.20	81.15	2,853.32	14,963.73	5.98	31.34	13	131	4.06	40.94	460.58	8,188.94	0.92	16.31	16.14	54.73			
9	1,500	2,000	1,750	1,137	33,593	2.84	83.99	2,202.20	17,165.93	4.61	35.95	5	136	1.56	42.50	165.95	8,354.89	0.33	16.64	7.54	48.67			
10	2,000	2,500	2,250	590	34,183	1.48	85.47	1,477.40	18,643.33	3.09	39.05	2	138	0.63	43.13	5.40	8,360.29	0.01	16.65	0.37	44.84			
11	2,500	3,000	2,750	581	34,764	1.45	86.92	1,520.83	20,164.16	3.19	42.23	8	146	2.50	45.63	524.85	8,885.14	1.05	17.70	34.51	44.06			
12	3,000	4,000	3,500	673	35,437	1.68	88.60	2,229.66	22,393.82	4.67	46.90	7	153	2.19	47.81	137.87	9,023.01	0.27	17.97	6.18	40.29			
13	4,000	5,000	4,500	467	35,904	1.17	89.77	2,056.33	24,450.15	4.31	51.21	11	164	3.44	51.25	7,776.52	16,799.52	15.49	33.46	378.17	68.71			
14	5,000	7,500	6,250	643	36,547	1.61	91.38	2,832.61	27,282.76	5.93	57.14	12	176	3.75	55.00	1,812.77	18,612.29	3.61	37.07	64.00	68.22			
15	7,500	10,000	8,750	495	37,042	1.24	92.62	2,064.40	29,347.16	4.32	61.47	13	189	4.06	59.06	889.01	19,501.30	1.77	38.84	43.06	66.45			
16	10,000	20,000	15,000	867	37,909	2.17	94.78	2,389.84	31,737.00	5.01	66.47	26	215	8.13	67.19	5,122.89	24,624.19	10.20	49.04	214.36	77.59			
17	20,000	50,000	35,000	830	38,739	2.08	96.86	9,975.48	41,712.48	20.89	87.37	23	238	7.19	74.38	13,422.77	38,046.96	26.73	75.78	134.56	91.21			
18	50,000	100,000	75,000	440	39,179	1.10	97.96	2,623.79	44,336.26	5.50	92.86	18	256	5.63	80.00	2,278.22	40,325.19	4.54	80.31	86.83	90.95			
19	100,000	500,000	300,000	618	39,797	1.55	99.50	2,865.97	47,202.23	6.00	98.87	38	294	11.88	91.88	8,632.32	48,957.50	17.19	97.51	301.20	103.72			
20	500,000	UP		198	39,995	0.50	100.00	541.72	47,743.95	1.13	100.00	26	320	8.13	100.00	1,252.26	50,209.77	2.49	100.00	231.16	105.16			
				39,995					47,743.95					320					50,209.77					105.16



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 09 DKI JAKARTA
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	60,887	60,887	15.75	15.75	11,235.66	11,235.66	1.86	1.86	171	171	5.83	5.83	1,144.48	1,144.48	0.48	0.48	10.19	10.19	
2	50	100	75	24,921	85,808	6.45	22.20	10,954.69	22,190.35	1.81	3.67	40	211	1.36	7.19	992.45	2,136.92	0.42	0.90	9.06	9.63	
3	100	200	150	32,039	117,847	8.29	30.49	15,541.56	37,731.91	2.57	6.24	67	278	2.28	9.48	3,837.53	5,974.46	1.61	2.51	24.69	15.83	
4	200	300	250	29,750	147,597	7.70	38.19	14,770.29	52,502.20	2.44	8.68	85	363	2.90	12.38	3,761.82	9,736.27	1.58	4.09	25.47	18.54	
5	300	500	400	45,476	193,073	11.77	49.96	23,300.06	75,802.25	3.85	12.53	140	503	4.77	17.15	8,146.07	17,882.34	3.42	7.51	34.96	23.59	
6	500	750	625	39,017	232,090	10.10	60.05	25,362.19	101,164.44	4.19	16.73	84	587	2.86	20.01	6,114.36	23,996.70	2.57	10.08	24.11	23.72	
7	750	1,000	875	35,136	267,226	9.09	69.14	30,868.73	132,033.18	5.10	21.83	93	680	3.17	23.18	7,330.15	31,326.85	3.08	13.16	23.75	23.73	
8	1,000	1,500	1,250	30,488	297,714	7.89	77.03	38,837.07	170,870.24	6.42	28.26	105	785	3.58	26.76	6,394.05	37,720.90	2.69	15.84	16.46	22.08	
9	1,500	2,000	1,750	17,752	315,466	4.59	81.62	33,294.61	204,164.85	5.51	33.76	64	849	2.18	28.95	6,551.62	44,272.52	2.75	18.59	19.68	21.68	
10	2,000	2,500	2,250	10,475	325,941	2.71	84.33	23,349.32	227,514.17	3.86	37.62	40	889	1.36	30.31	9,171.23	53,443.76	3.85	22.45	39.28	23.49	
11	2,500	3,000	2,750	7,953	333,894	2.06	86.39	23,368.80	250,882.97	3.86	41.49	43	932	1.47	31.78	2,404.54	55,848.30	1.01	23.46	10.29	22.26	
12	3,000	4,000	3,500	9,020	342,914	2.33	88.72	33,720.48	284,603.46	5.58	47.06	57	989	1.94	33.72	11,344.33	67,192.63	4.76	28.22	33.64	23.61	
13	4,000	5,000	4,500	6,379	349,293	1.65	90.37	27,838.37	312,441.83	4.60	51.67	60	1,049	2.05	35.77	4,608.87	71,801.50	1.94	30.16	16.56	22.98	
14	5,000	7,500	6,250	7,810	357,103	2.02	92.40	44,998.74	357,440.57	7.44	59.11	86	1,135	2.93	38.70	15,283.87	87,085.37	6.42	36.57	33.97	24.36	
15	7,500	10,000	8,750	4,948	362,051	1.28	93.68	37,041.27	394,481.84	6.13	65.23	56	1,191	1.91	40.61	20,660.28	107,745.64	8.68	45.25	55.78	27.31	
16	10,000	20,000	15,000	7,560	369,611	1.96	95.63	70,258.70	464,740.54	11.62	76.85	112	1,303	3.82	44.43	6,685.06	114,430.70	2.81	48.06	9.51	24.62	
17	20,000	50,000	35,000	6,242	375,853	1.62	97.25	66,595.16	531,335.70	11.01	87.86	210	1,513	7.16	51.59	11,132.94	125,563.64	4.68	52.73	16.72	23.63	
18	50,000	100,000	75,000	3,160	379,013	0.82	98.06	26,117.82	557,453.52	4.32	92.18	203	1,716	6.92	58.51	11,366.84	136,930.48	4.77	57.51	43.52	24.56	
19	100,000	500,000	300,000	5,021	384,034	1.30	99.36	36,086.66	593,540.18	5.97	98.15	426	2,142	14.52	73.03	26,170.75	163,101.23	10.99	68.50	72.52	27.48	
20	500,000	UP		2,459	386,493	0.64	100.00	11,192.06	604,732.24	1.85	100.00	791	2,933	26.97	100.00	75,002.12	238,103.35	31.50	100.00	670.14	39.37	
				386,493				604,732.24					2,933				238,103.35				39.37	



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 10 JAWA BARAT
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	55,268	55,268	16.94	16.94	100,521.15	100,521.15	20.05	20.05	103	103	4.07	4.07	1,064.84	1,064.84	0.20	0.20	1.06	1.06	
2	50	100	75	26,398	81,666	8.09	25.04	7,571.30	92,949.85	1.51	18.54	55	158	2.17	6.24	1,108.20	2,173.04	0.21	0.42	14.64	2.34	
3	100	200	150	39,068	120,734	11.98	37.02	13,076.00	79,873.85	2.61	15.93	67	225	2.65	8.89	2,229.16	4,402.21	0.43	0.85	17.05	5.51	
4	200	300	250	31,002	151,736	9.50	46.52	12,618.76	67,255.10	2.52	13.42	128	353	5.06	13.95	3,890.07	8,292.27	0.75	1.59	30.83	12.33	
5	300	500	400	38,090	189,826	11.68	58.20	19,478.42	47,776.68	3.89	9.53	162	515	6.40	20.35	4,164.78	12,457.05	0.80	2.39	21.38	26.07	
6	500	750	625	25,671	215,497	7.87	66.07	16,538.61	31,238.06	3.30	6.23	112	627	4.43	24.77	5,446.02	17,903.07	1.05	3.44	32.93	57.31	
7	750	1,000	875	22,266	237,763	6.83	72.90	19,427.83	11,810.23	3.88	2.36	218	845	8.61	33.39	6,359.61	24,262.68	1.22	4.66	32.73	205.44	
8	1,000	1,500	1,250	18,274	256,037	5.60	78.50	23,712.38	11,902.15	4.73	2.37	185	1,030	7.31	40.70	11,261.54	35,524.23	2.16	6.82	47.49	298.47	
9	1,500	2,000	1,750	9,887	265,924	3.03	81.53	19,585.82	31,487.97	3.91	6.28	56	1,086	2.21	42.91	5,227.03	40,751.25	1.00	7.83	26.69	129.42	
10	2,000	2,500	2,250	6,548	272,472	2.01	83.54	15,105.05	46,593.02	3.01	9.29	45	1,131	1.78	44.69	12,104.53	52,855.78	2.32	10.15	80.14	113.44	
11	2,500	3,000	2,750	4,722	277,194	1.45	84.98	14,145.86	60,738.88	2.82	12.12	36	1,167	1.42	46.11	10,060.93	62,916.72	1.93	12.08	71.12	103.59	
12	3,000	4,000	3,500	5,694	282,888	1.75	86.73	21,162.69	81,901.57	4.22	16.34	51	1,218	2.02	48.12	18,472.75	81,389.47	3.55	15.63	87.29	99.37	
13	4,000	5,000	4,500	4,355	287,243	1.34	88.07	19,158.88	101,060.45	3.82	20.16	48	1,266	1.90	50.02	3,698.89	85,088.36	0.71	16.34	19.31	84.20	
14	5,000	7,500	6,250	6,534	293,777	2.00	90.07	33,728.17	134,788.61	6.73	26.89	93	1,359	3.67	53.69	7,692.18	92,780.54	1.48	17.82	22.81	68.83	
15	7,500	10,000	8,750	4,260	298,037	1.31	91.37	27,455.39	162,244.01	5.48	32.36	49	1,408	1.94	55.63	2,713.97	95,494.51	0.52	18.34	9.89	58.86	
16	10,000	20,000	15,000	7,900	305,937	2.42	93.80	66,710.35	228,954.36	13.31	45.67	166	1,574	6.56	62.19	35,588.90	131,083.41	6.83	25.17	53.35	57.25	
17	20,000	50,000	35,000	8,013	313,950	2.46	96.25	77,627.00	306,581.35	15.48	61.15	244	1,818	9.64	71.83	50,242.17	181,325.58	9.65	34.82	64.72	59.14	
18	50,000	100,000	75,000	4,624	318,574	1.42	97.67	42,543.08	349,124.43	8.49	69.64	204	2,022	8.06	79.89	85,706.37	267,031.94	16.46	51.28	201.46	76.49	
19	100,000	500,000	300,000	5,332	323,906	1.63	99.31	44,244.06	393,368.49	8.83	78.46	304	2,326	12.01	91.90	120,362.78	387,394.72	23.11	74.40	272.04	98.48	
20	500,000	UP		2,265	326,171	0.69	100.00	107,969.49	501,337.99	21.54	100.00	205	2,531	8.10	100.00	133,319.82	520,714.55	25.60	100.00	123.48	103.86	
				326,171				501,337.99					2,531				520,714.55					103.86



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 11 JAWA TENGAH
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35,115	35,115	20.38	20.38	11,943.29	11,943.29	5.80	5.80	33	33	3.36	3.36	1,486.21	1,486.21	0.21	0.21	12.44	12.44			
2	50	100	75	18,226	53,341	10.58	30.96	4,275.71	7,667.59	2.08	3.72	21	54	2.14	5.50	845.61	2,331.82	0.12	0.33	19.78	30.41			
3	100	200	150	22,012	75,353	12.77	43.73	6,940.02	727.57	3.37	0.35	27	81	2.75	8.25	1,190.98	3,522.80	0.17	0.50	17.16	484.19			
4	200	300	250	14,746	90,099	8.56	52.29	6,191.82	5,464.25	3.01	2.65	29	110	2.95	11.20	1,565.39	5,088.19	0.22	0.73	25.28	93.12			
5	300	500	400	16,757	106,856	9.72	62.01	9,381.31	14,845.57	4.55	7.21	45	155	4.58	15.78	2,404.15	7,492.34	0.34	1.07	25.63	50.47			
6	500	750	625	12,872	119,728	7.47	69.48	9,058.04	23,903.61	4.40	11.60	56	211	5.70	21.49	3,267.48	10,759.81	0.47	1.54	36.07	45.01			
7	750	1,000	875	10,209	129,937	5.92	75.41	9,381.81	33,285.42	4.55	16.16	69	280	7.03	28.51	4,184.51	14,944.32	0.60	2.14	44.60	44.90			
8	1,000	1,500	1,250	8,380	138,317	4.86	80.27	11,464.57	44,749.99	5.56	21.72	66	346	6.72	35.23	3,511.89	18,456.21	0.50	2.64	30.63	41.24			
9	1,500	2,000	1,750	4,664	142,981	2.71	82.98	9,620.90	54,370.89	4.67	26.39	32	378	3.26	38.49	5,527.05	23,983.26	0.79	3.43	57.45	44.11			
10	2,000	2,500	2,250	2,969	145,950	1.72	84.70	7,768.90	62,139.79	3.77	30.16	15	393	1.53	40.02	5,393.87	29,377.13	0.77	4.20	69.43	47.28			
11	2,500	3,000	2,750	2,315	148,265	1.34	86.04	6,846.95	68,986.74	3.32	33.49	23	416	2.34	42.36	3,753.81	33,130.94	0.54	4.74	54.82	48.03			
12	3,000	4,000	3,500	3,205	151,470	1.86	87.90	11,692.09	80,678.83	5.68	39.16	35	451	3.56	45.93	5,954.57	39,085.51	0.85	5.59	50.93	48.45			
13	4,000	5,000	4,500	2,122	153,592	1.23	89.13	9,271.39	89,950.22	4.50	43.66	30	481	3.05	48.98	8,049.97	47,135.48	1.15	6.74	86.83	52.40			
14	5,000	7,500	6,250	3,318	156,910	1.93	91.06	15,297.95	105,248.17	7.43	51.09	36	517	3.67	52.65	2,908.45	50,043.93	0.42	7.16	19.01	47.55			
15	7,500	10,000	8,750	2,034	158,944	1.18	92.24	12,551.85	117,800.02	6.09	57.18	45	562	4.58	57.23	9,433.26	59,477.18	1.35	8.51	75.15	50.49			
16	10,000	20,000	15,000	3,862	162,806	2.24	94.48	27,061.09	144,861.11	13.14	70.32	88	650	8.96	66.19	42,929.37	102,406.56	6.14	14.65	158.64	70.69			
17	20,000	50,000	35,000	3,306	166,112	1.92	96.40	23,048.35	167,909.46	11.19	81.50	100	750	10.18	76.37	37,407.02	139,813.58	5.35	20.00	162.30	83.27			
18	50,000	100,000	75,000	2,059	168,171	1.19	97.60	9,228.98	177,138.44	4.48	85.98	65	815	6.62	82.99	19,111.95	158,925.53	2.73	22.73	207.09	89.72			
19	100,000	500,000	300,000	2,537	170,708	1.47	99.07	11,526.52	188,664.97	5.60	91.58	94	909	9.57	92.57	417,939.60	576,865.13	59.79	82.52	3625.89	305.76			
20	500,000	UP		1,607	172,315	0.93	100.00	17,348.01	206,012.97	8.42	100.00	73	982	7.43	100.00	122,190.50	699,055.62	17.48	100.00	704.35	339.33			
				172,315					206,012.97					982					699,055.62					339.33



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 12 DIY YOGYAKARTA
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,041	5,041	20.65	20.65	506.85	506.85	1.50	1.50	4	4	3.08	3.08	87.82	87.82	0.34	0.34	17.33	17.33			
2	50	100	75	2,291	7,332	9.39	30.04	531.70	1,038.55	1.57	7,332	5	9	3.85	6.92	43.53	131.35	0.17	0.51	8.19	12.65			
3	100	200	150	2,696	10,028	11.05	41.09	1,078.78	2,117.33	3.18	6,25	6	15	4.62	11.54	196.80	328.15	0.76	1.27	18.24	15.50			
4	200	300	250	2,266	12,294	9.28	50.37	1,010.68	3,128.01	2.98	9,23	1	16	0.77	12.31	184.23	512.38	0.72	1.99	18.23	16.38			
5	300	500	400	2,874	15,168	11.78	62.15	1,480.76	4,608.77	4.37	13,60	3	19	2.31	14.62	32.13	544.51	0.12	2.11	2.17	11.81			
6	500	750	625	1,968	17,136	8.06	70.21	1,496.08	6,104.85	4.42	18,02	4	23	3.08	17.69	45.48	589.99	0.18	2.29	3.04	9.66			
7	750	1,000	875	1,530	18,666	6.27	76.48	1,487.08	7,591.93	4.39	22,41	6	29	4.62	22.31	102.19	692.17	0.40	2.69	6.87	9.12			
8	1,000	1,500	1,250	1,308	19,974	5.36	81.84	2,026.89	9,618.82	5.98	28,39	7	36	5.38	27.69	162.87	855.05	0.63	3.32	8.04	8.89			
9	1,500	2,000	1,750	727	20,701	2.98	84.82	1,939.57	11,558.39	5.72	34,12	11	47	8.46	36.15	525.25	1,380.29	2.04	5.36	27.08	11.94			
10	2,000	2,500	2,250	515	21,216	2.11	86.93	1,366.38	12,924.77	4.03	38,15	1	48	0.77	36.92	1.66	1,381.95	0.01	5.37	0.12	10.69			
11	2,500	3,000	2,750	396	21,612	1.62	88.55	1,236.97	14,161.74	3.65	41,80	3	51	2.31	39.23	35.57	1,417.52	0.14	5.50	2.88	10.01			
12	3,000	4,000	3,500	475	22,087	1.95	90.50	1,918.60	16,080.34	5.66	47,46	5	56	3.85	43.08	1,333.31	2,750.83	5.18	10.68	69.49	17.11			
13	4,000	5,000	4,500	359	22,446	1.47	91.97	2,053.70	18,134.04	6.06	53,52	4	60	3.08	46.15	2,299.46	5,050.29	8.93	19.61	111.97	27.85			
14	5,000	7,500	6,250	451	22,897	1.85	93.82	2,699.05	20,833.09	7.97	61,49	2	62	1.54	47.69	732.96	5,783.26	2.85	22.46	27.16	27.76			
15	7,500	10,000	8,750	284	23,181	1.16	94.98	1,776.07	22,609.16	5.24	66,73	11	73	8.46	56.15	166.44	5,949.70	0.65	23.10	9.37	26.32			
16	10,000	20,000	15,000	479	23,660	1.96	96.94	4,101.22	26,710.38	12.11	78,84	4	77	3.08	59.23	70.85	6,020.55	0.28	23.38	1.73	22.54			
17	20,000	50,000	35,000	367	24,027	1.50	98.45	3,590.33	30,300.71	10.60	89,43	8	85	6.15	65.38	13,387.23	19,407.78	51.98	75.36	372.87	64.05			
18	50,000	100,000	75,000	202	24,229	0.83	99.27	2,329.71	32,630.42	6.88	96,31	10	95	7.69	73.08	1,229.03	20,636.81	4.77	80.14	52.75	63.24			
19	100,000	500,000	300,000	115	24,344	0.47	99.75	951.05	33,581.47	2.81	99,12	18	113	13.85	86.92	2,403.11	23,039.92	9.33	89.47	252.68	68.61			
20	500,000	UP		62	24,406	0.25	100.00	298.86	33,880.33	0.88	100,00	17	130	13.08	100.00	2,712.48	25,752.40	10.53	100.00	907.61	76.01			
				24,406					33,880.33					130					25,752.40					76.01



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 13 JAWA TIMUR
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39,767	39,767	16.65	16.65	6,352.14	6,352.14	1.82	1.82	49	49	2.90	2.90	678.87	678.87	0.07	0.07	10.69	10.69			
2	50	100	75	19,147	58,914	8.02	24.67	8,084.61	14,436.76	2.32	4.14	36	85	2.13	5.04	938.49	1,617.35	0.10	0.17	11.61	11.20			
3	100	200	150	27,350	86,264	11.45	36.12	8,773.92	23,210.68	2.51	6.65	30	115	1.78	6.81	1,504.51	3,121.86	0.16	0.32	17.15	13.45			
4	200	300	250	21,450	107,714	8.98	45.11	8,722.82	31,933.50	2.50	9.15	53	168	3.14	9.95	2,903.18	6,025.04	0.30	0.62	33.28	18.87			
5	300	500	400	26,380	134,094	11.05	56.15	13,589.90	45,523.39	3.90	13.05	67	235	3.97	13.92	3,144.89	9,169.93	0.32	0.95	23.14	20.14			
6	500	750	625	19,735	153,829	8.26	64.42	16,349.12	61,872.51	4.69	17.74	64	299	3.79	17.71	3,668.08	12,838.01	0.38	1.33	22.44	20.75			
7	750	1,000	875	15,199	169,028	6.36	70.78	14,834.19	76,706.70	4.25	21.99	80	379	4.74	22.45	7,730.88	20,568.88	0.80	2.12	52.12	26.81			
8	1,000	1,500	1,250	13,444	182,472	5.63	76.41	17,946.13	94,652.84	5.14	27.13	41	420	2.43	24.88	4,716.02	25,284.90	0.49	2.61	26.28	26.71			
9	1,500	2,000	1,750	8,418	190,890	3.53	79.94	16,836.53	111,489.37	4.83	31.96	38	458	2.25	27.13	9,844.71	35,129.61	1.02	3.63	58.47	31.51			
10	2,000	2,500	2,250	5,188	196,078	2.17	82.11	12,437.24	123,926.61	3.57	35.52	36	494	2.13	29.27	7,931.64	43,061.25	0.82	4.45	63.77	34.75			
11	2,500	3,000	2,750	4,058	200,136	1.70	83.81	11,207.46	135,134.07	3.21	38.73	25	519	1.48	30.75	7,394.85	50,456.09	0.76	5.21	65.98	37.34			
12	3,000	4,000	3,500	5,053	205,189	2.12	85.92	17,373.02	152,507.10	4.98	43.71	56	575	3.32	34.06	12,212.62	62,668.72	1.26	6.47	70.30	41.09			
13	4,000	5,000	4,500	3,557	208,746	1.49	87.41	15,025.06	167,532.15	4.31	48.02	39	614	2.31	36.37	16,107.33	78,776.05	1.66	8.14	107.20	47.02			
14	5,000	7,500	6,250	5,531	214,277	2.32	89.73	26,678.99	194,211.15	7.65	55.67	57	671	3.38	39.75	12,072.53	90,848.58	1.25	9.38	45.25	46.78			
15	7,500	10,000	8,750	3,677	217,954	1.54	91.27	20,848.50	215,059.64	5.98	61.64	103	774	6.10	45.85	23,082.17	113,930.75	2.38	11.77	110.71	52.98			
16	10,000	20,000	15,000	6,603	224,557	2.77	94.03	45,086.74	260,146.39	12.92	74.57	172	946	10.19	56.04	54,256.74	168,187.49	5.60	17.37	120.34	64.65			
17	20,000	50,000	35,000	6,122	230,679	2.56	96.60	44,897.23	305,043.62	12.87	87.44	189	1,135	11.20	67.24	77,109.57	245,297.06	7.96	25.34	171.75	80.41			
18	50,000	100,000	75,000	3,002	233,681	1.26	97.85	20,314.99	325,358.61	5.82	93.26	143	1,278	8.47	75.71	20,987.29	266,284.35	2.17	27.50	103.31	81.84			
19	100,000	500,000	300,000	3,489	237,170	1.46	99.31	17,392.67	342,751.27	4.99	98.25	198	1,476	11.73	87.44	49,681.03	315,965.38	5.13	32.64	285.64	92.19			
20	500,000	UP		1,636	238,806	0.69	100.00	6,118.83	348,870.10	1.75	100.00	212	1,688	12.56	100.00	652,183.81	968,149.19	67.36	100.00	10658.64	277.51			
				238,806					348,870.10					1,688					968,149.19					277.51



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 14 KALIMANTAN BARAT
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,396	9,396	15.12	15.12	2,132.39	2,132.39	3.36	3.36	6	6	2.24	2.24	186.33	186.33	0.26	0.26	8.74	8.74			
2	50	100	75	8,007	17,403	12.88	28.00	2,610.62	4,743.01	4.12	7.48	12	18	4.48	6.72	755.27	941.60	1.06	1.32	28.93	19.85			
3	100	200	150	13,883	31,286	22.34	50.34	6,805.23	11,548.25	10.73	18.21	42	60	15.67	22.39	4,204.58	5,146.18	5.89	7.21	61.78	44.56			
4	200	300	250	8,374	39,660	13.48	63.82	6,471.40	18,019.65	10.21	28.42	32	92	11.94	34.33	5,334.79	10,480.97	7.48	14.69	82.44	58.16			
5	300	500	400	8,118	47,778	13.06	76.88	8,985.83	27,005.48	14.17	42.59	36	128	13.43	47.76	8,181.24	18,662.20	11.47	26.16	91.05	69.11			
6	500	750	625	3,840	51,618	6.18	83.06	5,043.74	32,049.22	7.95	50.54	22	150	8.21	55.97	5,228.44	23,890.64	7.33	33.49	103.66	74.54			
7	750	1,000	875	2,740	54,358	4.41	87.47	5,296.57	37,345.79	8.35	58.89	16	166	5.97	61.94	4,771.61	28,662.26	6.69	40.18	90.09	76.75			
8	1,000	1,500	1,250	1,868	56,226	3.01	90.48	3,844.36	41,190.15	6.06	64.96	7	173	2.61	64.55	2,259.50	30,921.75	3.17	43.35	58.77	75.07			
9	1,500	2,000	1,750	1,021	57,247	1.64	92.12	2,549.54	43,739.69	4.02	68.98	2	175	0.75	65.30	238.03	31,159.78	0.33	43.68	9.34	71.24			
10	2,000	2,500	2,250	564	57,811	0.91	93.03	1,720.05	45,459.74	2.71	71.69	4	179	1.49	66.79	203.58	31,363.36	0.29	43.97	11.84	68.99			
11	2,500	3,000	2,750	495	58,306	0.80	93.82	1,631.50	47,091.24	2.57	74.26	3	182	1.12	67.91	4.79	31,368.15	0.01	43.97	0.29	66.61			
12	3,000	4,000	3,500	674	58,980	1.08	94.91	2,334.34	49,425.59	3.68	77.94	5	187	1.87	69.78	3,737.81	35,105.96	5.24	49.21	160.12	71.03			
13	4,000	5,000	4,500	364	59,344	0.59	95.49	1,343.86	50,769.45	2.12	80.06	3	190	1.12	70.90	244.11	35,350.07	0.34	49.56	18.16	69.63			
14	5,000	7,500	6,250	630	59,974	1.01	96.51	2,159.43	52,928.88	3.41	83.47	13	203	4.85	75.75	843.09	36,193.16	1.18	50.74	39.04	68.38			
15	7,500	10,000	8,750	397	60,371	0.64	97.15	1,731.92	54,660.80	2.73	86.20	1	204	0.37	76.12	0.52	36,193.68	0.00	50.74	0.03	66.22			
16	10,000	20,000	15,000	614	60,985	0.99	98.13	3,223.75	57,884.54	5.08	91.28	22	226	8.21	84.33	667.73	36,861.41	0.94	51.67	20.71	63.68			
17	20,000	50,000	35,000	468	61,453	0.75	98.89	2,229.67	60,114.22	3.52	94.80	10	236	3.73	88.06	3,719.44	40,580.85	5.21	56.89	166.82	67.51			
18	50,000	100,000	75,000	278	61,731	0.45	99.34	1,310.17	61,424.38	2.07	96.87	13	249	4.85	92.91	634.22	41,215.07	0.89	57.78	48.41	67.10			
19	100,000	500,000	300,000	326	62,057	0.52	99.86	1,708.57	63,132.96	2.69	99.56	17	266	6.34	99.25	25,468.41	66,683.49	35.70	93.48	1490.62	105.62			
20	500,000	UP		87	62,144	0.14	100.00	279.21	63,412.17	0.44	100.00	2	268	0.75	100.00	4,650.35	71,333.84	6.52	100.00	1665.53	112.49			
				62,144					63,412.17					268					71,333.84					112.49



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 15 KALIMANTAN TENGAH
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,566	2,566	16.08	16.08	272.07	272.07	1.59	1.59	8	8	4.26	4.26	104.42	104.42	0.33	0.33	38.38	38.38			
2	50	100	75	1,579	4,145	9.90	25.98	246.52	518.58	1.44	3.02	0	8	0.00	4.26	0.00	104.42	0.00	0.33	0.00	20.14	20.14		
3	100	200	150	2,191	6,336	13.73	39.71	552.04	1,070.62	3.22	6.24	4	12	2.13	6.38	543.29	647.70	1.71	2.04	98.41	60.50			
4	200	300	250	1,607	7,943	10.07	49.78	598.80	1,669.43	3.49	9.73	4	16	2.13	8.51	188.39	836.10	0.59	2.64	31.46	50.08			
5	300	500	400	1,760	9,703	11.03	60.81	913.66	2,583.09	5.33	15.06	2	18	1.06	9.57	240.07	1,076.17	0.76	3.40	26.28	41.66			
6	500	750	625	1,229	10,932	7.70	68.52	864.08	3,447.17	5.04	20.10	2	20	1.06	10.64	118.04	1,194.21	0.37	3.77	13.66	34.64			
7	750	1,000	875	884	11,816	5.54	74.06	832.01	4,279.18	4.85	24.95	5	25	2.66	13.30	1,111.13	2,305.33	3.51	7.28	133.55	53.87			
8	1,000	1,500	1,250	731	12,547	4.58	78.64	920.49	5,199.67	5.37	30.31	5	30	2.66	15.96	1,396.60	3,701.93	4.41	11.68	151.72	71.20			
9	1,500	2,000	1,750	414	12,961	2.59	81.23	822.31	6,021.99	4.79	35.11	3	33	1.60	17.55	603.27	4,305.20	1.90	13.59	73.36	71.49			
10	2,000	2,500	2,250	280	13,241	1.75	82.99	489.20	6,511.18	2.85	37.96	0	33	0.00	17.55	0.00	4,305.20	0.00	13.59	0.00	66.12	66.12		
11	2,500	3,000	2,750	182	13,423	1.14	84.13	571.25	7,082.43	3.33	41.29	4	37	2.13	19.68	1,643.40	5,948.61	5.19	18.77	287.68	83.99			
12	3,000	4,000	3,500	255	13,678	1.60	85.73	795.74	7,878.18	4.64	45.93	17	54	9.04	28.72	198.42	6,147.02	0.63	19.40	24.93	78.03			
13	4,000	5,000	4,500	188	13,866	1.18	86.91	699.31	8,577.48	4.08	50.01	3	57	1.60	30.32	94.78	6,241.81	0.30	19.70	13.55	72.77			
14	5,000	7,500	6,250	310	14,176	1.94	88.85	1,022.86	9,600.34	5.96	55.97	66	66	4.79	35.11	192.59	6,434.40	0.61	20.31	18.83	67.02			
15	7,500	10,000	8,750	202	14,378	1.27	90.12	777.33	10,377.67	4.53	60.50	6	72	3.19	38.30	192.35	6,626.75	0.61	20.91	24.75	63.86			
16	10,000	20,000	15,000	413	14,791	2.59	92.70	1,550.96	11,928.62	9.04	69.54	21	93	11.17	49.47	2,856.82	9,483.57	9.02	29.93	184.20	79.50			
17	20,000	50,000	35,000	426	15,217	2.67	95.37	2,177.72	14,106.35	12.70	82.24	31	124	16.49	65.96	1,142.81	10,626.37	3.61	33.54	52.48	75.33			
18	50,000	100,000	75,000	185	15,402	1.16	96.53	861.77	14,968.11	5.02	87.26	28	152	14.89	80.85	12,436.09	23,062.46	39.25	72.78	1443.09	154.08			
19	100,000	500,000	300,000	487	15,889	3.05	99.59	1,763.52	16,731.63	10.28	97.54	33	185	17.55	98.40	8,601.62	31,664.08	27.15	99.93	487.75	189.25			
20	500,000	UP		66	15,955	0.41	100.00	421.40	17,153.03	2.46	100.00	3	188	1.60	100.00	22.48	31,686.55	0.07	100.00	5.33	184.73			
				15,955					17,153.03					188					31,686.55					184.73



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 16 KALIMANTAN SELATAN
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,764	5,764	18.86	18.86	985.79	985.79	3.06	3.06	8	8	3.31	3.31	65.58	65.58	0.19	0.19	6.65	6.65			
2	50	100	75	2,930	8,694	9.59	28.45	850.01	1,835.80	2.64	5.71	6	14	2.48	5.79	133.25	198.83	0.39	0.57	15.68	10.83			
3	100	200	150	4,253	12,947	13.92	42.36	1,283.13	3,118.93	3.99	9.70	7	21	2.89	8.68	293.87	492.70	0.85	1.42	22.90	15.80			
4	200	300	250	2,807	15,754	9.18	51.54	1,033.53	4,152.47	3.21	12.91	6	27	2.48	11.16	470.78	963.48	1.36	2.79	45.55	23.20			
5	300	500	400	3,201	18,955	10.47	62.02	1,588.55	5,741.02	4.94	17.85	13	40	5.37	16.53	830.07	1,793.54	2.40	5.18	52.25	31.24			
6	500	750	625	2,309	21,264	7.55	69.57	1,305.57	7,046.59	4.06	21.90	5	45	2.07	18.60	571.64	2,365.19	1.65	6.84	43.79	33.57			
7	750	1,000	875	1,620	22,884	5.30	74.87	1,495.14	8,541.73	4.65	26.55	10	55	4.13	22.73	68.13	2,433.32	0.20	7.03	4.56	28.49			
8	1,000	1,500	1,250	1,540	24,424	5.04	79.91	2,087.20	10,628.93	6.49	33.04	9	64	3.72	26.45	94.58	2,527.89	0.27	7.31	4.53	23.78			
9	1,500	2,000	1,750	785	25,209	2.57	82.48	1,338.77	11,967.70	4.16	37.20	8	72	3.31	29.75	2,752.10	5,279.99	7.96	15.26	205.57	44.12			
10	2,000	2,500	2,250	516	25,725	1.69	84.17	1,247.86	13,215.56	3.88	41.08	3	75	1.24	30.99	368.36	5,648.35	1.06	16.33	29.52	42.74			
11	2,500	3,000	2,750	484	26,209	1.58	85.75	1,056.53	14,272.08	3.28	44.36	16	91	6.61	37.60	2,679.15	8,327.50	7.74	24.07	253.58	58.35			
12	3,000	4,000	3,500	487	26,696	1.59	87.34	1,403.12	15,675.20	4.36	48.73	25	116	10.33	47.93	242.44	8,569.94	0.70	24.77	17.28	54.67			
13	4,000	5,000	4,500	378	27,074	1.24	88.58	1,251.55	16,926.75	3.89	52.62	3	119	1.24	49.17	123.56	8,693.51	0.36	25.13	9.87	51.36			
14	5,000	7,500	6,250	557	27,631	1.82	90.40	2,149.94	19,076.69	6.68	59.30	6	125	2.48	51.65	1,178.87	9,872.38	3.41	28.54	54.83	51.75			
15	7,500	10,000	8,750	409	28,040	1.34	91.74	1,823.29	20,899.97	5.67	64.97	7	132	2.89	54.55	15.84	9,888.22	0.05	28.59	0.87	47.31			
16	10,000	20,000	15,000	767	28,807	2.51	94.25	3,593.12	24,493.10	11.17	76.14	12	144	4.96	59.50	2,693.03	12,581.24	7.79	36.37	74.95	51.37			
17	20,000	50,000	35,000	666	29,473	2.18	96.43	3,559.28	28,052.38	11.06	87.20	18	162	7.44	66.94	2,911.90	15,493.15	8.42	44.79	81.81	55.23			
18	50,000	100,000	75,000	301	29,774	0.98	97.42	1,304.45	29,356.83	4.05	91.25	11	173	4.55	71.49	1,073.72	16,566.87	3.10	47.89	82.31	56.43			
19	100,000	500,000	300,000	526	30,300	1.72	99.14	2,400.41	31,757.24	7.46	98.72	36	209	14.88	86.36	3,933.97	20,500.84	11.37	59.26	163.89	64.55			
20	500,000	UP		264	30,564	0.86	100.00	413.30	32,170.54	1.28	100.00	33	242	13.64	100.00	14,091.48	34,592.33	40.74	100.00	3409.51	107.53			
				30,564					32,170.54					242					34,592.33					107.53



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 17 KALIMANTAN TIMUR
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,672	6,672	15.57	15.57	1,267.50	1,267.50	1.94	1.94	26	26	7.18	7.18	203.52	203.52	0.24	0.24	16.06	16.06			
2	50	100	75	2,669	9,341	6.23	21.80	1,200.55	2,468.06	1.84	3.78	19	45	5.25	12.43	350.01	553.53	0.42	0.66	29.15	22.43			
3	100	200	150	4,476	13,817	10.45	32.25	2,440.36	4,908.42	3.73	7.51	16	61	4.42	16.85	1,344.81	1,898.34	1.61	2.27	55.11	38.68			
4	200	300	250	3,932	17,749	9.18	41.42	1,757.38	6,665.80	2.69	10.20	11	72	3.04	19.89	656.95	2,555.28	0.79	3.05	37.38	38.33			
5	300	500	400	5,769	23,518	13.46	54.88	3,655.39	10,321.19	5.59	15.79	12	84	3.31	23.20	1,168.85	3,724.13	1.40	4.45	31.98	36.08			
6	500	750	625	4,067	27,585	9.49	64.38	3,047.43	13,368.62	4.66	20.45	34	118	9.39	32.60	1,161.66	4,885.79	1.39	5.84	38.12	36.55			
7	750	1,000	875	3,185	30,770	7.43	71.81	4,068.11	17,436.73	6.22	26.68	4	122	1.10	33.70	393.57	5,279.36	0.47	6.31	9.67	30.28			
8	1,000	1,500	1,250	2,781	33,551	6.49	78.30	4,795.18	22,231.90	7.34	34.01	5	127	1.38	35.08	1,498.81	6,778.17	1.79	8.10	31.26	30.49			
9	1,500	2,000	1,750	1,701	35,252	3.97	82.27	3,921.06	26,152.96	6.00	40.01	11	138	3.04	38.12	1,386.63	8,164.80	1.66	9.76	35.36	31.22			
10	2,000	2,500	2,250	976	36,228	2.28	84.55	2,560.61	28,713.57	3.92	43.93	9	147	2.49	40.61	2,445.62	10,610.42	2.92	12.69	95.51	36.95			
11	2,500	3,000	2,750	774	37,002	1.81	86.35	2,692.86	31,406.43	4.12	48.05	8	155	2.21	42.82	2,097.04	12,707.46	2.51	15.19	77.87	40.46			
12	3,000	4,000	3,500	827	37,829	1.93	88.28	3,049.82	34,456.25	4.67	52.72	5	160	1.38	44.20	3,539.47	16,246.93	4.23	19.42	116.06	47.15			
13	4,000	5,000	4,500	646	38,475	1.51	89.79	3,123.42	37,579.67	4.78	57.50	6	166	1.66	45.86	20.89	16,267.82	0.02	19.45	0.67	43.29			
14	5,000	7,500	6,250	870	39,345	2.03	91.82	4,624.83	42,204.50	7.08	64.57	9	175	2.49	48.34	8,112.65	24,380.47	9.70	29.15	175.42	57.77			
15	7,500	10,000	8,750	439	39,784	1.02	92.84	2,512.38	44,716.88	3.84	68.42	13	188	3.59	51.93	2,017.79	26,398.26	2.41	31.56	80.31	59.03			
16	10,000	20,000	15,000	856	40,640	2.00	94.84	5,324.56	50,041.44	8.15	76.56	28	216	7.73	59.67	30,147.55	56,545.81	36.04	67.60	566.20	113.00			
17	20,000	50,000	35,000	746	41,386	1.74	96.58	7,518.24	57,559.69	11.50	88.06	29	245	8.01	67.68	3,750.66	60,296.46	4.48	72.09	49.89	104.75			
18	50,000	100,000	75,000	442	41,828	1.03	97.61	3,183.48	60,743.17	4.87	92.94	28	273	7.73	75.41	986.46	61,282.93	1.18	73.27	30.99	100.89			
19	100,000	500,000	300,000	718	42,546	1.68	99.29	3,450.30	64,193.46	5.28	98.21	55	328	15.19	90.61	15,928.72	77,211.64	19.04	92.31	461.66	120.28			
20	500,000	UP		304	42,850	0.71	100.00	1,167.44	65,360.90	1.79	100.00	34	362	9.39	100.00	6,433.69	83,645.34	7.69	100.00	551.10	127.97			
				42,850					65,360.90					362					83,645.34					127.97



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 18 SULAWESI UTARA
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,533	3,533	15.37	15.37	430.23	430.23	1.30	1.30	3	3	2.54	2.54	9.02	9.02	0.03	0.03	2.10	2.10			
2	50	100	75	1,800	5,333	7.83	23.20	550.24	980.47	1.67	2.97	2	5	1.69	4.24	129.61	138.64	0.39	0.42	23.56	14.14			
3	100	200	150	2,482	7,815	10.80	33.99	958.59	1,939.06	2.90	5.87	11	16	9.32	13.56	396.05	534.69	1.20	1.62	41.32	27.57			
4	200	300	250	1,975	9,790	8.59	42.58	907.14	2,846.20	2.75	8.61	11	27	9.32	22.88	399.15	933.84	1.21	2.84	44.00	32.81			
5	300	500	400	3,011	12,801	13.10	55.68	1,561.69	4,407.89	4.73	13.34	12	39	10.17	33.05	1,002.18	1,936.02	3.04	5.88	64.17	43.92			
6	500	750	625	2,142	14,943	9.32	64.99	1,416.88	5,824.77	4.29	17.63	18	57	15.25	48.31	3,339.62	5,275.64	10.14	16.02	235.70	90.57			
7	750	1,000	875	1,767	16,710	7.69	72.68	1,630.40	7,455.17	4.93	22.56	8	65	6.78	55.08	618.74	5,894.38	1.88	17.90	37.95	79.06			
8	1,000	1,500	1,250	1,534	18,244	6.67	79.35	2,243.71	9,698.88	6.79	29.35	16	81	13.56	68.64	3,689.53	9,583.91	11.21	29.11	164.44	98.81			
9	1,500	2,000	1,750	1,009	19,253	4.39	83.74	2,224.10	11,922.97	6.73	36.08	5	86	4.24	72.88	2,908.71	12,492.62	8.83	37.95	130.78	104.78			
10	2,000	2,500	2,250	579	19,832	2.52	86.26	1,524.50	13,447.47	4.61	40.69	3	89	2.54	75.42	4,829.83	17,322.46	14.67	52.62	316.81	128.82			
11	2,500	3,000	2,750	494	20,326	2.15	88.40	1,501.85	14,949.32	4.54	45.24	0	89	0.00	75.42	0.00	17,322.46	0.00	52.62	0.00	115.87			
12	3,000	4,000	3,500	610	20,936	2.65	91.06	2,378.14	17,327.46	7.20	52.44	5	94	4.24	79.66	1,096.19	18,418.65	3.33	55.95	46.09	106.30			
13	4,000	5,000	4,500	308	21,244	1.34	92.40	1,667.49	18,994.96	5.05	57.48	4	98	3.39	83.05	1,439.23	19,857.87	4.37	60.32	86.31	104.54			
14	5,000	7,500	6,250	449	21,693	1.95	94.35	2,860.86	21,855.81	8.66	66.14	3	101	2.54	85.59	46.27	19,904.14	0.14	60.46	1.62	91.07			
15	7,500	10,000	8,750	300	21,993	1.30	95.66	1,980.29	23,836.11	5.99	72.13	3	104	2.54	88.14	10.60	19,914.74	0.03	60.49	0.54	83.55			
16	10,000	20,000	15,000	447	22,440	1.94	97.60	3,700.35	27,536.45	11.20	83.33	8	112	6.78	94.92	11,726.62	31,641.35	35.62	96.11	316.91	114.91			
17	20,000	50,000	35,000	247	22,687	1.07	98.67	3,122.94	30,659.39	9.45	92.78	2	114	1.69	96.61	360.07	32,001.43	1.09	97.20	11.53	104.38			
18	50,000	100,000	75,000	126	22,813	0.55	99.22	1,039.28	31,698.66	3.15	95.93	0	114	0.00	96.61	0.00	32,001.43	0.00	97.20	0.00	100.96			
19	100,000	500,000	300,000	130	22,943	0.57	99.79	1,120.19	32,818.85	3.39	99.32	2	116	1.69	98.31	92.55	32,093.98	0.28	97.48	8.26	97.79			
20	500,000	UP		49	22,992	0.21	100.00	226.25	33,045.10	0.68	100.00	2	118	1.69	100.00	828.77	32,922.75	2.52	100.00	366.31	99.63			
				22,992					33,045.10					118					32,922.75					99.63



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 19 SULAWESI TENGAH
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,126	3,126	20.94	20.94	358.34	358.34	2.07	2.07	3	3	6.25	6.25	31.31	31.31	0.41	0.41	8.74	8.74			
2	50	100	75	1,653	4,779	11.07	32.01	477.45	835.79	2.76	4.83	3	6	6.25	12.50	139.06	170.37	1.83	2.24	29.13	20.38			
3	100	200	150	2,123	6,902	14.22	46.23	875.31	1,711.10	5.06	9.88	4	10	8.33	20.83	245.57	415.94	3.23	5.47	28.06	24.31			
4	200	300	250	1,371	8,273	9.18	55.42	791.97	2,503.07	4.57	14.46	3	13	6.25	27.08	68.62	484.57	0.90	6.38	8.66	19.36			
5	300	500	400	1,893	10,166	12.68	68.10	1,299.83	3,802.90	7.51	21.97	13	26	27.08	54.17	644.13	1,128.70	8.48	14.85	49.56	29.68			
6	500	750	625	1,051	11,217	7.04	75.14	1,026.74	4,829.63	5.93	27.90	4	30	8.33	62.50	448.87	1,577.57	5.91	20.76	43.72	32.66			
7	750	1,000	875	796	12,013	5.33	80.47	1,139.22	5,968.85	6.58	34.48	1	31	2.08	64.58	875.48	2,453.04	11.52	32.28	76.85	41.10			
8	1,000	1,500	1,250	669	12,682	4.48	84.95	1,295.47	7,264.32	7.48	41.96	0	31	0.00	64.58	0.00	2,453.04	0.00	32.28	0.00	33.77			
9	1,500	2,000	1,750	454	13,136	3.04	87.99	1,220.63	8,484.95	7.05	49.01	0	31	0.00	64.58	0.00	2,453.04	0.00	32.28	0.00	28.91			
10	2,000	2,500	2,250	309	13,445	2.07	90.06	786.19	9,271.14	4.54	53.55	2	33	4.17	68.75	417.26	2,870.31	5.49	37.77	53.07	30.96			
11	2,500	3,000	2,750	185	13,630	1.24	91.30	703.22	9,974.36	4.06	57.62	0	33	0.00	68.75	0.00	2,870.31	0.00	37.77	0.00	28.78			
12	3,000	4,000	3,500	212	13,842	1.42	92.72	869.04	10,843.40	5.02	62.64	1	34	2.08	70.83	2,550.01	5,420.31	33.56	71.32	293.43	49.99			
13	4,000	5,000	4,500	185	14,027	1.24	93.96	749.88	11,593.28	4.33	66.97	3	37	6.25	77.08	111.18	5,531.49	1.46	72.79	14.83	47.71			
14	5,000	7,500	6,250	217	14,244	1.45	95.41	1,105.66	12,698.93	6.39	73.35	1	38	2.08	79.17	1.75	5,533.24	0.02	72.81	0.16	43.57			
15	7,500	10,000	8,750	146	14,390	0.98	96.39	748.01	13,446.94	4.32	77.68	1	39	2.08	81.25	8.68	5,541.92	0.11	72.93	1.16	41.21			
16	10,000	20,000	15,000	169	14,559	1.13	97.52	1,199.56	14,646.50	6.93	84.60	6	45	12.50	93.75	2,000.36	7,542.28	26.32	99.25	166.76	51.50			
17	20,000	50,000	35,000	186	14,745	1.25	98.77	1,623.65	16,270.15	9.38	93.98	1	46	2.08	95.83	39.83	7,582.11	0.52	99.77	2.45	46.60			
18	50,000	100,000	75,000	55	14,800	0.37	99.14	490.04	16,760.18	2.83	96.81	1	47	2.08	97.92	10.60	7,592.71	0.14	99.91	2.16	45.30			
19	100,000	500,000	300,000	107	14,907	0.72	99.85	457.07	17,217.25	2.64	99.45	1	48	2.08	100.00	6.75	7,599.46	0.09	100.00	1.48	44.14			
20	500,000	UP		22	14,929	0.15	100.00	94.42	17,311.68	0.55	100.00	0	48	0.00	100.00	0.00	7,599.46	0.00	100.00	0.00	43.90			
				14,929					17,311.68					48					7,599.46					43.90



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

JUNI 2018

PROVINCE 20 SULAWESI SELATAN
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14,490	14,490	23.62	23.62	3,191.86	3,191.86	4.45	4.45	21	21	9.59	9.59	322.21	322.21	1.48	1.48	10.09	10.09	
2	50	100	75	5,855	20,345	9.54	33.16	1,928.50	5,120.36	2.69	7.15	3	24	1.37	10.96	48.25	370.46	0.22	1.70	2.50	7.24	
3	100	200	150	8,404	28,749	13.70	46.86	2,697.14	7,817.51	3.76	10.91	23	47	10.50	21.46	977.40	1,347.86	4.49	6.19	36.24	17.24	
4	200	300	250	5,274	34,023	8.60	55.46	2,322.76	10,140.27	3.24	14.15	4	51	1.83	23.29	487.99	1,835.86	2.24	8.43	21.01	18.10	
5	300	500	400	6,733	40,756	10.98	66.44	3,755.66	13,895.93	5.24	19.39	7	58	3.20	26.48	761.46	2,597.31	3.50	11.92	20.27	18.69	
6	500	750	625	5,000	45,756	8.15	74.59	3,820.52	17,716.45	5.33	24.73	5	63	2.28	28.77	878.29	3,475.60	4.03	15.95	22.99	19.62	
7	750	1,000	875	3,455	49,211	5.63	80.22	3,789.95	21,506.40	5.29	30.02	5	68	2.28	31.05	57.34	3,532.94	0.26	16.22	1.51	16.43	
8	1,000	1,500	1,250	2,938	52,149	4.79	85.01	8,755.01	30,261.41	12.22	42.23	17	85	7.76	38.81	221.19	3,754.13	1.02	17.23	2.53	12.41	
9	1,500	2,000	1,750	1,780	53,929	2.90	87.91	3,499.20	33,760.61	4.88	47.12	11	96	5.02	43.84	207.22	3,961.35	0.95	18.18	5.92	11.73	
10	2,000	2,500	2,250	1,166	55,095	1.90	89.81	2,840.22	36,600.83	3.96	51.08	5	101	2.28	46.12	1,645.73	5,607.08	7.55	25.74	57.94	15.32	
11	2,500	3,000	2,750	800	55,895	1.30	91.12	2,608.71	39,209.54	3.64	54.72	1	102	0.46	46.58	30.97	5,638.05	0.14	25.88	1.19	14.38	
12	3,000	4,000	3,500	907	56,802	1.48	92.59	3,516.03	42,725.57	4.91	59.63	3	105	1.37	47.95	37.08	5,675.13	0.17	26.05	1.05	13.28	
13	4,000	5,000	4,500	726	57,528	1.18	93.78	3,271.01	45,996.58	4.57	64.20	0	105	0.00	47.95	0.00	5,675.13	0.00	26.05	0.00	12.34	
14	5,000	7,500	6,250	858	58,386	1.40	95.18	4,508.17	50,504.75	6.29	70.49	7	112	3.20	51.14	426.79	6,101.92	1.96	28.01	9.47	12.08	
15	7,500	10,000	8,750	623	59,009	1.02	96.19	3,462.19	53,966.95	4.83	75.32	10	122	4.57	55.71	215.84	6,317.76	0.99	29.00	6.23	11.71	
16	10,000	20,000	15,000	907	59,916	1.48	97.67	6,477.02	60,443.96	9.04	84.36	17	139	7.76	63.47	675.41	6,993.17	3.10	32.10	10.43	11.57	
17	20,000	50,000	35,000	655	60,571	1.07	98.74	5,513.26	65,957.22	7.69	92.05	23	162	10.50	73.97	9,558.20	16,551.37	43.87	75.97	173.37	25.09	
18	50,000	100,000	75,000	315	60,886	0.51	99.25	2,136.40	68,093.62	2.98	95.03	5	167	2.28	76.26	135.98	16,687.35	0.62	76.59	6.36	24.51	
19	100,000	500,000	300,000	329	61,215	0.54	99.79	2,303.93	70,397.55	3.22	98.25	20	187	9.13	85.39	1,908.79	18,596.14	8.76	85.35	82.85	26.42	
20	500,000	UP		130	61,345	0.21	100.00	1,253.78	71,651.33	1.75	100.00	32	219	14.61	100.00	3,190.80	21,786.94	14.65	100.00	254.49	30.41	
				61,345				71,651.33					219				21,786.94				30.41	



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 21 SULAWESI TENGGARA
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,019	2,019	20.81	20.81	640.90	640.90	4.92	4.92	3	3	13.64	13.64	56.32	56.32	2.75	2.75	8.79	8.79			
2	50	100	75	840	2,859	8.66	29.46	381.73	1,022.62	2.93	7.86	1	4	4.55	18.18	4.10	60.42	0.20	2.95	1.07	5.91			
3	100	200	150	1,168	4,027	12.04	41.50	516.19	1,538.81	3.97	11.82	5	9	22.73	40.91	83.95	144.37	4.09	7.04	16.26	9.38			
4	200	300	250	953	4,980	9.82	51.32	397.75	1,936.56	3.06	14.88	2	11	9.09	50.00	314.99	459.36	15.36	22.40	79.19	23.72			
5	300	500	400	1,273	6,253	13.12	64.44	953.90	2,890.46	7.33	22.21	0	11	0.00	50.00	0.00	459.36	0.00	22.40	0.00	15.89			
6	500	750	625	905	7,158	9.33	73.76	904.25	3,794.71	6.95	29.16	1	12	4.55	54.55	109.77	569.13	5.35	27.75	12.14	15.00			
7	750	1,000	875	652	7,810	6.72	80.48	857.46	4,652.17	6.59	35.75	1	13	4.55	59.09	345.35	914.48	16.84	44.59	40.28	19.66			
8	1,000	1,500	1,250	542	8,352	5.59	86.07	1,116.02	5,768.19	8.58	44.32	0	13	0.00	59.09	0.00	914.48	0.00	44.59	0.00	15.85			
9	1,500	2,000	1,750	306	8,658	3.15	89.22	855.40	6,623.59	6.57	50.89	2	15	9.09	68.18	16.80	931.27	0.82	45.41	1.96	14.06			
10	2,000	2,500	2,250	140	8,798	1.44	90.66	522.34	7,145.93	4.01	54.91	0	15	0.00	68.18	0.00	931.27	0.00	45.41	0.00	13.03			
11	2,500	3,000	2,750	135	8,933	1.39	92.05	617.54	7,763.47	4.75	59.65	0	15	0.00	68.18	0.00	931.27	0.00	45.41	0.00	12.00			
12	3,000	4,000	3,500	169	9,102	1.74	93.80	630.41	8,393.88	4.84	64.50	3	18	13.64	81.82	52.09	983.37	2.54	47.95	8.26	11.72			
13	4,000	5,000	4,500	112	9,214	1.15	94.95	552.64	8,946.53	4.25	68.74	2	20	9.09	90.91	1,056.31	2,039.68	51.51	99.46	191.14	22.80			
14	5,000	7,500	6,250	128	9,342	1.32	96.27	478.34	9,424.86	3.68	72.42	0	20	0.00	90.91	0.00	2,039.68	0.00	99.46	0.00	21.64			
15	7,500	10,000	8,750	77	9,419	0.79	97.06	705.73	10,130.59	5.42	77.84	0	20	0.00	90.91	0.00	2,039.68	0.00	99.46	0.00	20.13			
16	10,000	20,000	15,000	120	9,539	1.24	98.30	907.69	11,038.28	6.97	84.82	1	21	4.55	95.45	4.85	2,044.53	0.24	99.70	0.53	18.52			
17	20,000	50,000	35,000	91	9,630	0.94	99.24	1,034.34	12,072.62	7.95	92.76	0	21	0.00	95.45	0.00	2,044.53	0.00	99.70	0.00	16.94			
18	50,000	100,000	75,000	20	9,650	0.21	99.44	254.77	12,327.40	1.96	94.72	0	21	0.00	95.45	0.00	2,044.53	0.00	99.70	0.00	16.59			
19	100,000	500,000	300,000	29	9,679	0.30	99.74	236.23	12,563.63	1.82	96.54	1	22	4.55	100.00	6.25	2,050.78	0.30	100.00	2.65	16.32			
20	500,000	UP		25	9,704	0.26	100.00	450.61	13,014.24	3.46	100.00	0	22	0.00	100.00	0.00	2,050.78	0.00	100.00	0.00	15.76			
				9,704					13,014.24					22					2,050.78					15.76



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 22 BALI
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,979	7,979	14.38	14.38	1,369.40	1,369.40	1.17	1.17	7	7	1.58	1.58	85.23	85.23	0.35	0.35	6.22	6.22			
2	50	100	75	4,383	12,362	7.90	22.28	1,488.93	2,858.33	1.27	2.44	9	16	2.03	3.60	193.39	278.63	0.78	1.13	12.99	9.75			
3	100	200	150	6,675	19,037	12.03	34.30	2,708.56	5,566.89	2.31	4.74	9	25	2.03	5.63	198.56	477.19	0.81	1.94	7.33	8.57			
4	200	300	250	4,818	23,855	8.68	42.99	2,065.82	7,632.71	1.76	6.50	5	30	1.13	6.76	351.80	828.99	1.43	3.36	17.03	10.86			
5	300	500	400	6,278	30,133	11.31	54.30	3,335.97	10,968.68	2.84	9.35	5	35	1.13	7.88	103.50	932.49	0.42	3.78	3.10	8.50			
6	500	750	625	4,397	34,530	7.92	62.22	3,750.25	14,718.94	3.20	12.54	24	59	5.41	13.29	231.29	1,163.78	0.94	4.72	6.17	7.91			
7	750	1,000	875	3,666	38,196	6.61	68.83	4,087.77	18,806.70	3.48	16.02	10	69	2.25	15.54	291.19	1,454.96	1.18	5.90	7.12	7.74			
8	1,000	1,500	1,250	3,735	41,931	6.73	75.56	6,288.61	25,095.32	5.36	21.38	23	92	5.18	20.72	478.19	1,933.15	1.94	7.84	7.60	7.70			
9	1,500	2,000	1,750	2,319	44,250	4.18	79.74	5,434.04	30,529.36	4.63	26.01	13	105	2.93	23.65	246.57	2,179.73	1.00	8.84	4.54	7.14			
10	2,000	2,500	2,250	1,678	45,928	3.02	82.76	5,002.08	35,531.44	4.26	30.27	15	120	3.38	27.03	2,744.79	4,924.52	11.13	19.97	54.87	13.86			
11	2,500	3,000	2,750	1,226	47,154	2.21	84.97	4,837.33	40,368.78	4.12	34.39	17	137	3.83	30.86	553.49	5,478.00	2.24	22.22	11.44	13.57			
12	3,000	4,000	3,500	1,520	48,674	2.74	87.71	7,363.97	47,732.74	6.27	40.67	24	161	5.41	36.26	788.61	6,266.61	3.20	25.42	10.71	13.13			
13	4,000	5,000	4,500	1,128	49,802	2.03	89.74	6,302.23	54,034.97	5.37	46.04	10	171	2.25	38.51	72.45	6,339.07	0.29	25.71	1.15	11.73			
14	5,000	7,500	6,250	1,300	51,102	2.34	92.08	10,569.88	64,604.85	9.01	55.04	18	189	4.05	42.57	2,930.14	9,269.20	11.88	37.60	27.72	14.35			
15	7,500	10,000	8,750	833	51,935	1.50	93.58	7,304.94	71,909.79	6.22	61.27	14	203	3.15	45.72	1,327.91	10,597.11	5.39	42.98	18.18	14.74			
16	10,000	20,000	15,000	1,368	53,303	2.47	96.05	18,159.55	90,069.34	15.47	76.74	38	241	8.56	54.28	1,091.91	11,689.02	4.43	47.41	6.01	12.98			
17	20,000	50,000	35,000	899	54,202	1.62	97.67	13,744.25	103,813.59	11.71	88.45	40	281	9.01	63.29	2,758.39	14,447.41	11.19	58.60	20.07	13.92			
18	50,000	100,000	75,000	455	54,657	0.82	98.49	6,861.88	110,675.46	5.85	94.30	24	305	5.41	68.69	1,052.76	15,500.17	4.27	62.87	15.34	14.01			
19	100,000	500,000	300,000	587	55,244	1.06	99.55	5,500.26	116,175.72	4.69	98.98	87	392	19.59	88.29	7,191.15	22,691.32	29.17	92.04	130.74	19.53			
20	500,000	UP		252	55,496	0.45	100.00	1,195.79	117,371.50	1.02	100.00	52	444	11.71	100.00	1,963.34	24,654.66	7.96	100.00	164.19	21.01			
				55,496					117,371.50					444					24,654.66					21.01



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,287	2,287	14.07	14.07	362.45	362.45	1.65	1.65	4	4	2.84	2.84	50.28	50.28	0.09	0.09	13.87	13.87			
2	50	100	75	1,243	3,530	7.64	21.71	317.52	679.97	1.45	3.10	2	6	1.42	4.26	93.23	143.51	0.16	0.25	29.36	21.11			
3	100	200	150	2,495	6,025	15.35	37.06	795.89	1,475.87	3.63	6.73	1	7	0.71	4.96	19.40	162.91	0.03	0.28	2.44	11.04			
4	200	300	250	2,356	8,381	14.49	51.55	993.19	2,469.06	4.53	11.27	4	11	2.84	7.80	91.86	254.77	0.16	0.44	9.25	10.32			
5	300	500	400	2,186	10,567	13.44	64.99	1,254.22	3,723.28	5.72	16.99	12	23	8.51	16.31	961.10	1,215.87	1.66	2.10	76.63	32.66			
6	500	750	625	1,364	11,931	8.39	73.38	1,032.26	4,755.54	4.71	21.70	8	31	5.67	21.99	747.90	1,963.76	1.29	3.39	72.45	41.29			
7	750	1,000	875	1,001	12,932	6.16	79.54	1,066.98	5,822.52	4.87	26.57	7	38	4.96	26.95	842.22	2,805.98	1.45	4.84	78.93	48.19			
8	1,000	1,500	1,250	818	13,750	5.03	84.57	1,538.90	7,361.42	7.02	33.59	3	41	2.13	29.08	26.76	2,832.75	0.05	4.88	1.74	38.48			
9	1,500	2,000	1,750	452	14,202	2.78	87.35	1,064.58	8,426.00	4.86	38.44	2	43	1.42	30.50	77.50	2,910.25	0.13	5.02	7.28	34.54			
10	2,000	2,500	2,250	332	14,534	2.04	89.39	1,093.84	9,519.84	4.99	43.44	1	44	0.71	31.21	3.13	2,913.37	0.01	5.02	0.29	30.60			
11	2,500	3,000	2,750	263	14,797	1.62	91.01	1,020.62	10,540.46	4.66	48.09	21	65	14.89	46.10	53.85	2,967.22	0.09	5.12	5.28	28.15			
12	3,000	4,000	3,500	298	15,095	1.83	92.84	1,413.81	11,954.27	6.45	54.54	22	87	15.60	61.70	396.45	3,363.67	0.68	5.80	28.04	28.14			
13	4,000	5,000	4,500	198	15,293	1.22	94.06	1,020.07	12,974.34	4.65	59.20	5	92	3.55	65.25	91.18	3,454.85	0.16	5.96	8.94	26.63			
14	5,000	7,500	6,250	259	15,552	1.59	95.65	1,606.68	14,581.02	7.33	66.53	6	98	4.26	69.50	21.38	3,476.22	0.04	5.99	1.33	23.84			
15	7,500	10,000	8,750	168	15,720	1.03	96.68	1,776.09	16,357.11	8.10	74.63	31	129	21.99	91.49	1,213.32	4,689.54	2.09	8.09	68.31	28.67			
16	10,000	20,000	15,000	220	15,940	1.35	98.04	2,397.46	18,754.57	10.94	85.57	0	129	0.00	91.49	0.00	4,689.54	0.00	8.09	0.00	25.00			
17	20,000	50,000	35,000	154	16,094	0.95	98.99	1,962.50	20,717.07	8.95	94.52	3	132	2.13	93.62	31,798.87	36,488.41	54.82	62.91	1620.32	176.13			
18	50,000	100,000	75,000	62	16,156	0.38	99.37	560.52	21,277.60	2.56	97.08	1	133	0.71	94.33	15,739.82	52,228.23	27.14	90.05	2808.05	245.46			
19	100,000	500,000	300,000	82	16,238	0.50	99.87	411.31	21,688.91	1.88	98.96	1	134	0.71	95.04	592.38	52,820.61	1.02	91.07	144.02	243.54			
20	500,000	UP		21	16,259	0.13	100.00	228.36	21,917.27	1.04	100.00	7	141	4.96	100.00	5,181.42	58,002.03	8.93	100.00	2268.94	264.64			
				16,259					21,917.27					141					58,002.03					264.64



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 24 NUSA TENGGARA TIMUR
UNDERWRITING YEAR : 2015
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,427	1,427	14.31	14.31	239.45	239.45	1.60	1.60	2	2	5.26	5.26	66.59	66.59	1.24	1.24	27.81	27.81			
2	50	100	75	639	2,066	6.41	20.72	214.24	453.70	1.43	3.04	0	2	0.00	5.26	0.00	66.59	0.00	1.24	0.00	14.68	14.68		
3	100	200	150	1,219	3,285	12.22	32.94	463.30	916.99	3.10	6.14	2	4	5.26	10.53	133.65	200.25	2.48	3.71	28.85	21.84			
4	200	300	250	1,092	4,377	10.95	43.89	522.52	1,439.51	3.50	9.63	2	6	5.26	15.79	370.54	570.78	6.87	10.59	70.91	39.65			
5	300	500	400	1,355	5,732	13.59	57.48	921.14	2,360.65	6.16	15.79	7	13	18.42	34.21	636.07	1,206.86	11.80	22.38	69.05	51.12			
6	500	750	625	842	6,574	8.44	65.92	865.44	3,226.09	5.79	21.58	4	17	10.53	44.74	697.62	1,904.48	12.94	35.32	80.61	59.03			
7	750	1,000	875	669	7,243	6.71	72.63	954.29	4,180.38	6.38	27.97	2	19	5.26	50.00	491.33	2,395.81	9.11	44.43	51.49	57.31			
8	1,000	1,500	1,250	729	7,972	7.31	79.94	1,312.02	5,492.40	8.78	36.75	2	21	5.26	55.26	4.31	2,400.12	0.08	44.51	0.33	43.70			
9	1,500	2,000	1,750	446	8,418	4.47	84.41	1,188.19	6,680.59	7.95	44.70	5	26	13.16	68.42	1,368.11	3,768.24	25.37	69.89	115.14	56.41			
10	2,000	2,500	2,250	267	8,685	2.68	87.09	702.06	7,382.65	4.70	49.40	1	27	2.63	71.05	0.20	3,768.44	0.00	69.89	0.03	51.04			
11	2,500	3,000	2,750	231	8,916	2.32	89.40	809.74	8,192.39	5.42	54.81	1	28	2.63	73.68	171.74	3,940.18	3.19	73.07	21.21	48.10			
12	3,000	4,000	3,500	219	9,135	2.20	91.60	993.77	9,186.15	6.65	61.46	0	28	0.00	73.68	0.00	3,940.18	0.00	73.07	0.00	42.89			
13	4,000	5,000	4,500	173	9,308	1.73	93.33	894.85	10,081.01	5.99	67.45	4	32	10.53	84.21	1,233.83	5,174.01	22.88	95.96	137.88	51.32			
14	5,000	7,500	6,250	252	9,560	2.53	95.86	1,026.71	11,107.72	6.87	74.32	1	33	2.63	86.84	15.75	5,189.76	0.29	96.25	1.53	46.72			
15	7,500	10,000	8,750	114	9,674	1.14	97.00	1,040.05	12,147.76	6.96	81.28	1	34	2.63	89.47	118.11	5,307.87	2.19	98.44	11.36	43.69			
16	10,000	20,000	15,000	188	9,862	1.89	98.89	1,459.77	13,607.53	9.77	91.04	0	34	0.00	89.47	0.00	5,307.87	0.00	98.44	0.00	39.01			
17	20,000	50,000	35,000	75	9,937	0.75	99.64	746.58	14,354.11	5.00	96.04	1	35	2.63	92.11	1.89	5,309.76	0.04	98.48	0.25	36.99			
18	50,000	100,000	75,000	20	9,957	0.20	99.84	265.03	14,619.14	1.77	97.81	2	37	5.26	97.37	77.99	5,387.74	1.45	99.92	29.43	36.85			
19	100,000	500,000	300,000	9	9,966	0.09	99.93	267.04	14,886.18	1.79	99.60	0	37	0.00	97.37	0.00	5,387.74	0.00	99.92	0.00	36.19			
20	500,000	UP		7	9,973	0.07	100.00	59.93	14,946.10	0.40	100.00	1	38	2.63	100.00	4.22	5,391.97	0.08	100.00	7.05	36.08			
				9,973					14,946.10					38					5,391.97					36.08



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 25 MALUKU
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,849	1,849	23.71	23.71	232.42	232.42	2.18	2.18	1	1	2.63	2.63	0.26	0.26	0.00	0.00	0.11	0.11			
2	50	100	75	706	2,555	9.05	32.76	204.30	436.71	1.91	4.09	2	3	5.26	7.89	10.00	10.26	0.06	0.06	4.89	2.35			
3	100	200	150	1,045	3,600	13.40	46.17	496.07	932.78	4.65	8.74	3	6	7.89	15.79	269.98	280.24	1.70	1.76	54.42	30.04			
4	200	300	250	681	4,281	8.73	54.90	352.42	1,285.20	3.30	12.04	3	9	7.89	23.68	159.55	439.79	1.00	2.77	45.27	34.22			
5	300	500	400	836	5,117	10.72	65.62	656.72	1,941.92	6.15	18.19	2	11	5.26	28.95	408.67	848.46	2.57	5.34	62.23	43.69			
6	500	750	625	604	5,721	7.75	73.36	624.91	2,566.83	5.85	24.05	1	12	2.63	31.58	0.59	849.05	0.00	5.35	0.09	33.08			
7	750	1,000	875	417	6,138	5.35	78.71	587.24	3,154.07	5.50	29.55	2	14	5.26	36.84	243.46	1,092.51	1.53	6.88	41.46	34.64			
8	1,000	1,500	1,250	462	6,600	5.92	84.64	969.28	4,123.35	9.08	38.63	6	20	15.79	52.63	100.50	1,193.02	0.63	7.51	10.37	28.93			
9	1,500	2,000	1,750	256	6,856	3.28	87.92	721.76	4,845.11	6.76	45.39	1	21	2.63	55.26	900.00	2,093.02	5.67	13.18	124.70	43.20			
10	2,000	2,500	2,250	152	7,008	1.95	89.87	495.66	5,340.77	4.64	50.03	1	22	2.63	57.89	12.98	2,106.00	0.08	13.26	2.62	39.43			
11	2,500	3,000	2,750	139	7,147	1.78	91.65	531.61	5,872.38	4.98	55.01	2	24	5.26	63.16	14.40	2,120.39	0.09	13.35	2.71	36.11			
12	3,000	4,000	3,500	151	7,298	1.94	93.59	653.59	6,525.97	6.12	61.13	5	29	13.16	76.32	6,508.05	8,628.44	40.98	54.34	995.74	132.22			
13	4,000	5,000	4,500	99	7,397	1.27	94.86	590.89	7,116.86	5.54	66.67	0	29	0.00	76.32	0.00	8,628.44	0.00	54.34	0.00	121.24			
14	5,000	7,500	6,250	137	7,534	1.76	96.61	964.87	8,081.73	9.04	75.71	1	30	2.63	78.95	0.00	8,628.44	0.00	54.34	0.00	106.76			
15	7,500	10,000	8,750	87	7,621	1.12	97.73	663.13	8,744.86	6.21	81.92	1	31	2.63	81.58	63.73	8,692.17	0.40	54.74	9.61	99.40			
16	10,000	20,000	15,000	90	7,711	1.15	98.88	751.79	9,496.65	7.04	88.96	0	31	0.00	81.58	0.00	8,692.17	0.00	54.74	0.00	91.53			
17	20,000	50,000	35,000	54	7,765	0.69	99.58	791.88	10,288.53	7.42	96.38	4	35	10.53	92.11	5,473.47	14,165.63	34.47	89.21	691.20	137.68			
18	50,000	100,000	75,000	16	7,781	0.21	99.78	182.75	10,471.29	1.71	98.09	2	37	5.26	97.37	1,609.28	15,774.91	10.13	99.34	880.58	150.65			
19	100,000	500,000	300,000	17	7,798	0.22	100.00	203.69	10,674.98	1.91	100.00	1	38	2.63	100.00	104.78	15,879.69	0.66	100.00	51.44	148.76			
20	500,000	UP		0	7,798	0.00	100.00	0.00	10,674.98	0.00	100.00	0	38	0.00	100.00	0.00	15,879.69	0.00	100.00	0.00	148.76			
				7,798					10,674.98					38					15,879.69					148.76



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 26 IRIAN JAYA/PAPUA
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,991	1,991	13.76	13.76	317.09	317.09	1.20	1.20	7	7	12.28	12.28	43.02	43.02	0.31	0.31	13.57	13.57			
2	50	100	75	836	2,827	5.78	19.54	598.37	915.46	2.26	3.46	1	8	1.75	14.04	71.39	114.41	0.51	0.82	11.93	12.50			
3	100	200	150	1,671	4,498	11.55	31.08	913.51	1,828.98	3.45	6.91	6	14	10.53	24.56	399.20	513.61	2.87	3.69	43.70	28.08			
4	200	300	250	1,452	5,950	10.03	41.12	742.84	2,571.82	2.80	9.71	3	17	5.26	29.82	43.04	556.65	0.31	4.00	5.79	21.64			
5	300	500	400	2,049	7,999	14.16	55.28	1,510.46	4,082.28	5.70	15.41	11	28	19.30	49.12	895.89	1,452.54	6.43	10.43	59.31	35.58			
6	500	750	625	1,375	9,374	9.50	64.78	1,459.65	5,541.92	5.51	20.93	4	32	7.02	56.14	1,647.16	3,099.70	11.82	22.25	112.85	55.93			
7	750	1,000	875	1,158	10,532	8.00	72.78	1,747.84	7,289.77	6.60	27.52	3	35	5.26	61.40	2,266.33	5,366.02	16.27	38.52	129.66	73.61			
8	1,000	1,500	1,250	1,011	11,543	6.99	79.77	2,071.71	9,361.48	7.82	35.35	2	37	3.51	64.91	1,688.88	7,054.91	12.12	50.65	81.52	75.36			
9	1,500	2,000	1,750	665	12,208	4.60	84.36	1,927.51	11,288.99	7.28	42.62	3	40	5.26	70.18	2,128.47	9,183.38	15.28	65.93	110.43	81.35			
10	2,000	2,500	2,250	388	12,596	2.68	87.04	1,160.88	12,449.86	4.38	47.01	1	41	1.75	71.93	1,651.64	10,835.02	11.86	77.78	142.28	87.03			
11	2,500	3,000	2,750	320	12,916	2.21	89.25	1,241.21	13,691.08	4.69	51.69	1	42	1.75	73.68	64.17	10,899.19	0.46	78.24	5.17	79.61			
12	3,000	4,000	3,500	319	13,235	2.20	91.46	1,763.31	15,454.39	6.66	58.35	0	42	0.00	73.68	0.00	10,899.19	0.00	78.24	0.00	70.52			
13	4,000	5,000	4,500	244	13,479	1.69	93.14	1,418.10	16,872.49	5.35	63.71	0	42	0.00	73.68	0.00	10,899.19	0.00	78.24	0.00	64.60			
14	5,000	7,500	6,250	317	13,796	2.19	95.34	2,323.40	19,195.89	8.77	72.48	2	44	3.51	77.19	0.00	10,899.19	0.00	78.24	0.00	56.78			
15	7,500	10,000	8,750	144	13,940	1.00	96.33	1,228.41	20,424.30	4.64	77.12	0	44	0.00	77.19	0.00	10,899.19	0.00	78.24	0.00	53.36			
16	10,000	20,000	15,000	226	14,166	1.56	97.89	2,256.76	22,681.06	8.52	85.64	1	45	1.75	78.95	0.00	10,899.19	0.00	78.24	0.00	48.05			
17	20,000	50,000	35,000	187	14,353	1.29	99.18	1,947.97	24,629.03	7.36	92.99	3	48	5.26	84.21	430.61	11,329.80	3.09	81.34	22.11	46.00			
18	50,000	100,000	75,000	61	14,414	0.42	99.61	934.29	25,563.32	3.53	96.52	7	55	12.28	96.49	2,099.07	13,428.87	15.07	96.40	224.67	52.53			
19	100,000	500,000	300,000	45	14,459	0.31	99.92	690.64	26,253.96	2.61	99.13	1	56	1.75	98.25	0.88	13,429.74	0.01	96.41	0.13	51.15			
20	500,000	UP		12	14,471	0.08	100.00	230.72	26,484.68	0.87	100.00	1	57	1.75	100.00	500.05	13,929.79	3.59	100.00	216.73	52.60			
				14,471					26,484.68					57					13,929.79					52.60



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 27 MALUKU UTARA
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	288	288	12.60	12.60	60.52	60.52	1.51	1.51	1	1	20.00	20.00	6.00	6.00	3.27	3.27	9.91	9.91			
2	50	100	75	180	468	7.88	20.48	76.45	136.96	1.91	3.41	0	1	0.00	20.00	0.00	6.00	0.00	3.27	0.00	4.38	4.38		
3	100	200	150	277	745	12.12	32.60	70.04	207.00	1.75	5.16	1	2	20.00	40.00	100.00	106.00	54.43	57.70	142.78	51.21			
4	200	300	250	206	951	9.02	41.62	76.20	283.20	1.90	7.06	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	37.43	37.43		
5	300	500	400	260	1,211	11.38	53.00	178.90	462.10	4.46	11.52	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	22.94	22.94		
6	500	750	625	197	1,408	8.62	61.62	148.96	611.05	3.71	15.23	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	17.35	17.35		
7	750	1,000	875	165	1,573	7.22	68.84	171.37	782.42	4.27	19.50	0	2	0.00	40.00	0.00	106.00	0.00	57.70	0.00	13.55	13.55		
8	1,000	1,500	1,250	169	1,742	7.40	76.24	303.74	1,086.16	7.57	27.08	1	3	20.00	60.00	52.49	158.49	28.57	86.27	17.28	14.59	14.59		
9	1,500	2,000	1,750	132	1,874	5.78	82.01	353.48	1,439.64	8.81	35.89	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	11.01	11.01		
10	2,000	2,500	2,250	46	1,920	2.01	84.03	174.17	1,613.81	4.34	40.23	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	9.82	9.82		
11	2,500	3,000	2,750	69	1,989	3.02	87.05	242.93	1,856.74	6.06	46.28	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	8.54	8.54		
12	3,000	4,000	3,500	76	2,065	3.33	90.37	338.25	2,194.99	8.43	54.72	0	3	0.00	60.00	0.00	158.49	0.00	86.27	0.00	7.22	7.22		
13	4,000	5,000	4,500	64	2,129	2.80	93.17	224.13	2,419.11	5.59	60.30	2	5	40.00	100.00	25.22	183.71	13.73	100.00	11.25	7.59	7.59		
14	5,000	7,500	6,250	67	2,196	2.93	96.11	456.16	2,875.28	11.37	71.67	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	6.39	6.39		
15	7,500	10,000	8,750	17	2,213	0.74	96.85	137.08	3,012.36	3.42	75.09	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	6.10	6.10		
16	10,000	20,000	15,000	27	2,240	1.18	98.03	539.57	3,551.93	13.45	88.54	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	5.17	5.17		
17	20,000	50,000	35,000	13	2,253	0.57	98.60	237.83	3,789.76	5.93	94.47	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.85	4.85		
18	50,000	100,000	75,000	19	2,272	0.83	99.43	157.08	3,946.84	3.92	98.39	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.65	4.65		
19	100,000	500,000	300,000	12	2,284	0.53	99.96	60.02	4,006.87	1.50	99.88	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.58	4.58		
20	500,000	UP		1	2,285	0.04	100.00	4.73	4,011.60	0.12	100.00	0	5	0.00	100.00	0.00	183.71	0.00	100.00	0.00	4.58	4.58		
				2,285					4,011.60					5					183.71					4.58



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 28 IRIAN JAYA BARAT
 UNDERWRITING YEAR 2015
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	515	515	9.61	9.61	119.80	119.80	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	333	848	6.21	15.82	146.69	266.49	1.52	2.75	1	1	5.26	5.26	243.54	243.54	8.62	8.62	166.02	91.39			
3	100	200	150	761	1,609	14.20	30.02	271.40	537.89	2.80	5.56	1	2	5.26	10.53	9.65	253.19	0.34	8.97	3.55	47.07			
4	200	300	250	636	2,245	11.87	41.89	442.60	980.49	4.57	10.13	2	4	10.53	21.05	98.07	351.25	3.47	12.44	22.16	35.82			
5	300	500	400	819	3,064	15.28	57.17	551.34	1,531.82	5.70	15.83	1	5	5.26	26.32	12.42	363.67	0.44	12.88	2.25	23.74			
6	500	750	625	481	3,545	8.98	66.15	478.36	2,010.19	4.94	20.77	0	5	0.00	26.32	0.00	363.67	0.00	12.88	0.00	18.09			
7	750	1,000	875	404	3,949	7.54	73.69	634.04	2,644.23	6.55	27.32	0	5	0.00	26.32	0.00	363.67	0.00	12.88	0.00	13.75			
8	1,000	1,500	1,250	390	4,339	7.28	80.97	766.12	3,410.35	7.92	35.23	1	6	5.26	31.58	14.55	378.22	0.52	13.39	1.90	11.09			
9	1,500	2,000	1,750	227	4,566	4.24	85.20	624.45	4,034.79	6.45	41.69	1	7	5.26	36.84	569.23	947.46	20.16	33.55	91.16	23.48			
10	2,000	2,500	2,250	112	4,678	2.09	87.29	362.76	4,397.55	3.75	45.43	1	8	5.26	42.11	255.38	1,202.84	9.04	42.60	70.40	27.35			
11	2,500	3,000	2,750	89	4,767	1.66	88.95	241.67	4,639.22	2.50	47.93	0	8	0.00	42.11	0.00	1,202.84	0.00	42.60	0.00	25.93			
12	3,000	4,000	3,500	137	4,904	2.56	91.51	595.71	5,234.93	6.15	54.09	1	9	5.26	47.37	0.00	1,202.84	0.00	42.60	0.00	22.98			
13	4,000	5,000	4,500	80	4,984	1.49	93.00	439.68	5,674.61	4.54	58.63	0	9	0.00	47.37	0.00	1,202.84	0.00	42.60	0.00	21.20			
14	5,000	7,500	6,250	103	5,087	1.92	94.92	791.31	6,465.92	8.18	66.80	2	11	10.53	57.89	745.80	1,948.64	26.41	69.01	94.25	30.14			
15	7,500	10,000	8,750	41	5,128	0.77	95.69	504.87	6,970.79	5.22	72.02	1	12	5.26	63.16	28.25	1,976.89	1.00	70.01	5.59	28.36			
16	10,000	20,000	15,000	105	5,233	1.96	97.65	1,042.77	8,013.56	10.77	82.79	2	14	10.53	73.68	251.00	2,227.89	8.89	78.90	24.07	27.80			
17	20,000	50,000	35,000	67	5,300	1.25	98.90	925.52	8,939.08	9.56	92.35	4	18	21.05	94.74	585.37	2,813.26	20.73	99.63	63.25	31.47			
18	50,000	100,000	75,000	15	5,315	0.28	99.18	248.40	9,187.48	2.57	94.92	1	19	5.26	100.00	10.48	2,823.73	0.37	100.00	4.22	30.73			
19	100,000	500,000	300,000	40	5,355	0.75	99.93	404.69	9,592.16	4.18	99.10	0	19	0.00	100.00	0.00	2,823.73	0.00	100.00	0.00	29.44			
20	500,000	UP		4	5,359	0.07	100.00	86.89	9,679.06	0.90	100.00	0	19	0.00	100.00	0.00	2,823.73	0.00	100.00	0.00	29.17			
				5,359					9,679.06					19					2,823.73					29.17



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19,839	19,839	16.43	16.43	3,578.14	3,578.14	1.65	1.65	31	31	4.20	4.20	246.27	246.27	0.08	0.08	6.88	6.88			
2	50	100	75	8,214	28,053	6.80	23.24	3,605.12	7,183.26	1.66	3.30	13	44	1.76	5.96	299.58	545.85	0.10	0.18	8.31	7.60			
3	100	200	150	12,824	40,877	10.62	33.86	6,298.72	13,481.97	2.90	6.20	27	71	3.66	9.62	1,370.13	1,915.98	0.45	0.63	21.75	14.21			
4	200	300	250	10,684	51,561	8.85	42.71	6,303.28	19,785.26	2.90	9.10	22	93	2.98	12.60	977.50	2,893.47	0.32	0.94	15.51	14.62			
5	300	500	400	14,419	65,980	11.94	54.65	6,993.49	26,778.75	3.22	12.32	51	144	6.91	19.51	1,237.58	4,131.05	0.40	1.35	17.70	15.43			
6	500	750	625	10,605	76,585	8.78	63.44	7,486.31	34,265.06	3.44	15.76	43	187	5.83	25.34	3,159.72	7,290.77	1.03	2.38	42.21	21.28			
7	750	1,000	875	8,814	85,399	7.30	70.74	8,108.39	42,373.45	3.73	19.49	73	260	9.89	35.23	4,238.62	11,529.40	1.38	3.76	52.27	27.21			
8	1,000	1,500	1,250	6,945	92,344	5.75	76.49	8,369.65	50,743.11	3.85	23.34	31	291	4.20	39.43	6,321.52	17,850.92	2.06	5.83	75.53	35.18			
9	1,500	2,000	1,750	3,790	96,134	3.14	79.63	4,835.44	55,578.55	2.22	25.56	14	305	1.90	41.33	281.53	18,132.45	0.09	5.92	5.82	32.62			
10	2,000	2,500	2,250	2,408	98,542	1.99	81.63	4,356.36	59,934.91	2.00	27.57	19	324	2.57	43.90	8,909.04	27,041.49	2.91	8.83	204.51	45.12			
11	2,500	3,000	2,750	1,911	100,453	1.58	83.21	5,782.84	65,717.75	2.66	30.23	11	335	1.49	45.39	2,828.28	29,869.77	0.92	9.75	48.91	45.45			
12	3,000	4,000	3,500	2,268	102,721	1.88	85.09	9,816.07	75,533.81	4.51	34.74	13	348	1.76	47.15	5,812.82	35,682.59	1.90	11.65	59.22	47.24			
13	4,000	5,000	4,500	1,919	104,640	1.59	86.68	4,649.88	80,183.69	2.14	36.88	9	357	1.22	48.37	2,062.09	37,744.69	0.67	12.32	44.35	47.07			
14	5,000	7,500	6,250	2,633	107,273	2.18	88.86	15,051.43	95,235.12	6.92	43.80	24	381	3.25	51.63	13,690.39	51,435.08	4.47	16.79	90.96	54.01			
15	7,500	10,000	8,750	1,920	109,193	1.59	90.45	13,998.53	109,233.65	6.44	50.24	23	404	3.12	54.74	4,375.30	55,810.38	1.43	18.22	31.26	51.09			
16	10,000	20,000	15,000	3,374	112,567	2.79	93.24	33,064.85	142,298.50	15.21	65.45	61	465	8.27	63.01	42,269.99	98,080.37	13.80	32.02	127.84	68.93			
17	20,000	50,000	35,000	3,145	115,712	2.61	95.85	34,306.30	176,604.80	15.78	81.23	77	542	10.43	73.44	76,890.55	174,970.92	25.10	57.12	224.13	99.07			
18	50,000	100,000	75,000	1,897	117,609	1.57	97.42	15,781.52	192,386.32	7.26	88.48	30	572	4.07	77.51	18,208.76	193,179.67	5.94	63.06	115.38	100.41			
19	100,000	500,000	300,000	2,270	119,879	1.88	99.30	22,141.82	214,528.14	10.18	98.67	102	674	13.82	91.33	67,059.82	260,239.49	21.89	84.95	302.86	121.31			
20	500,000	UP		845	120,724	0.70	100.00	2,894.97	217,423.11	1.33	100.00	64	738	8.67	100.00	46,105.49	306,344.98	15.05	100.00	1592.61	140.90			
				120,724					217,423.11					738					306,344.98					140.90



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 30 BANGKA BELITUNG
UNDERWRITING YEAR 2015
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,337	1,337	17.50	17.50	269.90	269.90	2.53	2.53	5	5	5.81	5.81	37.09	37.09	0.26	0.26	13.74	13.74			
2	50	100	75	503	1,840	6.58	24.08	176.99	446.89	1.66	4.19	3	8	3.49	9.30	74.69	111.77	0.53	0.80	42.20	25.01			
3	100	200	150	1,001	2,841	13.10	37.18	316.67	763.57	2.97	7.15	6	14	6.98	16.28	159.85	271.62	1.14	1.94	50.48	35.57			
4	200	300	250	797	3,638	10.43	47.61	276.46	1,040.03	2.59	9.74	3	17	3.49	19.77	12.70	284.32	0.09	2.03	4.59	27.34			
5	300	500	400	963	4,601	12.60	60.21	535.93	1,575.96	5.02	14.76	3	20	3.49	23.26	153.68	438.00	1.10	3.13	28.68	27.79			
6	500	750	625	696	5,297	9.11	69.32	503.08	2,079.04	4.71	19.47	5	25	5.81	29.07	188.06	626.06	1.34	4.47	37.38	30.11			
7	750	1,000	875	450	5,747	5.89	75.21	568.53	2,647.56	5.33	24.80	4	29	4.65	33.72	577.36	1,203.42	4.12	8.59	101.55	45.45			
8	1,000	1,500	1,250	446	6,193	5.84	81.05	767.12	3,414.68	7.19	31.98	2	31	2.33	36.05	1,848.45	3,051.87	13.19	21.78	240.96	89.37			
9	1,500	2,000	1,750	287	6,480	3.76	84.81	708.35	4,123.04	6.63	38.62	7	38	8.14	44.19	2,093.96	5,145.82	14.94	36.72	295.61	124.81			
10	2,000	2,500	2,250	123	6,603	1.61	86.42	359.77	4,482.81	3.37	41.99	1	39	1.16	45.35	27.29	5,173.12	0.19	36.92	7.59	115.40			
11	2,500	3,000	2,750	127	6,730	1.66	88.08	529.70	5,012.50	4.96	46.95	5	44	5.81	51.16	2,090.91	7,264.03	14.92	51.84	394.74	144.92			
12	3,000	4,000	3,500	178	6,908	2.33	90.41	443.99	5,456.50	4.16	51.11	1	45	1.16	52.33	7.11	7,271.14	0.05	51.89	1.60	133.26			
13	4,000	5,000	4,500	81	6,989	1.06	91.47	467.64	5,924.13	4.38	55.49	0	45	0.00	52.33	0.00	7,271.14	0.00	51.89	0.00	122.74			
14	5,000	7,500	6,250	124	7,113	1.62	93.09	512.85	6,436.98	4.80	60.29	2	47	2.33	54.65	365.80	7,636.94	2.61	54.50	71.33	118.64			
15	7,500	10,000	8,750	77	7,190	1.01	94.10	378.17	6,815.15	3.54	63.84	1	48	1.16	55.81	122.56	7,759.50	0.87	55.37	32.41	113.86			
16	10,000	20,000	15,000	178	7,368	2.33	96.43	1,295.10	8,110.25	12.13	75.97	6	54	6.98	62.79	1,005.55	8,765.05	7.18	62.55	77.64	108.07			
17	20,000	50,000	35,000	121	7,489	1.58	98.01	1,128.06	9,238.30	10.57	86.53	16	70	18.60	81.40	4,921.01	13,686.06	35.12	97.66	436.24	148.14			
18	50,000	100,000	75,000	56	7,545	0.73	98.74	244.83	9,483.14	2.29	88.83	0	70	0.00	81.40	0.00	13,686.06	0.00	97.66	0.00	144.32			
19	100,000	500,000	300,000	88	7,633	1.15	99.90	1,154.59	10,637.72	10.81	99.64	14	84	16.28	97.67	325.68	14,011.74	2.32	99.99	28.21	131.72			
20	500,000	UP		8	7,641	0.10	100.00	38.39	10,676.11	0.36	100.00	2	86	2.33	100.00	1.83	14,013.57	0.01	100.00	4.76	131.26			
				7,641					10,676.11					86					14,013.57					131.26



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 31 GORONTALO
UNDERWRITING YEAR : 2015
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
DATA POSITION TO : 31/12/2015
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	905	905	21.55	21.55	97.02	97.02	2.22	2.22	2	2	15.38	15.38	3.00	3.00	0.12	0.12	3.09	3.09			
2	50	100	75	460	1,365	10.95	32.51	84.22	181.24	1.92	4.14	0	2	0.00	15.38	0.00	3.00	0.00	0.12	0.00	1.66			
3	100	200	150	516	1,881	12.29	44.80	151.04	332.28	3.45	7.59	1	3	7.69	23.08	120.29	123.29	4.80	4.92	79.64	37.10			
4	200	300	250	381	2,262	9.07	53.87	187.76	520.04	4.29	11.87	0	3	0.00	23.08	0.00	123.29	0.00	4.92	0.00	23.71			
5	300	500	400	440	2,702	10.48	64.35	246.74	766.78	5.63	17.51	0	3	0.00	23.08	0.00	123.29	0.00	4.92	0.00	16.08			
6	500	750	625	296	2,998	7.05	71.40	204.52	971.30	4.67	22.18	2	5	15.38	38.46	24.81	148.10	0.99	5.91	12.13	15.25			
7	750	1,000	875	256	3,254	6.10	77.49	238.50	1,209.81	5.45	27.62	1	6	7.69	46.15	39.26	187.36	1.57	7.47	16.46	15.49			
8	1,000	1,500	1,250	229	3,483	5.45	82.95	278.68	1,488.48	6.36	33.99	3	9	23.08	69.23	1,047.52	1,234.88	41.78	49.26	375.89	82.96			
9	1,500	2,000	1,750	142	3,625	3.38	86.33	266.16	1,754.64	6.08	40.06	0	9	0.00	69.23	0.00	1,234.88	0.00	49.26	0.00	70.38			
10	2,000	2,500	2,250	113	3,738	2.69	89.02	317.62	2,072.26	7.25	47.32	0	9	0.00	69.23	0.00	1,234.88	0.00	49.26	0.00	59.59			
11	2,500	3,000	2,750	63	3,801	1.50	90.52	214.18	2,286.44	4.89	52.21	0	9	0.00	69.23	0.00	1,234.88	0.00	49.26	0.00	54.01			
12	3,000	4,000	3,500	60	3,861	1.43	91.95	176.28	2,462.72	4.03	56.23	2	11	15.38	84.62	5.54	1,240.42	0.22	49.48	3.14	50.37			
13	4,000	5,000	4,500	61	3,922	1.45	93.40	191.41	2,654.13	4.37	60.60	2	13	15.38	100.00	1,266.68	2,507.10	50.52	100.00	661.77	94.46			
14	5,000	7,500	6,250	67	3,989	1.60	95.00	264.01	2,918.13	6.03	66.63	0	13	0.00	100.00	0.00	2,507.10	0.00	100.00	0.00	85.91			
15	7,500	10,000	8,750	41	4,030	0.98	95.98	330.62	3,248.76	7.55	74.18	0	13	0.00	100.00	0.00	2,507.10	0.00	100.00	0.00	77.17			
16	10,000	20,000	15,000	67	4,097	1.60	97.57	398.35	3,647.11	9.10	83.28	0	13	0.00	100.00	0.00	2,507.10	0.00	100.00	0.00	68.74			
17	20,000	50,000	35,000	59	4,156	1.41	98.98	430.80	4,077.91	9.84	93.11	0	13	0.00	100.00	0.00	2,507.10	0.00	100.00	0.00	61.48			
18	50,000	100,000	75,000	25	4,181	0.60	99.57	121.82	4,199.72	2.78	95.89	0	13	0.00	100.00	0.00	2,507.10	0.00	100.00	0.00	59.70			
19	100,000	500,000	300,000	14	4,195	0.33	99.90	171.89	4,371.62	3.92	99.82	0	13	0.00	100.00	0.00	2,507.10	0.00	100.00	0.00	57.35			
20	500,000	UP		4	4,199	0.10	100.00	7.92	4,379.53	0.18	100.00	0	13	0.00	100.00	0.00	2,507.10	0.00	100.00	0.00	57.25			
				4,199					4,379.53					13					2,507.10					57.25



IndonesiaRe

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

RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,327	4,327	14.96	14.96	1,228.44	1,228.44	2.48	2.48	5	5	2.98	2.98	49.20	49.20	0.09	0.09	4.01	4.01			
2	50	100	75	2,231	6,558	7.71	22.67	1,194.22	2,422.65	2.41	4.88	1	6	0.60	3.57	21.96	71.16	0.04	0.13	1.84	2.94			
3	100	200	150	3,557	10,115	12.29	34.96	1,872.11	4,294.76	3.77	8.66	5	11	2.98	6.55	275.82	346.98	0.52	0.66	14.73	8.08			
4	200	300	250	2,961	13,076	10.23	45.20	1,557.07	5,851.84	3.14	11.80	6	17	3.57	10.12	182.06	529.04	0.35	1.00	11.69	9.04			
5	300	500	400	4,221	17,297	14.59	59.79	3,102.18	8,954.02	6.25	18.05	6	23	3.57	13.69	626.40	1,155.44	1.19	2.19	20.19	12.90			
6	500	750	625	2,731	20,028	9.44	69.23	2,704.13	11,658.15	5.45	23.50	6	29	3.57	17.26	1,296.13	2,451.57	2.46	4.65	47.93	21.03			
7	750	1,000	875	2,158	22,186	7.46	76.69	2,815.96	14,474.11	5.68	29.18	8	37	4.76	22.02	464.18	2,915.75	0.88	5.53	16.48	20.14			
8	1,000	1,500	1,250	1,722	23,908	5.95	82.64	2,818.54	17,292.66	5.68	34.86	11	48	6.55	28.57	1,846.42	4,762.17	3.50	9.03	65.51	27.54			
9	1,500	2,000	1,750	989	24,897	3.42	86.06	2,677.48	19,970.13	5.40	40.26	4	52	2.38	30.95	424.03	5,186.20	0.80	9.84	15.84	25.97			
10	2,000	2,500	2,250	492	25,389	1.70	87.76	1,518.03	21,488.17	3.06	43.32	2	54	1.19	32.14	115.86	5,302.06	0.22	10.06	7.63	24.67			
11	2,500	3,000	2,750	462	25,851	1.60	89.35	1,801.63	23,289.80	3.63	46.95	3	57	1.79	33.93	2,951.12	8,253.18	5.60	15.66	163.80	35.44			
12	3,000	4,000	3,500	438	26,289	1.51	90.87	2,040.65	25,330.45	4.11	51.06	3	60	1.79	35.71	254.61	8,507.79	0.48	16.14	12.48	33.59			
13	4,000	5,000	4,500	332	26,621	1.15	92.02	2,269.52	27,599.97	4.57	55.64	2	62	1.19	36.90	17.88	8,525.66	0.03	16.17	0.79	30.89			
14	5,000	7,500	6,250	454	27,075	1.57	93.58	3,007.89	30,607.87	6.06	61.70	8	70	4.76	41.67	242.89	8,768.56	0.46	16.63	8.08	28.65			
15	7,500	10,000	8,750	330	27,405	1.14	94.73	2,407.33	33,015.19	4.85	66.55	9	79	5.36	47.02	1,388.77	10,157.33	2.63	19.27	57.69	30.77			
16	10,000	20,000	15,000	472	27,877	1.63	96.36	4,161.30	37,176.49	8.39	74.94	2	81	1.19	48.21	111.71	10,269.04	0.21	19.48	2.68	27.62			
17	20,000	50,000	35,000	382	28,259	1.32	97.68	4,591.70	41,768.20	9.26	84.20	11	92	6.55	54.76	680.50	10,949.54	1.29	20.77	14.82	26.22			
18	50,000	100,000	75,000	226	28,485	0.78	98.46	3,036.06	44,804.25	6.12	90.32	5	97	2.98	57.74	120.19	11,069.73	0.23	21.00	3.96	24.71			
19	100,000	500,000	300,000	317	28,802	1.10	99.55	3,418.54	48,222.80	6.89	97.21	43	140	25.60	83.33	1,237.05	12,306.78	2.35	23.35	36.19	25.52			
20	500,000	UP		129	28,931	0.45	100.00	1,385.59	49,608.39	2.79	100.00	28	168	16.67	100.00	40,405.15	52,711.93	76.65	100.00	2916.09	106.26			
				28,931					49,608.39					168					52,711.93					106.26



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 33 KALIMANTAN UTARA
 UNDERWRITING YEAR : 2015
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2015
 DATA POSITION TO : 31/12/2015
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	2.58	2.58	8.25	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	0.23	2.81	0.73	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	5	18.75	31.25	1.97	4.77	6.30	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	6.25	37.50	0.87	5.64	2.78	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	6.25	43.75	3.80	9.44	12.16	30.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	6.25	50.00	1.16	10.60	3.71	33.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	6.25	56.25	1.82	12.43	5.84	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	6.25	62.50	6.96	19.39	22.27	62.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	6.25	68.75	1.74	21.13	5.57	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	6.25	75.00	5.43	26.55	17.36	84.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	6.25	81.25	0.85	27.41	2.73	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	6.25	87.50	0.76	28.16	2.43	90.12	1	1	100.00	100.00	382.77	382.77	100.00	100.00	50468.93	1359.01			
14	5,000	7,500	6,250	1	15	6.25	93.75	3.39	31.55	10.85	100.96	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1213.03			
15	7,500	10,000	8,750	1	16	6.25	100.00	0.30	31.25	0.96	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
20	500,000	UP		0	16	0.00	100.00	0.00	31.25	0.00	100.00	0	1	0.00	100.00	0.00	382.77	0.00	100.00	0.00	1224.71			
				16					31.25					1					382.77					1224.71
GRANT TOTAL					2,091,044					2,937,357.84					13,972					4,011,008.84				

RISK AND LOSS PROFILE 2016

3.1 ALL CLASS OF BUSINESS



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

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

UNDERWRITING YEAR : 2016

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	276,276	276,276	13.68	13.68	13,105.31	13,105.31	0.44	0.44	278	278	2.22	2.22	6,079.45	6,079.45	0.28	0.28	46.39	46.39	
2	50	100	75	155,254	431,530	7.69	21.36	24,959.45	38,064.76	0.85	1.29	173	451	1.38	3.61	4,556.38	10,635.83	0.21	0.50	18.26	27.94	
3	100	200	150	259,524	691,054	12.85	34.21	59,790.43	97,855.19	2.03	3.32	367	818	2.93	6.54	12,649.87	23,285.70	0.59	1.09	21.16	23.80	
4	200	300	250	188,680	879,734	9.34	43.55	63,890.47	161,745.65	2.17	5.48	332	1,150	2.65	9.19	15,766.94	39,052.64	0.74	1.83	24.68	24.14	
5	300	500	400	258,049	1,137,783	12.77	56.32	129,536.63	291,282.28	4.39	9.87	806	1,956	6.44	15.64	37,394.68	76,447.32	1.75	3.57	28.87	26.25	
6	500	750	625	175,619	1,313,402	8.69	65.01	124,127.81	415,410.09	4.21	14.08	839	2,795	6.71	22.34	34,693.52	111,140.84	1.62	5.19	27.95	26.75	
7	750	1,000	875	138,958	1,452,360	6.88	71.89	142,486.13	557,896.22	4.83	18.91	635	3,430	5.08	27.42	33,867.57	145,008.41	1.58	6.78	23.77	25.99	
8	1,000	1,500	1,250	124,139	1,576,499	6.14	78.04	172,347.95	730,244.17	5.84	24.75	642	4,072	5.13	32.55	44,222.21	189,230.62	2.07	8.84	25.66	25.91	
9	1,500	2,000	1,750	75,035	1,651,534	3.71	81.75	147,471.98	877,716.15	5.00	29.74	343	4,415	2.74	35.29	35,717.68	224,948.30	1.67	10.51	24.22	25.63	
10	2,000	2,500	2,250	45,819	1,697,353	2.27	84.02	110,256.49	987,972.64	3.74	33.48	260	4,675	2.08	37.37	39,835.79	264,784.09	1.86	12.37	36.13	26.80	
11	2,500	3,000	2,750	39,115	1,736,468	1.94	85.96	105,610.63	1,093,583.27	3.58	37.06	253	4,928	2.02	39.39	43,263.89	308,047.98	2.02	14.40	40.97	28.17	
12	3,000	4,000	3,500	43,083	1,779,551	2.13	88.09	149,499.88	1,243,083.15	5.07	42.13	321	5,249	2.57	41.96	42,567.50	350,615.48	1.99	16.39	28.47	28.21	
13	4,000	5,000	4,500	29,901	1,809,452	1.48	89.57	132,129.72	1,375,212.87	4.48	46.60	282	5,531	2.25	44.21	49,126.90	399,742.38	2.30	18.68	37.18	29.07	
14	5,000	7,500	6,250	41,970	1,851,422	2.08	91.65	222,294.50	1,597,507.37	7.53	54.14	425	5,956	3.40	47.61	68,626.72	468,369.10	3.21	21.89	30.87	29.32	
15	7,500	10,000	8,750	26,384	1,877,806	1.31	92.95	179,424.95	1,776,932.32	6.08	60.22	335	6,291	2.68	50.29	49,118.71	517,487.81	2.30	24.19	27.38	29.12	
16	10,000	20,000	15,000	45,494	1,923,300	2.25	95.20	384,044.93	2,160,977.25	13.01	73.23	837	7,128	6.69	56.98	247,285.20	764,773.02	11.56	35.74	64.39	35.39	
17	20,000	50,000	35,000	40,692	1,963,992	2.01	97.22	377,178.36	2,538,155.61	12.78	86.01	1084	8,212	8.67	65.64	223,420.38	988,193.40	10.44	46.18	59.23	38.93	
18	50,000	100,000	75,000	20,881	1,984,873	1.03	98.25	174,215.06	2,712,370.67	5.90	91.92	955	9,167	7.63	73.28	259,905.96	1,248,099.36	12.15	58.33	149.19	46.02	
19	100,000	500,000	300,000	24,654	2,009,527	1.22	99.47	172,102.71	2,884,473.38	5.83	97.75	1794	10,961	14.34	87.62	387,309.82	1,635,409.18	18.10	76.43	225.05	56.70	
20	500,000	UP		10,658	2,020,185	0.53	100.00	66,363.26	2,950,836.64	2.25	100.00	1549	12,510	12.38	100.00	504,265.10	2,139,674.29	23.57	100.00	759.86	72.51	
TOTAL					2,020,185			2,950,836.65					12,510				2,139,674.27					72.51

3.2 GROUP BY OF BUSINESS



IndonesiaRe

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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2016

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	46,938	46,938	15.89	15.89	2,108.42	2,108.42	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14,433	61,371	4.89	20.77	2,407.76	4,516.18	0.50	0.94	2	2	3.13	3.13	83.74	83.74	1.00	1.00	3.48	1.85
3	100	200	150	23,054	84,425	7.80	28.58	4,923.21	9,439.39	1.02	1.96	2	4	3.13	6.25	5.00	88.74	0.06	1.06	0.10	0.94
4	200	300	250	19,976	104,401	6.76	35.34	5,903.97	15,343.37	1.23	3.19	1	5	1.56	7.81	2.81	91.55	0.03	1.09	0.05	0.60
5	300	500	400	30,720	135,121	10.40	45.74	11,790.31	27,133.67	2.45	5.64	7	12	10.94	18.75	247.64	339.19	2.95	4.04	2.10	1.25
6	500	750	625	25,435	160,556	8.61	54.35	12,341.02	39,474.69	2.57	8.21	9	21	14.06	32.81	990.92	1,330.11	11.80	15.83	8.03	3.37
7	750	1,000	875	20,212	180,768	6.84	61.19	15,375.49	54,850.18	3.20	11.40	1	22	1.56	34.38	0.00	1,330.11	0.00	15.83	0.00	2.42
8	1,000	1,500	1,250	19,676	200,444	6.66	67.85	19,751.82	74,602.00	4.11	15.51	7	29	10.94	45.31	576.38	1,906.49	6.86	22.70	2.92	2.56
9	1,500	2,000	1,750	12,226	212,670	4.14	71.99	16,602.32	91,204.32	3.45	18.96	4	33	6.25	51.56	65.56	1,972.05	0.78	23.48	0.39	2.16
10	2,000	2,500	2,250	8,663	221,333	2.93	74.92	14,602.81	105,807.13	3.04	21.99	2	35	3.13	54.69	1,517.61	3,489.66	18.07	41.54	10.39	3.30
11	2,500	3,000	2,750	7,839	229,172	2.65	77.58	13,769.80	119,576.94	2.86	24.85	3	38	4.69	59.38	217.46	3,707.13	2.59	44.13	1.58	3.10
12	3,000	4,000	3,500	8,388	237,560	2.84	80.42	20,211.89	139,788.83	4.20	29.06	1	39	1.56	60.94	20.00	3,727.13	0.24	44.37	0.10	2.67
13	4,000	5,000	4,500	5,992	243,552	2.03	82.44	19,518.62	159,307.44	4.06	33.11	2	41	3.13	64.06	73.26	3,800.38	0.87	45.24	0.38	2.39
14	5,000	7,500	6,250	8,981	252,533	3.04	85.49	34,495.96	193,803.40	7.17	40.28	1	42	1.56	65.63	150.00	3,950.38	1.79	47.03	0.43	2.04
15	7,500	10,000	8,750	5,694	258,227	1.93	87.41	29,212.27	223,015.67	6.07	46.36	1	43	1.56	67.19	72.98	4,023.36	0.87	47.90	0.25	1.80
16	10,000	20,000	15,000	10,686	268,913	3.62	91.03	68,717.50	291,733.18	14.28	60.64	3	46	4.69	71.88	57.59	4,080.95	0.69	48.58	0.08	1.40
17	20,000	50,000	35,000	10,140	279,053	3.43	94.46	76,405.12	368,138.29	15.88	76.52	4	50	6.25	78.13	164.08	4,245.04	1.95	50.54	0.21	1.15
18	50,000	100,000	75,000	5,597	284,650	1.89	96.36	44,847.73	412,986.02	9.32	85.84	4	54	6.25	84.38	596.18	4,841.22	7.10	57.63	1.33	1.17
19	100,000	500,000	300,000	7,083	291,733	2.40	98.75	45,879.24	458,865.26	9.54	95.38	8	62	12.50	96.88	2,932.15	7,773.37	34.91	92.54	6.39	1.69
20	500,000	UP		3,679	295,412	1.25	100.00	22,238.45	481,103.71	4.62	100.00	2	64	3.13	100.00	626.66	8,400.02	7.46	100.00	2.82	1.75
				295,412				481,103.71				64				8,400.02				1.75	



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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : FIRE

UNDERWRITING YEAR : 2016

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	164,340	164,340	13.58	13.58	9,908.73	9,908.73	0.82	0.82	55	55	3.60	3.60	1,380.10	1,380.10	0.32	0.32	13.93	13.93	
2	50	100	75	118,682	283,022	9.80	23.38	18,855.58	28,764.31	1.57	2.39	58	113	3.79	7.39	2,298.78	3,678.88	0.54	0.86	12.19	12.79	
3	100	200	150	201,678	484,700	16.66	40.04	47,104.57	75,868.88	3.92	6.32	123	236	8.04	15.43	9,065.42	12,744.31	2.11	2.97	19.25	16.80	
4	200	300	250	139,308	624,008	11.51	51.55	49,592.98	125,461.86	4.13	10.44	103	339	6.74	22.17	10,323.19	23,067.50	2.41	5.37	20.82	18.39	
5	300	500	400	178,742	802,750	14.77	66.32	96,955.01	222,416.87	8.07	18.51	196	535	12.82	34.99	21,558.43	44,625.93	5.02	10.40	22.24	20.06	
6	500	750	625	110,524	913,274	9.13	75.45	88,296.09	310,712.96	7.35	25.86	100	635	6.54	41.53	15,874.57	60,500.49	3.70	14.10	17.98	19.47	
7	750	1,000	875	83,178	996,452	6.87	82.32	92,403.17	403,116.13	7.69	33.55	86	721	5.62	47.16	15,561.19	76,061.68	3.63	17.72	16.84	18.87	
8	1,000	1,500	1,250	67,610	1,064,062	5.59	87.91	102,934.79	506,050.92	8.57	42.12	90	811	5.89	53.04	17,186.27	93,247.95	4.00	21.72	16.70	18.43	
9	1,500	2,000	1,750	37,813	1,101,875	3.12	91.03	82,546.95	588,597.87	6.87	48.99	65	876	4.25	57.29	16,140.57	109,388.52	3.76	25.48	19.55	18.58	
10	2,000	2,500	2,250	19,975	1,121,850	1.65	92.68	55,420.42	644,018.29	4.61	53.61	56	932	3.66	60.95	23,641.99	133,030.51	5.51	30.99	42.66	20.66	
11	2,500	3,000	2,750	15,312	1,137,162	1.27	93.95	51,526.23	695,544.53	4.29	57.89	46	978	3.01	63.96	22,739.46	155,769.98	5.30	36.29	44.13	22.40	
12	3,000	4,000	3,500	16,515	1,153,677	1.36	95.31	67,972.83	763,517.36	5.66	63.55	72	1,050	4.71	68.67	13,918.20	169,688.18	3.24	39.53	20.48	22.22	
13	4,000	5,000	4,500	10,783	1,164,460	0.89	96.20	56,052.94	819,570.29	4.67	68.22	40	1,090	2.62	71.29	30,115.57	199,803.75	7.02	46.55	53.73	24.38	
14	5,000	7,500	6,250	12,933	1,177,393	1.07	97.27	83,114.95	902,685.24	6.92	75.14	75	1,165	4.91	76.19	31,278.69	231,082.44	7.29	53.84	37.63	25.60	
15	7,500	10,000	8,750	7,441	1,184,834	0.61	97.89	60,290.40	962,975.65	5.02	80.15	48	1,213	3.14	79.33	27,119.72	258,202.16	6.32	60.15	44.98	26.81	
16	10,000	20,000	15,000	10,486	1,195,320	0.87	98.75	107,801.35	1,070,776.99	8.97	89.13	90	1,303	5.89	85.22	82,082.91	340,285.07	19.12	79.28	76.14	31.78	
17	20,000	50,000	35,000	7,566	1,202,886	0.63	99.38	83,981.95	1,154,758.94	6.99	96.12	90	1,393	5.89	91.11	26,108.63	366,393.70	6.08	85.36	31.09	31.73	
18	50,000	100,000	75,000	3,193	1,206,079	0.26	99.64	24,102.42	1,178,861.36	2.01	98.12	52	1,445	3.40	94.51	18,717.72	385,111.42	4.36	89.72	77.66	32.67	
19	100,000	500,000	300,000	3,052	1,209,131	0.25	99.89	20,812.39	1,199,673.75	1.73	99.86	58	1,503	3.79	98.30	41,613.48	426,724.90	9.69	99.42	199.95	35.57	
20	500,000	UP		1,296	1,210,427	0.11	100.00	1,729.57	1,201,403.31	0.14	100.00	26	1,529	1.70	100.00	2,507.60	429,232.50	0.58	100.00	144.98	35.73	
				1,210,427				1,201,403.31					1,529				429,232.50				35.73	



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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : IAR
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64,997	64,997	12.64	12.64	1,088.16	1,088.16	0.09	0.09	223	223	2.04	2.04	4,699.34	4,699.34	0.28	0.28	431.86	431.86			
2	50	100	75	22,139	87,136	4.30	16.94	3,696.11	4,784.27	0.29	0.38	113	336	1.04	3.08	2,173.86	6,873.21	0.13	0.40	58.81	143.66			
3	100	200	150	34,791	121,927	6.76	23.71	7,762.59	12,546.85	0.61	0.99	242	578	2.22	5.29	3,579.44	10,452.65	0.21	0.61	46.11	83.31			
4	200	300	250	29,396	151,323	5.72	29.42	8,393.52	20,940.37	0.66	1.65	228	806	2.09	7.38	5,440.94	15,893.59	0.32	0.93	64.82	75.90			
5	300	500	400	48,586	199,909	9.45	38.87	20,791.20	41,731.57	1.64	3.29	603	1,409	5.52	12.91	15,588.61	31,482.20	0.92	1.85	74.98	75.44			
6	500	750	625	39,659	239,568	7.71	46.58	23,490.26	65,221.83	1.85	5.14	730	2,139	6.69	19.59	17,828.03	49,310.24	1.05	2.90	75.90	75.60			
7	750	1,000	875	35,567	275,135	6.92	53.49	34,706.95	99,928.78	2.74	7.88	548	2,687	5.02	24.61	18,306.38	67,616.62	1.08	3.97	52.75	67.66			
8	1,000	1,500	1,250	36,852	311,987	7.17	60.66	49,659.74	149,588.51	3.92	11.79	545	3,232	4.99	29.61	26,459.56	94,076.18	1.55	5.53	53.28	62.89			
9	1,500	2,000	1,750	24,996	336,983	4.86	65.52	48,322.71	197,911.22	3.81	15.60	274	3,506	2.51	32.12	19,511.54	113,587.72	1.15	6.67	40.38	57.39			
10	2,000	2,500	2,250	17,181	354,164	3.34	68.86	40,233.26	238,144.48	3.17	18.78	202	3,708	1.85	33.97	14,676.19	128,263.91	0.86	7.54	36.48	53.86			
11	2,500	3,000	2,750	15,961	370,125	3.10	71.96	40,304.07	278,448.55	3.18	21.96	204	3,912	1.87	35.83	20,306.97	148,570.88	1.19	8.73	50.38	53.36			
12	3,000	4,000	3,500	18,177	388,302	3.53	75.50	61,311.48	339,760.03	4.83	26.79	248	4,160	2.27	38.11	28,629.30	177,200.17	1.68	10.41	46.69	52.15			
13	4,000	5,000	4,500	13,126	401,428	2.55	78.05	56,558.16	396,318.19	4.46	31.25	240	4,400	2.20	40.30	18,938.08	196,138.25	1.11	11.52	33.48	49.49			
14	5,000	7,500	6,250	20,054	421,482	3.90	81.95	104,668.02	500,986.21	8.25	39.50	349	4,749	3.20	43.50	37,198.03	233,336.28	2.19	13.71	35.54	46.58			
15	7,500	10,000	8,750	13,249	434,731	2.58	84.52	89,922.28	590,908.49	7.09	46.59	286	5,035	2.62	46.12	21,926.01	255,262.29	1.29	15.00	24.38	43.20			
16	10,000	20,000	15,000	24,322	459,053	4.73	89.25	207,526.07	798,434.57	16.36	62.96	744	5,779	6.82	52.94	165,144.71	420,407.00	9.70	24.70	79.58	52.65			
17	20,000	50,000	35,000	22,985	482,038	4.47	93.72	216,753.77	1,015,188.34	17.09	80.05	990	6,769	9.07	62.00	197,147.67	617,554.66	11.58	36.28	90.95	60.83			
18	50,000	100,000	75,000	12,091	494,129	2.35	96.07	105,264.92	1,120,453.25	8.30	88.35	899	7,668	8.23	70.24	240,592.06	858,146.72	14.14	50.42	228.56	76.59			
19	100,000	500,000	300,000	14,519	508,648	2.82	98.90	105,411.08	1,225,864.33	8.31	96.66	1,728	9,396	15.83	86.07	342,764.19	1,200,910.92	20.14	70.56	325.17	97.96			
20	500,000	UP		5,683	514,331	1.10	100.00	42,395.25	1,268,259.58	3.34	100.00	1,521	10,917	13.93	100.00	501,130.85	1,702,041.77	29.44	100.00	1182.04	134.20			
				514,331					1,268,259.58					10,917					1,702,041.77					134.20



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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	0.06	0.06	0.08	0.08	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	0.11	0.11	0.16	0.24	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.67	26.67	0.43	0.60	0.62	0.86	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.67	33.33	0.53	1.13	0.76	1.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.67	40.00	1.60	2.73	2.29	3.90	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.67	46.67	6.05	8.79	8.64	12.55	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.67	53.33	2.66	11.45	3.80	16.35	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	6.67	60.00	1.80	13.25	2.57	18.92	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	6.67	66.67	0.86	14.11	1.23	20.14	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	6.67	73.33	1.91	16.02	2.73	22.88	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	6.67	80.00	0.91	16.94	1.30	24.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	6.67	86.67	9.87	26.81	14.09	38.27	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.67	93.33	5.71	32.51	8.15	46.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	87,500	1	15	6.67	100.00	37.53	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	750,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	6.67	100.00	0.00	70.04	53.58	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					70.04					0					0.00					0.00
GRANT TOTAL					2,020,185					2,950,836.66					12,510					2,139,674.27				

3.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EX'

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	410	410	10.73	10.73	40.75	40.75	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	102	512	2.67	13.40	45.36	86.12	0.25	0.47	4	4	4.40	4.40	63.57	63.57	0.18	0.18	140.13	73.82	
3	100	200	150	83	595	2.17	15.57	25.03	111.14	0.14	0.61	4	8	4.40	8.79	243.40	306.97	0.70	0.88	972.51	276.19	
4	200	300	250	52	647	1.36	16.93	18.55	129.69	0.10	0.71	0	8	0.00	8.79	0.00	306.97	0.00	0.88	0.00	236.69	
5	300	500	400	76	723	1.99	18.92	34.72	164.42	0.19	0.90	0	8	0.00	8.79	0.00	306.97	0.00	0.88	0.00	186.70	
6	500	750	625	62	785	1.62	20.54	45.92	210.34	0.25	1.15	1	9	1.10	9.89	12.50	319.47	0.04	0.92	27.22	151.88	
7	750	1,000	875	77	862	2.02	22.56	113.78	324.13	0.62	1.78	0	9	0.00	9.89	0.00	319.47	0.00	0.92	0.00	98.56	
8	1,000	1,500	1,250	108	970	2.83	25.39	145.72	469.85	0.80	2.58	0	9	0.00	9.89	0.00	319.47	0.00	0.92	0.00	67.99	
9	1,500	2,000	1,750	82	1,052	2.15	27.53	320.10	789.95	1.76	4.33	1	10	1.10	10.99	65.05	384.52	0.19	1.10	20.32	48.68	
10	2,000	2,500	2,250	72	1,124	1.88	29.42	166.99	956.94	0.92	5.25	2	12	2.20	13.19	87.55	472.07	0.25	1.36	52.43	49.33	
11	2,500	3,000	2,750	44	1,168	1.15	30.57	132.14	1,089.08	0.72	5.97	0	12	0.00	13.19	0.00	472.07	0.00	1.36	0.00	43.35	
12	3,000	4,000	3,500	79	1,247	2.07	32.64	412.82	1,501.91	2.26	8.24	4	16	4.40	17.58	81.38	553.45	0.23	1.59	19.71	36.85	
13	4,000	5,000	4,500	85	1,332	2.22	34.86	325.24	1,827.15	1.78	10.02	1	17	1.10	18.68	15.00	568.45	0.04	1.63	4.61	31.11	
14	5,000	7,500	6,250	136	1,468	3.56	38.42	627.83	2,454.97	3.44	13.46	0	17	0.00	18.68	0.00	568.45	0.00	1.63	0.00	23.16	
15	7,500	10,000	8,750	111	1,579	2.90	41.32	635.97	3,090.95	3.49	16.95	1	18	1.10	19.78	40.09	608.54	0.12	1.75	6.30	19.69	
16	10,000	20,000	15,000	360	1,939	9.42	50.75	2,143.56	5,234.50	11.76	28.71	2	20	2.20	21.98	154.16	762.70	0.44	2.19	7.19	14.57	
17	20,000	50,000	35,000	434	2,373	11.36	62.10	3,225.21	8,459.71	17.69	46.40	6	26	6.59	28.57	306.60	1,069.30	0.88	3.07	9.51	12.64	
18	50,000	100,000	75,000	294	2,667	7.69	69.80	2,050.89	10,510.60	11.25	57.65	8	34	8.79	37.36	674.39	1,743.69	1.94	5.01	32.88	16.59	
19	100,000	500,000	300,000	599	3,266	15.68	85.48	4,114.94	14,625.55	22.57	80.22	23	57	25.27	62.64	2,863.03	4,606.72	8.22	13.23	69.58	31.50	
20	500,000	UP		555	3,821	14.52	100.00	3,606.82	18,232.37	19.78	100.00	34	91	37.36	100.00	30,219.74	34,826.46	86.77	100.00	837.85	191.01	
				3,821					18,232.37					91					34,826.46			191.01



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	635	635	12.89	12.89	82.72	82.72	0.43	0.43	1	1	1.22	1.22	19.82	19.82	0.10	0.10	23.96	23.96			
2	50	100	75	89	724	1.81	14.69	48.09	130.81	0.25	0.68	0	1	0.00	1.22	0.00	19.82	0.00	0.10	0.00	15.15			
3	100	200	150	145	869	2.94	17.63	54.65	185.45	0.28	0.96	1	2	1.22	2.44	11.08	30.90	0.06	0.16	20.28	16.66			
4	200	300	250	104	973	2.11	19.74	81.47	266.93	0.42	1.38	0	2	0.00	2.44	0.00	30.90	0.00	0.16	0.00	11.58			
5	300	500	400	222	1,195	4.50	24.25	116.34	383.27	0.60	1.98	0	2	0.00	2.44	0.00	30.90	0.00	0.16	0.00	8.06			
6	500	750	625	190	1,385	3.86	28.10	139.57	522.84	0.72	2.71	0	2	0.00	2.44	0.00	30.90	0.00	0.16	0.00	5.91			
7	750	1,000	875	172	1,557	3.49	31.59	180.51	703.34	0.93	3.64	1	3	1.22	3.66	114.41	145.31	0.58	0.73	63.38	20.66			
8	1,000	1,500	1,250	222	1,779	4.50	36.10	329.64	1,032.98	1.71	5.35	1	4	1.22	4.88	2.32	147.63	0.01	0.75	0.70	14.29			
9	1,500	2,000	1,750	157	1,936	3.19	39.29	307.52	1,340.50	1.59	6.94	0	4	0.00	4.88	0.00	147.63	0.00	0.75	0.00	11.01			
10	2,000	2,500	2,250	117	2,053	2.37	41.66	345.01	1,685.50	1.79	8.73	0	4	0.00	4.88	0.00	147.63	0.00	0.75	0.00	8.76			
11	2,500	3,000	2,750	92	2,145	1.87	43.53	336.72	2,022.23	1.74	10.47	0	4	0.00	4.88	0.00	147.63	0.00	0.75	0.00	7.30			
12	3,000	4,000	3,500	203	2,348	4.12	47.65	837.87	2,860.09	4.34	14.81	0	4	0.00	4.88	0.00	147.63	0.00	0.75	0.00	5.16			
13	4,000	5,000	4,500	122	2,470	2.48	50.12	538.76	3,398.86	2.79	17.60	0	4	0.00	4.88	0.00	147.63	0.00	0.75	0.00	4.34			
14	5,000	7,500	6,250	377	2,847	7.65	57.77	1,174.56	4,573.41	6.08	23.68	1	5	1.22	6.10	1.12	148.75	0.01	0.75	0.10	3.25			
15	7,500	10,000	8,750	208	3,055	4.22	61.99	1,076.64	5,650.05	5.58	29.26	0	5	0.00	6.10	0.00	148.75	0.00	0.75	0.00	2.63			
16	10,000	20,000	15,000	356	3,411	7.22	69.22	2,686.49	8,336.55	13.91	43.17	5	10	6.10	12.20	636.74	785.49	3.22	3.97	23.70	9.42			
17	20,000	50,000	35,000	485	3,896	9.84	79.06	4,539.68	12,876.23	23.51	66.68	23	33	28.05	40.24	4,932.58	5,718.07	24.94	28.92	108.65	44.41			
18	50,000	100,000	75,000	312	4,208	6.33	85.39	2,470.07	15,346.30	12.79	79.47	8	41	9.76	50.00	255.80	5,973.87	1.29	30.21	10.36	38.93			
19	100,000	500,000	300,000	418	4,626	8.48	93.87	2,854.59	18,200.89	14.78	94.25	11	52	13.41	63.41	678.82	6,652.69	3.43	33.64	23.78	36.55			
20	500,000	UP		302	4,928	6.13	100.00	1,109.44	19,310.33	5.75	100.00	30	82	36.59	100.00	13,122.62	19,775.31	66.36	100.00	1182.81	102.41			
				4,928					19,310.33					82					19,775.31					102.41



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,843	3,843	17.35	17.35	1,275.18	1,275.18	1.56	1.56	6	6	1.70	1.70	1,245.09	1,245.09	0.87	0.87	97.64	97.64			
2	50	100	75	370	4,213	1.67	19.02	233.85	1,041.33	0.29	1.27	2	8	0.57	2.27	57.14	1,302.23	0.04	0.91	24.43	125.05			
3	100	200	150	572	4,785	2.58	21.60	432.84	608.49	0.53	0.74	1	9	0.28	2.55	199.47	1,501.70	0.14	1.05	46.08	246.79			
4	200	300	250	616	5,401	2.78	24.38	296.22	312.27	0.36	0.38	1	10	0.28	2.83	0.52	1,502.22	0.00	1.05	0.17	481.06			
5	300	500	400	1,226	6,627	5.53	29.91	609.83	297.55	0.75	0.36	1	11	0.28	3.12	144.98	1,647.19	0.10	1.15	23.77	553.58			
6	500	750	625	920	7,547	4.15	34.06	583.53	881.08	0.71	1.08	1	12	0.28	3.40	475.62	2,122.81	0.33	1.48	81.51	240.93			
7	750	1,000	875	801	8,348	3.62	37.68	737.94	1,619.02	0.90	1.98	1	13	0.28	3.68	568.93	2,691.74	0.40	1.88	77.10	166.26			
8	1,000	1,500	1,250	943	9,291	4.26	41.94	1,179.29	2,798.31	1.44	3.42	2	15	0.57	4.25	1,263.29	3,955.04	0.88	2.76	107.12	141.34			
9	1,500	2,000	1,750	761	10,052	3.43	45.37	1,219.81	4,018.12	1.49	4.91	6	21	1.70	5.95	1,697.44	5,652.47	1.19	3.95	139.16	140.67			
10	2,000	2,500	2,250	619	10,671	2.79	48.17	1,188.36	5,206.48	1.45	6.37	5	26	1.42	7.37	6,791.71	12,444.19	4.75	8.70	571.52	239.01			
11	2,500	3,000	2,750	513	11,184	2.32	50.48	977.44	6,183.92	1.20	7.56	3	29	0.85	8.22	10.10	12,454.28	0.01	8.70	1.03	201.40			
12	3,000	4,000	3,500	846	12,030	3.82	54.30	2,518.25	8,702.17	3.08	10.64	6	35	1.70	9.92	2,995.87	15,450.15	2.09	10.80	118.97	177.54			
13	4,000	5,000	4,500	685	12,715	3.09	57.39	2,864.39	11,566.56	3.50	14.14	5	40	1.42	11.33	8,280.28	23,730.43	5.79	16.58	289.08	205.16			
14	5,000	7,500	6,250	1,086	13,801	4.90	62.29	4,681.52	16,248.08	5.72	19.87	3	43	0.85	12.18	1,842.25	25,572.69	1.29	17.87	39.35	157.39			
15	7,500	10,000	8,750	812	14,613	3.67	65.96	5,139.36	21,387.44	6.28	26.15	8	51	2.27	14.45	757.69	26,330.37	0.53	18.40	14.74	123.11			
16	10,000	20,000	15,000	1,667	16,280	7.52	73.48	13,291.47	34,678.92	16.25	42.40	26	77	7.37	21.81	17,268.08	43,598.45	12.07	30.47	129.92	125.72			
17	20,000	50,000	35,000	1,930	18,210	8.71	82.19	17,123.46	51,802.38	20.94	63.34	17	94	4.82	26.63	36,559.20	80,157.65	25.55	56.02	213.50	154.74			
18	50,000	100,000	75,000	1,196	19,406	5.40	87.59	10,029.78	61,832.16	12.26	75.60	59	153	16.71	43.34	22,307.33	102,464.98	15.59	71.61	222.41	165.71			
19	100,000	500,000	300,000	1,754	21,160	7.92	95.51	13,765.39	75,597.55	16.83	92.43	129	282	36.54	79.89	26,314.09	128,779.07	18.39	90.00	191.16	170.35			
20	500,000	UP		995	22,155	4.49	100.00	6,189.20	81,786.75	7.57	100.00	71	353	20.11	100.00	14,314.47	143,093.54	10.00	100.00	231.28	174.96			
				22,155					81,786.75					353					143,093.54					174.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,075	3,075	9.45	9.45	464.15	464.15	0.22	0.22	9	9	1.90	1.90	388.62	388.62	0.15	0.15	83.73	83.73			
2	50	100	75	272	3,347	0.84	10.29	392.59	71.57	0.19	0.03	6	15	1.27	3.17	209.39	598.01	0.08	0.23	53.34	835.61			
3	100	200	150	497	3,844	1.53	11.81	874.80	803.23	0.42	0.38	5	20	1.06	4.23	323.62	921.63	0.12	0.35	36.99	114.74			
4	200	300	250	510	4,354	1.57	13.38	707.01	1,510.24	0.34	0.72	5	25	1.06	5.29	881.54	1,803.17	0.34	0.69	124.69	119.40			
5	300	500	400	1,037	5,391	3.19	16.57	1,040.95	2,551.20	0.49	1.21	4	29	0.85	6.13	649.95	2,453.12	0.25	0.94	62.44	96.16			
6	500	750	625	1,035	6,426	3.18	19.75	1,692.42	4,243.62	0.80	2.02	11	40	2.33	8.46	2,389.10	4,842.22	0.92	1.86	141.16	114.11			
7	750	1,000	875	1,100	7,526	3.38	23.13	1,825.68	6,069.30	0.87	2.88	5	45	1.06	9.51	119.11	4,961.33	0.05	1.90	6.52	81.74			
8	1,000	1,500	1,250	1,464	8,990	4.50	27.63	3,069.27	9,138.57	1.46	4.34	10	55	2.11	11.63	5,340.68	10,302.02	2.05	3.95	174.00	112.73			
9	1,500	2,000	1,750	1,441	10,431	4.43	32.06	4,255.27	13,393.83	2.02	6.37	7	62	1.48	13.11	2,125.36	12,427.38	0.82	4.77	49.95	92.78			
10	2,000	2,500	2,250	1,229	11,660	3.78	35.84	4,365.68	17,759.51	2.07	8.44	11	73	2.33	15.43	6,068.79	18,496.17	2.33	7.10	139.01	104.15			
11	2,500	3,000	2,750	1,188	12,848	3.65	39.49	4,818.60	22,578.11	2.29	10.73	16	89	3.38	18.82	8,671.74	27,167.91	3.33	10.43	179.96	120.33			
12	3,000	4,000	3,500	1,442	14,290	4.43	43.92	7,257.96	29,836.08	3.45	14.18	6	95	1.27	20.08	475.63	27,643.54	0.18	10.61	6.55	92.65			
13	4,000	5,000	4,500	1,277	15,567	3.92	47.84	7,127.42	36,963.50	3.39	17.57	16	111	3.38	23.47	10,927.26	38,570.80	4.19	14.80	153.31	104.35			
14	5,000	7,500	6,250	2,303	17,870	7.08	54.92	16,342.99	53,306.49	7.77	25.33	13	124	2.75	26.22	6,526.21	45,097.01	2.50	17.31	39.93	84.60			
15	7,500	10,000	8,750	1,791	19,661	5.50	60.42	16,257.45	69,563.94	7.73	33.06	20	144	4.23	30.44	15,242.98	60,339.98	5.85	23.16	93.76	86.74			
16	10,000	20,000	15,000	3,635	23,296	11.17	71.60	40,659.33	110,223.27	19.32	52.38	65	209	13.74	44.19	40,007.64	100,347.62	15.36	38.52	98.40	91.04			
17	20,000	50,000	35,000	3,745	27,041	11.51	83.11	46,302.02	156,525.29	22.01	74.39	81	290	17.12	61.31	29,276.76	129,624.38	11.24	49.75	63.23	82.81			
18	50,000	100,000	75,000	2,215	29,256	6.81	89.91	21,945.93	178,471.21	10.43	84.82	56	346	11.84	73.15	91,632.73	221,257.11	35.17	84.93	417.54	123.97			
19	100,000	500,000	300,000	2,260	31,516	6.95	96.86	21,666.94	200,138.15	10.30	95.12	83	429	17.55	90.70	26,400.16	247,657.26	10.13	95.06	121.85	123.74			
20	500,000	UP		1,022	32,538	3.14	100.00	10,272.77	210,410.92	4.88	100.00	44	473	9.30	100.00	12,871.91	260,529.17	4.94	100.00	125.30	123.82			
				32,538					210,410.92					473					260,529.17					123.82



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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,340	2,340	8.09	8.09	248.26	248.26	0.20	0.20	9	9	2.05	2.05	1,495.21	1,495.21	0.52	0.52	602.27	602.27			
2	50	100	75	598	2,938	2.07	10.15	530.30	778.56	0.43	0.64	1	10	0.23	2.28	5.06	1,500.27	0.00	0.52	0.95	192.70			
3	100	200	150	1,177	4,115	4.07	14.22	842.75	1,621.31	0.69	1.33	1	11	0.23	2.51	3.33	1,503.59	0.00	0.53	0.39	92.74			
4	200	300	250	1,154	5,269	3.99	18.21	898.98	2,520.29	0.74	2.06	0	11	0.00	2.51	0.00	1,503.59	0.00	0.53	0.00	59.66			
5	300	500	400	1,677	6,946	5.80	24.01	1,680.33	4,200.62	1.38	3.44	2	13	0.46	2.96	97.26	1,600.85	0.03	0.56	5.79	38.11			
6	500	750	625	1,494	8,440	5.16	29.17	1,959.71	6,160.33	1.61	5.05	4	17	0.91	3.87	927.65	2,528.51	0.32	0.88	47.34	41.04			
7	750	1,000	875	1,483	9,923	5.13	34.30	2,814.71	8,975.04	2.31	7.35	4	21	0.91	4.78	276.47	2,804.98	0.10	0.98	9.82	31.25			
8	1,000	1,500	1,250	1,777	11,700	6.14	40.44	4,033.26	13,008.30	3.30	10.66	5	26	1.14	5.92	448.47	3,253.45	0.16	1.14	11.12	25.01			
9	1,500	2,000	1,750	1,225	12,925	4.23	44.67	3,965.27	16,973.58	3.25	13.90	5	31	1.14	7.06	549.40	3,802.85	0.19	1.33	13.86	22.40			
10	2,000	2,500	2,250	858	13,783	2.97	47.64	3,074.34	20,047.92	2.52	16.42	5	36	1.14	8.20	1,350.33	5,153.17	0.47	1.80	43.92	25.70			
11	2,500	3,000	2,750	733	14,516	2.53	50.17	2,975.45	23,023.37	2.44	18.86	3	39	0.68	8.88	299.20	5,452.37	0.10	1.91	10.06	23.68			
12	3,000	4,000	3,500	1,045	15,561	3.61	53.78	4,854.06	27,877.43	3.98	22.84	4	43	0.91	9.79	165.18	5,617.55	0.06	1.96	3.40	20.15			
13	4,000	5,000	4,500	838	16,399	2.90	56.68	4,380.58	32,258.00	3.59	26.42	3	46	0.68	10.48	53.79	5,671.35	0.02	1.98	1.23	17.58			
14	5,000	7,500	6,250	1,314	17,713	4.54	61.22	8,511.44	40,769.44	6.97	33.40	15	61	3.42	13.90	4,917.94	10,589.29	1.72	3.70	57.78	25.97			
15	7,500	10,000	8,750	983	18,696	3.40	64.62	7,645.68	48,415.12	6.26	39.66	17	78	3.87	17.77	7,851.77	18,441.06	2.74	6.45	102.70	38.09			
16	10,000	20,000	15,000	2,152	20,848	7.44	72.06	19,204.45	67,619.57	15.73	55.39	43	121	9.79	27.56	13,223.58	31,664.64	4.62	11.07	68.86	46.83			
17	20,000	50,000	35,000	2,754	23,602	9.52	81.58	23,518.19	91,137.76	19.26	74.66	61	182	13.90	41.46	26,600.41	58,265.05	9.30	20.36	113.11	63.93			
18	50,000	100,000	75,000	1,644	25,246	5.68	87.26	13,531.02	104,668.78	11.08	85.74	82	264	18.68	60.14	52,069.15	110,334.20	18.20	38.56	384.81	105.41			
19	100,000	500,000	300,000	2,397	27,643	8.28	95.54	13,885.24	118,554.02	11.37	97.11	107	371	24.37	84.51	19,169.17	129,503.37	6.70	45.26	138.05	109.24			
20	500,000	UP		1,289	28,932	4.46	100.00	3,523.70	122,077.73	2.89	100.00	68	439	15.49	100.00	156,625.59	286,128.96	54.74	100.00	4444.91	234.38			
				28,932					122,077.73					439					286,128.96					234.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,842	1,842	7.96	7.96	296.61	296.61	0.26	0.26	4	4	1.10	1.10	4.91	4.91	0.00	0.00	1.65	1.65			
2	50	100	75	415	2,257	1.79	9.75	375.28	671.88	0.33	0.59	0	4	0.00	1.10	0.00	4.91	0.00	0.00	0.00	0.73	0.73		
3	100	200	150	700	2,957	3.02	12.78	556.67	1,228.55	0.48	1.07	0	4	0.00	1.10	0.00	4.91	0.00	0.00	0.00	0.40	0.40		
4	200	300	250	830	3,787	3.59	16.36	631.62	1,860.17	0.55	1.62	2	6	0.55	1.64	269.68	274.59	0.20	0.20	42.70	14.76			
5	300	500	400	1,241	5,028	5.36	21.73	1,347.48	3,207.65	1.17	2.79	3	9	0.82	2.47	851.60	1,126.19	0.63	0.83	63.20	35.11			
6	500	750	625	1,113	6,141	4.81	26.54	1,794.97	5,002.63	1.56	4.36	3	12	0.82	3.29	550.50	1,676.68	0.41	1.24	30.67	33.52			
7	750	1,000	875	1,082	7,223	4.68	31.21	1,880.72	6,883.34	1.64	6.00	3	15	0.82	4.11	313.34	1,990.03	0.23	1.47	16.66	28.91			
8	1,000	1,500	1,250	1,400	8,623	6.05	37.26	3,394.61	10,277.95	2.96	8.95	7	22	1.92	6.03	1,004.84	2,994.87	0.74	2.22	29.60	29.14			
9	1,500	2,000	1,750	1,067	9,690	4.61	41.87	2,958.44	13,236.39	2.58	11.53	4	26	1.10	7.12	1,205.32	4,200.19	0.89	3.11	40.74	31.73			
10	2,000	2,500	2,250	836	10,526	3.61	45.48	3,127.40	16,363.78	2.72	14.25	3	29	0.82	7.95	2,776.22	6,976.42	2.06	5.17	88.77	42.63			
11	2,500	3,000	2,750	670	11,196	2.90	48.38	2,782.67	19,146.46	2.42	16.68	6	35	1.64	9.59	548.24	7,524.66	0.41	5.57	19.70	39.30			
12	3,000	4,000	3,500	1,042	12,238	4.50	52.88	5,020.19	24,166.65	4.37	21.05	14	49	3.84	13.42	4,162.86	11,687.52	3.08	8.66	82.92	48.36			
13	4,000	5,000	4,500	788	13,026	3.41	56.29	4,079.00	28,245.65	3.55	24.60	5	54	1.37	14.79	1,486.14	13,173.66	1.10	9.76	36.43	46.64			
14	5,000	7,500	6,250	1,364	14,390	5.89	62.18	8,955.56	37,201.21	7.80	32.40	17	71	4.66	19.45	3,774.06	16,947.71	2.79	12.55	42.14	45.56			
15	7,500	10,000	8,750	1,009	15,399	4.36	66.54	7,638.99	44,840.20	6.65	39.05	16	87	4.38	23.84	4,392.96	21,340.67	3.25	15.80	57.51	47.59			
16	10,000	20,000	15,000	2,082	17,481	9.00	75.54	20,626.58	65,466.78	17.97	57.02	54	141	14.79	38.63	32,408.16	53,748.84	24.00	39.80	157.12	82.10			
17	20,000	50,000	35,000	2,388	19,869	10.32	85.86	24,286.25	89,753.03	21.15	78.17	57	198	15.62	54.25	31,273.49	85,022.32	23.16	62.96	128.77	94.73			
18	50,000	100,000	75,000	1,317	21,186	5.69	91.55	10,794.14	100,547.18	9.40	87.57	48	246	13.15	67.40	1,097.33	86,119.65	0.81	63.78	10.17	85.65			
19	100,000	500,000	300,000	1,323	22,509	5.72	97.26	10,721.10	111,268.28	9.34	96.91	74	320	20.27	87.67	35,435.11	121,554.77	26.24	90.02	330.52	109.24			
20	500,000	UP		633	23,142	2.74	100.00	3,546.76	114,815.04	3.09	100.00	45	365	12.33	100.00	13,476.67	135,031.44	9.98	100.00	379.97	117.61			
				23,142					114,815.04					365					135,031.44					117.61



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,218	1,218	9.06	9.06	94.87	94.87	0.10	0.10	2	2	0.68	0.68	77.69	77.69	0.09	0.09	81.89	81.89
2	50	100	75	349	1,567	2.60	11.66	390.73	295.86	0.42	0.32	1	3	0.34	1.02	40.25	117.94	0.04	0.13	10.30	39.86
3	100	200	150	482	2,049	3.59	15.24	553.10	848.96	0.60	0.91	0	3	0.00	1.02	0.00	117.94	0.00	0.13	0.00	13.89
4	200	300	250	426	2,475	3.17	18.41	660.53	1,509.48	0.71	1.62	2	5	0.68	1.69	414.03	531.97	0.45	0.58	62.68	35.24
5	300	500	400	573	3,048	4.26	22.67	1,008.54	2,518.03	1.09	2.71	4	9	1.36	3.05	844.71	1,376.67	0.92	1.51	83.76	54.67
6	500	750	625	568	3,616	4.23	26.90	1,526.35	4,044.37	1.64	4.35	1	10	0.34	3.39	269.56	1,646.23	0.29	1.80	17.66	40.70
7	750	1,000	875	519	4,135	3.86	30.76	1,453.16	5,497.53	1.56	5.92	3	13	1.02	4.41	152.63	1,798.86	0.17	1.97	10.50	32.72
8	1,000	1,500	1,250	724	4,859	5.39	36.15	3,005.58	8,503.11	3.24	9.15	8	21	2.71	7.12	3,194.78	4,993.64	3.50	5.46	106.30	58.73
9	1,500	2,000	1,750	580	5,439	4.31	40.46	2,826.08	11,329.18	3.04	12.20	15	36	5.08	12.20	1,992.38	6,986.02	2.18	7.64	70.50	61.66
10	2,000	2,500	2,250	433	5,872	3.22	43.68	2,570.33	13,899.51	2.77	14.96	4	40	1.36	13.56	597.58	7,583.60	0.65	8.30	23.25	54.56
11	2,500	3,000	2,750	435	6,307	3.24	46.92	2,446.09	16,345.60	2.63	17.60	5	45	1.69	15.25	736.34	8,319.94	0.81	9.10	30.10	50.90
12	3,000	4,000	3,500	593	6,900	4.41	51.33	3,813.37	20,158.97	4.10	21.70	9	54	3.05	18.31	2,374.91	10,694.85	2.60	11.70	62.28	35.05
13	4,000	5,000	4,500	542	7,442	4.03	55.36	4,133.82	24,292.79	4.45	26.15	7	61	2.37	20.68	458.92	11,153.77	0.50	12.20	11.10	45.91
14	5,000	7,500	6,250	823	8,265	6.12	61.48	7,523.61	31,816.39	8.10	34.25	19	80	6.44	27.12	6,612.22	17,765.99	7.23	19.44	87.89	55.84
15	7,500	10,000	8,750	622	8,887	4.63	66.11	6,269.61	38,086.00	6.75	41.00	18	98	6.10	33.22	1,780.85	19,546.84	1.95	21.39	28.40	51.32
16	10,000	20,000	15,000	1,510	10,397	11.23	77.34	18,982.96	57,068.96	20.43	61.43	44	142	14.92	48.14	17,561.62	37,108.46	19.22	40.60	92.51	65.02
17	20,000	50,000	35,000	1,519	11,916	11.30	88.64	20,744.00	77,812.95	22.33	83.76	59	201	20.00	68.14	18,639.98	55,748.43	20.40	61.00	89.86	71.64
18	50,000	100,000	75,000	698	12,614	5.19	93.83	7,638.62	85,451.57	8.22	91.98	57	258	19.32	87.46	21,830.39	77,578.82	23.89	84.88	285.79	90.79
19	100,000	500,000	300,000	691	13,305	5.14	98.97	6,567.11	92,018.68	7.07	99.05	35	293	11.86	99.32	12,811.79	90,390.61	14.02	98.90	195.09	98.23
20	500,000	UP		138	13,443	1.03	100.00	880.02	92,898.70	0.95	100.00	2	295	0.68	100.00	1,003.42	91,394.03	1.10	100.00	114.02	98.38
				13,443				92,898.70				295				91,394.03				98.38	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8,721	8,721	9.44	9.44	928.62	928.62	0.65	0.65	66	66	4.53	4.53	710.08	710.08	0.20	0.20	76.47	76.47	
2	50	100	75	4,955	13,676	5.37	14.81	1,001.05	1,929.67	0.70	1.36	28	94	1.92	6.46	833.20	1,543.29	0.23	0.43	83.23	79.98	
3	100	200	150	6,384	20,060	6.91	21.73	1,494.26	3,423.92	1.05	2.41	31	125	2.13	8.59	1,097.85	2,641.13	0.30	0.73	73.47	77.14	
4	200	300	250	4,361	24,421	4.72	26.45	1,335.81	4,759.74	0.94	3.35	19	144	1.30	9.89	880.80	3,521.93	0.24	0.98	65.94	73.99	
5	300	500	400	5,596	30,017	6.06	32.51	3,259.20	8,018.93	2.29	5.64	60	204	4.12	14.01	1,326.30	4,848.23	0.37	1.34	40.69	60.46	
6	500	750	625	5,558	35,575	6.02	38.53	3,141.80	11,160.73	2.21	7.85	31	235	2.13	16.14	919.04	5,767.28	0.25	1.60	29.25	51.67	
7	750	1,000	875	4,537	40,112	4.91	43.44	2,315.07	13,475.80	1.63	9.48	12	247	0.82	16.96	76.22	5,843.50	0.02	1.62	3.29	43.36	
8	1,000	1,500	1,250	5,056	45,168	5.48	48.92	3,271.14	16,746.95	2.30	11.78	29	276	1.99	18.96	2,363.96	8,207.45	0.66	2.28	72.27	49.01	
9	1,500	2,000	1,750	3,813	48,981	4.13	53.05	3,314.36	20,061.30	2.33	14.12	20	296	1.37	20.33	1,776.33	9,983.78	0.49	2.77	53.59	49.77	
10	2,000	2,500	2,250	3,319	52,300	3.59	56.64	3,500.17	23,561.48	2.46	16.58	22	318	1.51	21.84	874.96	10,858.74	0.24	3.01	25.00	46.09	
11	2,500	3,000	2,750	5,851	58,151	6.34	62.98	3,137.21	26,698.69	2.21	18.79	10	328	0.69	22.53	743.70	11,602.44	0.21	3.22	23.71	43.46	
12	3,000	4,000	3,500	4,148	62,299	4.49	67.47	5,197.06	31,895.75	3.66	22.44	42	370	2.88	25.41	1,008.49	12,610.93	0.28	3.50	19.40	39.54	
13	4,000	5,000	4,500	2,145	64,444	2.32	69.79	4,285.98	36,181.73	3.02	25.46	27	397	1.85	27.27	1,259.80	13,870.73	0.35	3.85	29.39	38.34	
14	5,000	7,500	6,250	4,198	68,642	4.55	74.34	9,905.08	46,086.81	6.97	32.43	50	447	3.43	30.70	3,966.87	17,837.60	1.10	4.95	40.05	38.70	
15	7,500	10,000	8,750	2,175	70,817	2.36	76.70	7,944.50	54,031.31	5.59	38.02	40	487	2.75	33.45	2,374.68	20,212.27	0.66	5.61	29.89	37.41	
16	10,000	20,000	15,000	4,887	75,704	5.29	81.99	20,453.02	74,484.33	14.39	52.41	108	595	7.42	40.87	14,001.87	34,214.14	3.88	9.49	68.46	45.93	
17	20,000	50,000	35,000	5,601	81,305	6.07	88.05	25,206.72	99,691.05	17.74	70.15	206	801	14.15	55.01	25,375.48	59,589.62	7.04	16.53	100.67	59.77	
18	50,000	100,000	75,000	3,577	84,882	3.87	91.93	17,081.70	116,772.75	12.02	82.17	143	944	9.82	64.84	33,959.37	93,548.99	9.42	25.94	198.81	80.11	
19	100,000	500,000	300,000	5,309	90,191	5.75	97.68	19,158.41	135,931.16	13.48	95.65	375	1,319	25.76	90.59	147,012.72	240,561.71	40.77	66.71	767.35	176.97	
20	500,000	UP		2,144	92,335	2.32	100.00	6,180.69	142,111.85	4.35	100.00	137	1,456	9.41	100.00	120,028.12	360,589.83	33.29	100.00	1941.99	253.74	
				92,335					142,111.85					1,456					360,589.83			253.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,033	1,033	17.76	17.76	188.34	188.34	0.75	0.75	1	1	0.65	0.65	7.89	7.89	0.01	0.01	4.19	4.19			
2	50	100	75	238	1,271	4.09	21.85	248.89	437.23	0.99	1.73	0	1	0.00	0.65	0.00	7.89	0.00	0.01	0.00	1.81	1.81		
3	100	200	150	206	1,477	3.54	25.40	241.96	679.19	0.96	2.69	0	1	0.00	0.65	0.00	7.89	0.00	0.01	0.00	1.16	1.16		
4	200	300	250	93	1,570	1.60	26.99	167.27	846.46	0.66	3.36	1	2	0.65	1.31	2.67	10.56	0.00	0.01	1.60	1.25	1.25		
5	300	500	400	140	1,710	2.41	29.40	144.38	990.84	0.57	3.93	0	2	0.00	1.31	0.00	10.56	0.00	0.01	0.00	1.07	1.07		
6	500	750	625	76	1,786	1.31	30.71	85.59	1,076.44	0.34	4.27	0	2	0.00	1.31	0.00	10.56	0.00	0.01	0.00	0.98	0.98		
7	750	1,000	875	92	1,878	1.58	32.29	78.06	1,154.49	0.31	4.58	0	2	0.00	1.31	0.00	10.56	0.00	0.01	0.00	0.91	0.91		
8	1,000	1,500	1,250	210	2,088	3.61	35.90	331.47	1,485.96	1.31	5.89	0	2	0.00	1.31	0.00	10.56	0.00	0.01	0.00	0.71	0.71		
9	1,500	2,000	1,750	126	2,214	2.17	38.07	471.81	1,957.77	1.87	7.76	1	3	0.65	1.96	40.86	51.43	0.05	0.06	8.66	2.63	2.63		
10	2,000	2,500	2,250	119	2,333	2.05	40.11	242.24	2,200.01	0.96	8.72	0	3	0.00	1.96	0.00	51.43	0.00	0.06	0.00	2.34	2.34		
11	2,500	3,000	2,750	87	2,420	1.50	41.61	390.12	2,590.13	1.55	10.27	0	3	0.00	1.96	0.00	51.43	0.00	0.06	0.00	1.99	1.99		
12	3,000	4,000	3,500	146	2,566	2.51	44.12	450.83	3,040.96	1.79	12.06	1	4	0.65	2.61	0.00	51.43	0.00	0.06	0.00	1.69	1.69		
13	4,000	5,000	4,500	98	2,664	1.69	45.80	357.52	3,398.48	1.42	13.48	4	8	2.61	5.23	433.97	485.40	0.52	0.58	121.38	14.28	14.28		
14	5,000	7,500	6,250	152	2,816	2.61	48.42	702.21	4,100.69	2.78	16.26	1	9	0.65	5.88	0.00	485.40	0.00	0.58	0.00	11.84	11.84		
15	7,500	10,000	8,750	126	2,942	2.17	50.58	790.43	4,891.11	3.13	19.40	0	9	0.00	5.88	0.00	485.40	0.00	0.58	0.00	9.92	9.92		
16	10,000	20,000	15,000	385	3,327	6.62	57.20	3,335.76	8,226.88	13.23	32.63	6	15	3.92	9.80	3,058.50	3,543.90	3.68	4.27	91.69	43.08	43.08		
17	20,000	50,000	35,000	641	3,968	11.02	68.23	7,015.86	15,242.73	27.82	60.45	27	42	17.65	27.45	2,167.92	5,711.82	2.61	6.88	30.90	37.47	37.47		
18	50,000	100,000	75,000	442	4,410	7.60	75.83	3,200.07	18,442.80	12.69	73.14	26	68	16.99	44.44	10,836.23	16,548.05	13.04	19.92	338.63	89.73	89.73		
19	100,000	500,000	300,000	912	5,322	15.68	91.51	4,646.95	23,089.75	18.43	91.57	66	134	43.14	87.58	7,669.22	24,217.27	9.23	29.15	165.04	104.88	104.88		
20	500,000	UP		494	5,816	8.49	100.00	2,125.62	25,215.37	8.43	100.00	19	153	12.42	100.00	58,855.27	83,072.55	70.85	100.00	2768.86	329.45	329.45		
				5,816					25,215.37					153					83,072.55					329.45



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	249,901	249,901	14.02	14.02	12,798.32	12,798.32	0.61	0.61	179	179	2.05	2.05	2,098.87	2,098.87	0.29	0.29	16.40	16.40			
2	50	100	75	146,719	396,620	8.23	22.24	21,312.81	34,111.14	1.01	1.62	131	310	1.50	3.56	3,347.77	5,446.63	0.47	0.76	15.71	15.97			
3	100	200	150	248,801	645,421	13.95	36.20	54,458.47	88,569.61	2.59	4.21	324	634	3.72	7.28	10,771.13	16,217.76	1.50	2.26	19.78	18.31			
4	200	300	250	180,345	825,766	10.11	46.31	58,956.12	147,525.73	2.80	7.02	302	936	3.47	10.75	13,317.71	29,535.47	1.86	4.11	22.59	20.02			
5	300	500	400	246,043	1,071,809	13.80	60.11	120,148.19	267,673.91	5.71	12.73	732	1,668	8.40	19.15	33,479.89	63,015.36	4.66	8.78	27.87	23.54			
6	500	750	625	164,405	1,236,214	9.22	69.33	112,923.65	380,597.56	5.37	18.10	787	2,455	9.03	28.18	29,149.55	92,164.91	4.06	12.84	25.81	24.22			
7	750	1,000	875	128,936	1,365,150	7.23	76.56	130,930.40	511,527.96	6.23	24.33	606	3,061	6.96	35.14	32,246.45	124,411.36	4.49	17.33	24.63	24.32			
8	1,000	1,500	1,250	112,010	1,477,160	6.28	82.84	153,259.64	664,787.60	7.29	31.62	577	3,638	6.62	41.76	29,847.47	154,258.83	4.16	21.49	19.48	23.20			
9	1,500	2,000	1,750	65,596	1,542,756	3.68	86.52	127,472.88	792,260.48	6.06	37.68	283	3,921	3.25	45.01	26,265.04	180,523.87	3.66	25.15	20.60	22.79			
10	2,000	2,500	2,250	38,061	1,580,817	2.13	88.66	91,454.80	883,715.28	4.35	42.03	205	4,126	2.35	47.37	21,242.68	201,766.55	2.96	28.11	23.23	22.83			
11	2,500	3,000	2,750	29,375	1,610,192	1.65	90.30	87,416.58	971,131.86	4.16	46.19	209	4,335	2.40	49.76	32,254.11	234,020.66	4.49	32.60	36.90	24.10			
12	3,000	4,000	3,500	33,331	1,643,523	1.87	92.17	118,841.19	1,089,973.05	5.65	51.84	232	4,567	2.66	52.43	31,112.95	265,133.62	4.33	36.93	26.18	24.32			
13	4,000	5,000	4,500	23,118	1,666,641	1.30	93.47	103,714.30	1,193,687.35	4.93	56.78	210	4,777	2.41	54.84	26,133.36	291,266.98	3.64	40.57	25.20	24.40			
14	5,000	7,500	6,250	29,951	1,696,592	1.68	95.15	163,244.97	1,356,932.32	7.76	64.54	302	5,079	3.47	58.31	40,798.00	332,064.98	5.68	46.26	24.99	24.47			
15	7,500	10,000	8,750	18,314	1,714,906	1.03	96.18	124,952.90	1,481,885.22	5.94	70.48	211	5,290	2.42	60.73	16,657.56	348,722.53	2.32	48.58	13.33	23.53			
16	10,000	20,000	15,000	27,912	1,742,818	1.57	97.74	240,062.52	1,721,947.74	11.42	81.90	462	5,752	5.30	66.03	108,149.02	456,871.55	15.07	63.64	45.05	26.53			
17	20,000	50,000	35,000	20,338	1,763,156	1.14	98.88	201,052.91	1,923,000.65	9.56	91.47	532	6,284	6.11	72.14	47,099.17	503,970.73	6.56	70.20	23.43	26.21			
18	50,000	100,000	75,000	8,406	1,771,562	0.47	99.35	81,447.64	2,004,448.29	3.87	95.34	444	6,728	5.10	77.24	22,754.02	526,724.75	3.17	73.37	27.94	26.28			
19	100,000	500,000	300,000	8,445	1,780,007	0.47	99.83	69,413.32	2,073,861.61	3.30	98.64	884	7,612	10.15	87.38	107,409.99	634,134.74	14.96	88.33	154.74	30.58			
20	500,000	UP		3,057	1,783,064	0.17	100.00	28,571.43	2,102,433.04	1.36	100.00	1,099	8,711	12.62	100.00	83,747.29	717,882.03	11.67	100.00	293.12	34.15			
				1,783,064					2,102,433.04					8,711					717,882.03					34.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 30 Kina

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	190	190	12.83	12.83	21.18	21.18	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	82	272	5.54	18.37	25.02	46.20	0.71	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	112	384	7.56	25.93	54.90	101.10	1.57	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	54	438	3.65	29.57	52.80	153.90	1.51	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	70	508	4.73	34.30	61.56	215.46	1.76	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	86	594	5.81	40.11	107.00	322.46	3.06	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	73	667	4.93	45.04	42.72	365.18	1.22	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	57	724	3.85	48.89	102.04	467.23	2.92	13.35	2	2	9.52	9.52	756.40	756.40	61.72	61.72	741.25	161.89	
9	1,500	2,000	1,750	42	766	2.84	51.72	97.10	564.33	2.77	16.12	1	3	4.76	14.29	0.50	756.90	0.04	61.76	0.51	134.12	
10	2,000	2,500	2,250	36	802	2.43	54.15	126.22	690.55	3.61	19.73	3	6	14.29	28.57	45.97	802.87	3.75	65.51	36.42	116.27	
11	2,500	3,000	2,750	35	837	2.36	56.52	51.83	742.38	1.48	21.21	1	7	4.76	33.33	0.45	803.32	0.04	65.55	0.87	108.21	
12	3,000	4,000	3,500	55	892	3.71	60.23	126.77	869.15	3.62	24.83	0	7	0.00	33.33	0.00	803.32	0.00	65.55	0.00	92.43	
13	4,000	5,000	4,500	67	959	4.52	64.75	122.90	992.05	3.51	28.34	0	7	0.00	33.33	0.00	803.32	0.00	65.55	0.00	80.98	
14	5,000	7,500	6,250	69	1,028	4.66	69.41	193.20	1,185.25	5.52	33.87	2	9	9.52	42.86	1.00	804.32	0.08	65.63	0.52	67.86	
15	7,500	10,000	8,750	64	1,092	4.32	73.73	224.65	1,409.90	6.42	40.28	2	11	9.52	52.38	1.53	805.85	0.12	65.75	0.68	57.16	
16	10,000	20,000	15,000	232	1,324	15.67	89.40	833.59	2,243.50	23.82	64.10	2	13	9.52	61.90	15.82	821.68	1.29	67.04	1.90	36.62	
17	20,000	50,000	35,000	105	1,429	7.09	96.49	657.32	2,900.82	18.78	82.88	0	13	0.00	61.90	0.00	821.68	0.00	67.04	0.00	28.33	
18	50,000	100,000	75,000	29	1,458	1.96	98.45	392.58	3,293.40	11.22	94.10	8	21	38.10	100.00	403.88	1,225.56	32.96	100.00	102.88	37.21	
19	100,000	500,000	300,000	23	1,481	1.55	100.00	206.51	3,499.91	5.90	100.00	0	21	0.00	100.00	0.00	1,225.56	0.00	100.00	0.00	35.02	
20	500,000	UP		0	1,481	0.00	100.00	0.00	3,499.91	0.00	100.00	0	21	0.00	100.00	0.00	1,225.56	0.00	100.00	0.00	35.02	
				1,481					3,499.91					21					1,225.56			35.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 31 Perkebunan serat

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	454	454	15.07	15.07	20.63	20.63	0.21	0.21	1	1	1.89	1.89	31.26	31.26	0.57	0.57	151.56	151.56			
2	50	100	75	88	542	2.92	17.99	31.05	51.68	0.32	0.53	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	60.49			
3	100	200	150	83	625	2.75	20.74	22.56	74.24	0.23	0.76	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	42.11			
4	200	300	250	85	710	2.82	23.56	21.52	95.76	0.22	0.98	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	32.65			
5	300	500	400	110	820	3.65	27.22	36.03	131.79	0.37	1.35	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	23.72			
6	500	750	625	97	917	3.22	30.43	107.48	239.27	1.10	2.46	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	13.07			
7	750	1,000	875	66	983	2.19	32.63	80.19	319.46	0.82	3.28	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	9.79			
8	1,000	1,500	1,250	132	1,115	4.38	37.01	161.46	480.93	1.66	4.94	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	6.50			
9	1,500	2,000	1,750	119	1,234	3.95	40.96	105.87	586.79	1.09	6.03	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	5.33			
10	2,000	2,500	2,250	108	1,342	3.58	44.54	66.30	653.09	0.68	6.71	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	4.79			
11	2,500	3,000	2,750	68	1,410	2.26	46.80	66.85	719.94	0.69	7.40	0	1	0.00	1.89	0.00	31.26	0.00	0.57	0.00	4.34			
12	3,000	4,000	3,500	104	1,514	3.45	50.25	145.79	865.73	1.50	8.90	3	4	5.66	7.55	190.22	221.48	3.49	4.06	130.47	25.58			
13	4,000	5,000	4,500	66	1,580	2.19	52.44	153.19	1,018.92	1.57	10.47	3	7	5.66	13.21	69.94	291.43	1.28	5.34	45.66	28.60			
14	5,000	7,500	6,250	124	1,704	4.12	56.55	310.41	1,329.33	3.19	13.66	1	8	1.89	15.09	148.53	439.96	2.72	8.07	47.85	33.10			
15	7,500	10,000	8,750	125	1,829	4.15	60.70	624.88	1,954.21	6.42	20.08	1	9	1.89	16.98	12.56	452.52	0.23	8.30	2.01	23.16			
16	10,000	20,000	15,000	198	2,027	6.57	67.28	1,135.12	3,089.33	11.66	31.75	19	28	35.85	52.83	795.09	1,247.61	14.58	22.87	70.04	40.38			
17	20,000	50,000	35,000	328	2,355	10.89	78.16	1,580.97	4,670.30	16.25	47.99	5	33	9.43	62.26	834.09	2,081.69	15.29	38.16	52.76	44.57			
18	50,000	100,000	75,000	312	2,667	10.36	88.52	2,283.99	6,954.30	23.47	71.46	15	48	28.30	90.57	1,879.26	3,960.95	34.45	72.61	82.28	56.96			
19	100,000	500,000	300,000	329	2,996	10.92	99.44	2,673.78	9,628.08	27.48	98.94	5	53	9.43	100.00	1,493.79	5,454.74	27.39	100.00	55.87	56.65			
20	500,000	UP		17	3,013	0.56	100.00	103.19	9,731.26	1.06	100.00	0	53	0.00	100.00	0.00	5,454.74	0.00	100.00	0.00	56.05			
				3,013					9,731.26					53					5,454.74					56.05



IndonesiaRe

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

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 32 Rekreasi dan tempat berlibur

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.57	3.57	0.14	0.14	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	18	60.71	64.29	1.90	2.04	2.14	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	19	3.57	67.86	3.33	5.38	3.75	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	20	3.57	71.43	16.67	22.04	18.77	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	21	3.57	75.00	3.33	25.38	3.75	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	22	3.57	78.57	16.67	42.04	18.77	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	23	3.57	82.14	16.67	58.71	18.77	66.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	3.57	85.71	3.33	62.04	3.75	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	3.57	89.29	16.67	78.71	18.77	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	3.57	92.86	3.33	82.04	3.75	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	27	3.57	96.43	1.49	83.53	1.68	94.07	1	1	100.00	100.00	6.43	6.43	100.00	100.00	431.93	431.93	7.70	7.70	
13	4,000	5,000	4,500	1	28	3.57	100.00	5.26	88.80	5.93	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	0.00	0.00	7.24	7.24
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	0.00	0.00	7.24	7.24
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	0.00	0.00	7.24	7.24
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	0.00	0.00	7.24	7.24
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	0.00	0.00	7.24	7.24
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	0.00	0.00	7.24	7.24
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	0.00	0.00	7.24	7.24
20	500,000	UP		0	28	0.00	100.00	0.00	88.80	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	0.00	0.00	7.24	7.24
				28					88.80					1					6.43					7.24



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate !

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,614	2,614	47.62	47.62	314.08	314.08	3.82	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	976	3,590	17.78	65.40	324.29	638.37	3.94	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	265	3,855	4.83	70.23	176.55	814.92	2.15	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	3,905	0.91	71.14	62.58	877.50	0.76	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	3,943	0.69	71.83	49.06	926.56	0.60	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	3,958	0.27	72.11	19.82	946.38	0.24	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	3,978	0.36	72.47	33.20	979.58	0.40	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	4,014	0.66	73.13	64.83	1,044.41	0.79	12.70	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	4,040	0.47	73.60	157.48	1,201.90	1.91	14.61	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	4,052	0.22	73.82	28.64	1,230.54	0.35	14.96	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	4,076	0.44	74.26	78.93	1,309.47	0.96	15.92	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	4,125	0.89	75.15	23.71	1,333.18	0.29	16.21	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	70	4,195	1.28	76.43	46.62	1,379.80	0.57	16.78	1	2	5.88	11.76	8.43	8.43	1.27	1.27	18.09	0.61			
14	5,000	7,500	6,250	73	4,268	1.33	77.76	121.14	1,500.93	1.47	18.25	1	3	5.88	17.65	38.52	46.96	5.80	7.07	31.80	3.13			
15	7,500	10,000	8,750	44	4,312	0.80	78.56	223.88	1,724.82	2.72	20.97	1	4	5.88	23.53	6.05	53.01	0.91	7.98	2.70	3.07			
16	10,000	20,000	15,000	118	4,430	2.15	80.71	630.07	2,354.89	7.66	28.63	1	5	5.88	29.41	4.93	57.94	0.74	8.72	0.78	2.46			
17	20,000	50,000	35,000	418	4,848	7.62	88.32	1,865.77	4,220.66	22.69	51.32	10	15	58.82	88.24	354.72	412.66	53.40	62.12	19.01	9.78			
18	50,000	100,000	75,000	437	5,285	7.96	96.28	1,328.62	5,549.29	16.15	67.47	1	16	5.88	94.12	206.08	618.74	31.03	93.15	15.51	11.15			
19	100,000	500,000	300,000	192	5,477	3.50	99.78	2,421.67	7,970.96	29.44	96.92	1	17	5.88	100.00	45.50	664.24	6.85	100.00	1.88	8.33			
20	500,000	UP		12	5,489	0.22	100.00	253.62	8,224.58	3.08	100.00	0	17	0.00	100.00	0.00	664.24	0.00	100.00	0.00	8.08			
				5,489					8,224.58					17					664.24					8.08
GRANT TOTAL				2,020,185.0					2,950,836.6					12,510.0					2,139,674.29					

3.4 ALL OCCUPATION



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EXTRACTION

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	16.22	16.22	0.50	0.50	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	18	8.11	24.32	0.48	0.98	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	19	1.35	25.68	0.02	1.00	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	1.35	27.03	1.19	2.19	0.29	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	1.35	28.38	1.07	3.27	0.26	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	1.35	29.73	8.17	11.44	1.98	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	1.35	31.08	1.24	12.67	0.30	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	28	6.76	37.84	13.41	26.08	3.25	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	29	1.35	39.19	1.51	27.59	0.37	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	1.35	40.54	0.49	28.08	0.12	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	1.35	41.89	2.49	30.57	0.60	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	32	1.35	43.24	4.70	35.27	1.14	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	33	1.35	44.59	0.65	35.92	0.16	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	36	4.05	48.65	12.46	48.38	3.02	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	37	1.35	50.00	8.77	57.15	2.13	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	40	4.05	54.05	0.08	57.22	0.02	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	54	18.92	72.97	49.32	106.55	11.96	25.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	59	6.76	79.73	56.07	162.62	13.60	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	73	18.92	98.65	249.45	412.07	60.50	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	74	1.35	100.00	0.25	412.32	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				74					412.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 200 Refining installations (gold silver platinum etc.)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	175	175	42.27	42.27	8.01	8.01	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	58	233	14.01	56.28	3.99	12.00	0.91	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	263	7.25	63.53	4.10	16.11	0.94	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	272	2.17	65.70	2.14	18.25	0.49	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	277	1.21	66.91	1.34	19.58	0.31	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	278	0.24	67.15	0.07	19.66	0.02	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	280	0.48	67.63	1.03	20.69	0.24	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	282	0.48	68.12	0.24	20.93	0.06	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	284	0.48	68.60	0.21	21.14	0.05	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	285	0.24	68.84	0.26	21.40	0.06	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	286	0.24	69.08	3.66	25.06	0.84	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	287	0.24	69.32	2.24	27.30	0.51	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	290	0.72	70.05	15.85	43.15	3.63	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	292	0.48	70.53	6.95	50.10	1.59	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	295	0.72	71.26	4.45	54.55	1.02	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	307	2.90	74.15	26.32	80.87	6.03	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	336	7.00	81.16	142.77	223.64	32.71	51.24	1	1	50.00	50.00	28.30	28.30	2.42	2.42	19.82	12.65			
18	50,000	100,000	75,000	11	347	2.66	83.82	34.04	257.68	7.80	59.03	0	1	0.00	50.00	0.00	28.30	0.00	2.42	0.00	10.98			
19	100,000	500,000	300,000	19	366	4.59	88.41	30.88	288.56	7.08	66.11	0	1	0.00	50.00	0.00	28.30	0.00	2.42	0.00	9.81			
20	500,000	UP		48	414	11.59	100.00	147.93	436.49	33.89	100.00	1	2	50.00	100.00	1,140.92	1,169.21	97.58	100.00	771.25	267.86			
				414					436.49					2					1,169.21					267.86



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 201 Alumunium works (foundries)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	3.15	3.15	2.01	2.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	19	0.84	3.99	18.04	20.04	0.66	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	28	1.89	5.88	1.41	21.45	0.05	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	33	1.05	6.93	3.18	24.63	0.12	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	49	3.36	10.29	2.98	27.61	0.11	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	60	2.31	12.61	6.50	34.11	0.24	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	75	3.15	15.76	24.96	59.07	0.92	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	95	4.20	19.96	25.32	84.39	0.93	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	110	3.15	23.11	214.61	299.00	7.89	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	123	2.73	25.84	29.50	328.50	1.08	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	135	2.52	28.36	33.53	362.03	1.23	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	152	3.57	31.93	55.55	417.58	2.04	15.34	3	3	37.50	37.50	63.84	63.84	13.65	13.65	114.93	15.29			
13	4,000	5,000	4,500	10	162	2.10	34.03	57.50	475.08	2.11	17.46	0	3	0.00	37.50	0.00	63.84	0.00	13.65	0.00	13.44			
14	5,000	7,500	6,250	37	199	7.77	41.81	186.65	661.73	6.86	24.31	0	3	0.00	37.50	0.00	63.84	0.00	13.65	0.00	9.65			
15	7,500	10,000	8,750	37	236	7.77	49.58	264.64	926.37	9.72	34.04	1	4	12.50	50.00	40.09	103.93	8.58	22.23	15.15	11.22			
16	10,000	20,000	15,000	31	267	6.51	56.09	372.95	1,299.32	13.70	47.74	1	5	12.50	62.50	46.33	150.27	9.91	32.14	12.42	11.56			
17	20,000	50,000	35,000	38	305	7.98	64.08	495.90	1,795.22	18.22	65.96	1	6	12.50	75.00	73.74	224.00	15.77	47.91	14.87	12.48			
18	50,000	100,000	75,000	35	340	7.35	71.43	297.74	2,092.96	10.94	76.90	0	6	0.00	75.00	0.00	224.00	0.00	47.91	0.00	10.70			
19	100,000	500,000	300,000	78	418	16.39	87.82	490.62	2,583.59	18.03	94.93	1	7	12.50	87.50	234.00	458.00	50.05	97.96	47.69	17.73			
20	500,000	UP		58	476	12.18	100.00	137.96	2,721.54	5.07	100.00	1	8	12.50	100.00	9.54	467.55	2.04	100.00	6.92	17.18			
				476					2,721.54					8					467.55					17.18



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 202 Iron mines blast furnaces iron foundries iron works

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.65	5.65	4.71	4.71	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	20	1.41	7.07	0.37	5.08	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	30	3.53	10.60	2.01	7.09	0.15	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	34	1.41	12.01	0.64	7.73	0.05	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	42	2.83	14.84	4.35	12.08	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	51	3.18	18.02	6.22	18.29	0.46	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	61	3.53	21.55	8.52	26.81	0.62	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	72	3.89	25.44	11.58	38.39	0.85	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	80	2.83	28.27	4.42	42.81	0.32	3.14	1	1	20.00	20.00	65.05	65.05	34.65	34.65	1471.62	151.95			
10	2,000	2,500	2,250	4	84	1.41	29.68	7.83	50.64	0.57	3.71	0	1	0.00	20.00	0.00	65.05	0.00	34.65	0.00	128.45			
11	2,500	3,000	2,750	4	88	1.41	31.10	14.15	64.79	1.04	4.75	0	1	0.00	20.00	0.00	65.05	0.00	34.65	0.00	100.40			
12	3,000	4,000	3,500	4	92	1.41	32.51	10.15	74.95	0.74	5.49	0	1	0.00	20.00	0.00	65.05	0.00	34.65	0.00	86.80			
13	4,000	5,000	4,500	6	98	2.12	34.63	24.14	99.09	1.77	7.26	0	1	0.00	20.00	0.00	65.05	0.00	34.65	0.00	65.65			
14	5,000	7,500	6,250	10	108	3.53	38.16	52.83	151.92	3.87	11.14	0	1	0.00	20.00	0.00	65.05	0.00	34.65	0.00	42.82			
15	7,500	10,000	8,750	8	116	2.83	40.99	58.75	210.66	4.31	15.44	0	1	0.00	20.00	0.00	65.05	0.00	34.65	0.00	30.88			
16	10,000	20,000	15,000	25	141	8.83	49.82	244.13	454.79	17.89	33.34	0	1	0.00	20.00	0.00	65.05	0.00	34.65	0.00	14.30			
17	20,000	50,000	35,000	25	166	8.83	58.66	207.19	661.98	15.19	48.52	2	3	40.00	60.00	76.16	141.22	40.57	75.23	36.76	21.33			
18	50,000	100,000	75,000	29	195	10.25	68.90	222.48	884.45	16.31	64.83	1	4	20.00	80.00	37.50	178.72	19.98	95.21	16.86	20.21			
19	100,000	500,000	300,000	56	251	19.79	88.69	402.99	1,287.44	29.54	94.37	1	5	20.00	100.00	9.00	187.72	4.79	100.00	2.23	14.58			
20	500,000	UP		32	283	11.31	100.00	76.85	1,364.29	5.63	100.00	0	5	0.00	100.00	0.00	187.72	0.00	100.00	0.00	13.76			
				283					1,364.29					5					187.72					13.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2021 Blast furnaces

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.51	0.51	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.70	1.21	1.63	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.86	3.07	4.32	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	11.24	14.31	26.10	33.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	8.75	23.06	20.33	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	11.24	34.29	26.10	79.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	8.75	43.04	20.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	43.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				43.04		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2022 Iron foundries

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.23	0.23	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	0.14	0.37	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	8.00	16.00	0.38	0.75	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	8.00	24.00	0.61	1.36	0.26	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.00	28.00	0.00	1.36	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.00	32.00	2.22	3.58	0.93	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	4.00	36.00	2.46	6.04	1.04	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	4.00	40.00	4.37	10.41	1.84	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	4.00	44.00	7.33	17.74	3.09	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	4.00	48.00	3.55	21.30	1.50	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	4.00	52.00	7.11	28.41	2.99	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	4.00	56.00	2.88	31.29	1.21	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	4.00	60.00	15.83	47.11	6.67	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	4.00	64.00	15.83	62.94	6.67	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	4.00	68.00	9.30	72.24	3.92	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	19	8.00	76.00	48.01	120.25	20.22	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	24	20.00	96.00	103.36	223.61	43.53	94.17	1	1	100.00	100.00	23.58	23.58	100.00	100.00	22.82	10.55	9.93	9.93	
19	100,000	500,000	300,000	1	25	4.00	100.00	13.83	237.44	5.83	100.00	0	1	0.00	100.00	0.00	23.58	0.00	100.00	0.00	0.00	0.00	9.93	
20	500,000	UP		0	25	0.00	100.00	0.00	237.44	0.00	100.00	0	1	0.00	100.00	0.00	23.58	0.00	100.00	0.00	0.00	0.00	9.93	
				25					237.44					1					23.58					9.93



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2028 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	5.56	16.67	0.89	0.89	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	5.56	22.22	0.43	1.32	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5.56	27.78	4.43	5.74	0.56	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5.56	33.33	3.95	9.69	0.50	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5.56	38.89	3.95	5.74	0.50	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	5.56	44.44	14.00	19.74	1.78	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	5.56	50.00	6.98	26.72	0.89	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	5.56	55.56	14.00	40.72	1.78	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	5.56	61.11	0.69	41.41	0.09	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	5.56	66.67	11.44	52.85	1.45	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	5.56	72.22	726.28	779.13	92.35	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	5.56	77.78	0.69	779.81	0.09	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	5.56	83.33	0.00	779.81	0.00	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	5.56	88.89	0.87	780.68	0.11	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	5.56	94.44	0.76	781.45	0.10	99.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	5.56	100.00	5.00	786.45	0.64	100.00	3	3	100.00	100.00	12,004.48	12,004.48	100.00	100.00	240033.42	1526.42	1526.42	1526.42		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	786.45	0.00	100.00	0	3	0.00	100.00	0.00	12,004.48	0.00	100.00	0.00	1526.42	1526.42	1526.42		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	786.45	0.00	100.00	0	3	0.00	100.00	0.00	12,004.48	0.00	100.00	0.00	1526.42	1526.42	1526.42		
20	500,000	UP		0	0.00	100.00	0.00	786.45	0.00	100.00	0	3	0.00	100.00	0.00	12,004.48	0.00	100.00	0.00	1526.42	1526.42	1526.42		
				18					786.45					3					12,004.48					1526.42



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 203 Steelworks and rolling mills

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	5.45	5.45	0.50	0.50	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	22	1.21	6.67	0.75	1.26	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	39	5.15	11.82	11.73	12.98	0.64	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	49	3.03	14.85	4.45	17.43	0.24	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	63	4.24	19.09	7.38	24.81	0.41	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	78	4.55	23.64	11.26	36.07	0.62	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	97	5.76	29.39	32.65	68.72	1.79	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	110	3.94	33.33	19.89	88.61	1.09	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	127	5.15	38.48	37.65	126.27	2.07	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	138	3.33	41.82	22.18	148.45	1.22	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	144	1.82	43.64	15.02	163.47	0.83	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	156	3.64	47.27	54.73	218.20	3.01	11.99	1	1	33.33	33.33	17.54	17.54	14.79	14.79	32.05	8.04			
13	4,000	5,000	4,500	20	176	6.06	53.33	97.84	316.04	5.38	17.37	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	5.55			
14	5,000	7,500	6,250	17	193	5.15	58.48	131.64	447.68	7.24	24.61	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	3.92			
15	7,500	10,000	8,750	13	206	3.94	62.42	92.65	540.33	5.09	29.70	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	3.25			
16	10,000	20,000	15,000	21	227	6.36	68.79	221.03	761.35	12.15	41.85	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	2.30			
17	20,000	50,000	35,000	30	257	9.09	77.88	411.75	1,173.10	22.63	64.49	0	1	0.00	33.33	0.00	17.54	0.00	14.79	0.00	1.50			
18	50,000	100,000	75,000	19	276	5.76	83.64	281.64	1,454.74	15.48	79.97	1	2	33.33	66.67	94.28	111.82	79.47	94.26	33.48	7.69			
19	100,000	500,000	300,000	28	304	8.48	92.12	225.85	1,680.59	12.42	92.38	0	2	0.00	66.67	0.00	111.82	0.00	94.26	0.00	6.65			
20	500,000	UP		26	330	7.88	100.00	138.54	1,819.13	7.62	100.00	1	3	33.33	100.00	6.81	118.64	5.74	100.00	4.92	6.52			
				330					1,819.13					3					118.64					6.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 204 Exploration and production of petroleum and natural gas term

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	6.45	6.45	7.74	7.74	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.61	8.06	0.64	8.38	0.07	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.61	9.68	0.67	9.05	0.07	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.61	11.29	0.01	9.06	0.00	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	9	3.23	14.52	0.77	9.83	0.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	1.61	16.13	0.48	10.32	0.05	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	1.61	17.74	1.87	12.19	0.21	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	1.61	19.35	4.44	16.63	0.49	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	1.61	20.97	4.50	21.13	0.50	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	1.61	22.58	1.50	22.63	0.17	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	1.61	24.19	1.71	24.34	0.19	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	1.61	25.81	1.91	26.26	0.21	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	1.61	27.42	7.10	33.36	0.79	3.70	1	1	33.33	33.33	15.00	15.00	5.12	5.12	211.27	44.97	
14	5,000	7,500	6,250	3	20	4.84	32.26	31.15	64.51	3.46	7.16	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	23.25	
15	7,500	10,000	8,750	1	21	1.61	33.87	4.19	68.71	0.47	7.63	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	21.83	
16	10,000	20,000	15,000	6	27	9.68	43.55	43.59	112.29	4.84	12.47	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	13.36	
17	20,000	50,000	35,000	2	29	3.23	46.77	66.17	178.46	7.35	19.81	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	8.41	
18	50,000	100,000	75,000	3	32	4.84	51.61	58.60	237.06	6.51	26.32	0	1	0.00	33.33	0.00	15.00	0.00	5.12	0.00	6.33	
19	100,000	500,000	300,000	21	53	33.87	85.48	529.03	766.09	58.73	85.05	2	3	66.67	100.00	277.93	292.93	94.88	100.00	52.54	38.24	
20	500,000	UP		9	62	14.52	100.00	134.65	900.74	14.95	100.00	0	3	0.00	100.00	0.00	292.93	0.00	100.00	0.00	32.52	
				62					900.74					3					292.93			32.52



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2041 Drilling installation(explor. and production) for petroleum

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	16.67	16.67	0.01	0.01	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	16.67	33.33	0.00	0.01	0.00	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	16.67	50.00	0.69	0.70	99.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	16.67	66.67	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	16.67	83.33	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	16.67	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	0.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					0.70					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2042 Transport installations for petroleum (including pipelines)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	45.45	45.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	4.55	50.00	3.36	3.36	7.01	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	4.55	54.55	3.36	6.71	7.01	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	4.55	59.09	5.13	11.84	10.72	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	4.55	63.64	3.36	15.20	7.01	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	4.55	68.18	10.06	25.26	21.03	52.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	4.55	72.73	1.54	26.80	3.22	56.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	4.55	77.27	10.06	36.86	21.03	77.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	4.55	81.82	5.13	41.99	10.72	87.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	4.55	86.36	1.54	40.45	3.22	84.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	4.55	90.91	2.51	42.96	5.24	89.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	4.55	95.45	1.54	44.50	3.22	92.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	4.55	100.00	3.36	47.86	7.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	47.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					47.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2043

Drilling installations (exploration and production) for natur

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	2.47	2.47	47.26	47.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.72	5.18	52.11	99.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.02	5.21	0.42	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.01	5.21	0.11	99.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.01	5.22	0.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	5.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				5.22		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2044 Transport installastions for natural gas(including pipeline)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	0.98	0.98	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	0.72	1.69	0.63	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	0.98	2.67	0.86	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.67	26.67	0.72	3.38	0.63	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	6	13.33	40.00	2.51	5.89	2.21	5.19	1	1	50.00	50.00	12.50	12.50	8.85	8.85	497.59	212.15	212.15	212.15	
7	750	1,000	875	1	7	6.67	46.67	24.80	30.69	21.83	27.02	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	40.73	40.73		
8	1,000	1,500	1,250	1	8	6.67	53.33	24.80	55.48	21.83	48.85	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	22.53	22.53		
9	1,500	2,000	1,750	1	9	6.67	60.00	23.14	78.63	20.38	69.23	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	15.90	15.90		
10	2,000	2,500	2,250	1	10	6.67	66.67	23.14	101.77	20.38	89.61	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	12.28	12.28		
11	2,500	3,000	2,750	1	11	6.67	73.33	0.00	101.77	0.00	89.61	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	12.28	12.28		
12	3,000	4,000	3,500	1	12	6.67	80.00	4.10	105.88	3.61	93.23	0	1	0.00	50.00	0.00	12.50	0.00	8.85	0.00	11.81	11.81		
13	4,000	5,000	4,500	1	13	6.67	86.67	6.15	112.03	5.42	98.64	1	2	50.00	100.00	128.80	141.30	91.15	100.00	2093.22	126.13	126.13	126.13	
14	5,000	7,500	6,250	1	14	6.67	93.33	0.96	112.99	0.85	99.49	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	125.05	125.05		
15	7,500	10,000	8,750	1	15	6.67	100.00	0.58	113.57	0.51	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42	124.42		
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42	124.42		
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42	124.42		
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42	124.42		
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42	124.42		
20	500,000	UP		0	15	0.00	100.00	0.00	113.57	0.00	100.00	0	2	0.00	100.00	0.00	141.30	0.00	100.00	0.00	124.42	124.42		
				15					113.57					2					141.30					124.42



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2045 Terminals for crude oil

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	27.25	27.25	57.67	57.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	20.00	47.25	42.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	47.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					47.25					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2046 Terminals for liquefied gases

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	2.61	2.61	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	7.45	10.07	3.06	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	7.82	17.88	3.21	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	8.19	26.07	3.37	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	6.11	32.18	2.51	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	9.58	41.76	3.94	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	11.17	52.93	4.59	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	10.77	63.69	4.43	26.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	11.67	75.37	4.80	30.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	15.49	90.86	6.37	37.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	13.08	103.94	5.38	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	8.87	112.81	3.64	46.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	56.96	169.77	23.42	69.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	28.53	198.30	11.73	81.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	8.21	206.51	3.38	84.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	0.00	206.51	0.00	84.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.56	94.44	28.53	235.05	11.73	96.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.56	100.00	8.21	243.26	3.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	243.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					243.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2047 Terminals for other products

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.70	5.41	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.70	8.11	0.02	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.70	10.81	0.02	0.05	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.70	13.51	0.08	0.13	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.70	16.22	0.10	0.24	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.70	18.92	0.07	0.30	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.70	21.62	0.11	0.19	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.70	24.32	0.22	0.41	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.70	27.03	0.08	0.49	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.70	29.73	0.08	0.58	0.04	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.70	32.43	0.12	0.70	0.06	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.70	35.14	0.12	0.82	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.70	37.84	0.38	1.20	0.18	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.70	40.54	0.19	1.01	0.09	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	30	40.54	81.08	10.70	11.71	5.13	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	2.70	83.78	0.33	12.03	0.16	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	37	16.22	100.00	196.54	208.57	94.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	208.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				208.57		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2048 Degasification stations

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 205 Mines not otherwise classified

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.17	4.17	1.37	1.37	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	25	7.41	11.57	1.13	2.50	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	27	0.93	12.50	0.52	3.03	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	30	1.39	13.89	1.03	4.06	0.06	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	36	2.78	16.67	3.03	7.08	0.17	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	39	1.39	18.06	2.04	9.12	0.12	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	42	1.39	19.44	3.40	12.52	0.20	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	52	4.63	24.07	10.55	23.07	0.61	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	56	1.85	25.93	3.35	26.42	0.19	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	57	0.46	26.39	6.16	32.58	0.35	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	0.46	26.85	0.08	32.66	0.00	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	63	2.31	29.17	7.46	40.12	0.43	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	67	1.85	31.02	20.10	60.21	1.16	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	70	1.39	32.41	16.95	77.16	0.98	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	71	0.46	32.87	3.87	81.03	0.22	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	81	4.63	37.50	40.37	121.41	2.33	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	114	15.28	52.78	215.23	336.64	12.40	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	128	6.48	59.26	167.56	504.20	9.66	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	49	177	22.69	81.94	553.66	1,057.86	31.91	60.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		39	216	18.06	100.00	677.27	1,735.13	39.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				216					1,735.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2051 Extration and processing above ground

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.48	0.48	6.98	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.82	2.34	40.75	33.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.00	1.34	14.38	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.48	0.86	6.95	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	3.74	2.88	53.94	41.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.67	4.54	24.05	65.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	2.39	6.93	34.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	6.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				6.93		0						0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2052 Extration and processing below ground

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.04	0.04	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.03	0.07	0.50	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.66	2.73	44.46	45.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.26	5.99	54.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4				5.99		0							0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2058 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	1.71	1.71	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					1.71					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 206 Foundries reduction plant for metals(excl.iron aluminium)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	3.79	3.79	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	0.76	4.55	5.10	5.17	0.68	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	0.76	5.30	0.14	5.30	0.02	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	0.76	6.06	0.20	5.50	0.03	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	2	1.52	7.58	0.41	5.91	0.05	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	2	1.52	9.09	1.35	7.26	0.18	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	0.76	9.85	0.07	7.32	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	0.76	10.61	2.38	9.70	0.32	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	3	2.27	12.88	7.18	16.89	0.95	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	8	2.27	18.94	12.92	29.81	1.71	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	3	2.27	21.21	12.80	42.61	1.70	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	0.76	21.97	3.26	45.87	0.43	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	2	1.52	23.48	10.93	56.81	1.45	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	4	3.03	26.52	27.89	84.70	3.70	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	0.76	27.27	8.93	93.63	1.18	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	23	17.42	44.70	198.50	292.13	26.32	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	29	21.97	66.67	129.53	421.66	17.18	55.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	18	10.61	80.30	198.12	619.78	26.27	82.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	13	9.85	90.15	75.74	695.52	10.04	92.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		13	9.85	100.00	58.55	754.07	7.76	100.00	2	2	100.00	100.00	4,998.55	4,998.55	100.00	100.00	8537.39	662.88				
				132					754.07					2					4,998.55					662.88



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 207 Hard coal and lignite extraction asphalt mines

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	129	129	9.92	9.92	14.06	14.06	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	134	0.38	10.31	15.03	29.10	0.29	0.56	4	4	8.51	8.51	63.57	63.57	0.47	0.47	422.85	218.47			
3	100	200	150	8	142	0.62	10.92	3.79	32.89	0.07	0.63	4	8	8.51	17.02	243.40	306.97	1.81	2.28	6426.41	933.45			
4	200	300	250	10	152	0.77	11.69	4.67	37.56	0.09	0.72	0	8	0.00	17.02	0.00	306.97	0.00	2.28	0.00	817.27			
5	300	500	400	8	160	0.62	12.31	4.62	42.18	0.09	0.81	0	8	0.00	17.02	0.00	306.97	0.00	2.28	0.00	727.80			
6	500	750	625	10	170	0.77	13.08	6.84	49.02	0.13	0.94	0	8	0.00	17.02	0.00	306.97	0.00	2.28	0.00	626.25			
7	750	1,000	875	14	184	1.08	14.15	13.81	62.83	0.26	1.20	0	8	0.00	17.02	0.00	306.97	0.00	2.28	0.00	488.57			
8	1,000	1,500	1,250	34	218	2.62	16.77	46.98	109.81	0.90	2.10	0	8	0.00	17.02	0.00	306.97	0.00	2.28	0.00	279.54			
9	1,500	2,000	1,750	27	245	2.08	18.85	46.84	156.65	0.90	3.00	0	8	0.00	17.02	0.00	306.97	0.00	2.28	0.00	195.96			
10	2,000	2,500	2,250	22	267	1.69	20.54	50.42	207.07	0.97	3.97	2	10	4.26	21.28	87.55	394.52	0.65	2.93	173.64	190.53			
11	2,500	3,000	2,750	9	276	0.69	21.23	33.08	240.15	0.63	4.60	0	10	0.00	21.28	0.00	394.52	0.00	2.93	0.00	164.28			
12	3,000	4,000	3,500	24	300	1.85	23.08	191.82	431.97	3.67	8.27	0	10	0.00	21.28	0.00	394.52	0.00	2.93	0.00	91.33			
13	4,000	5,000	4,500	25	325	1.92	25.00	52.95	484.93	1.01	9.29	0	10	0.00	21.28	0.00	394.52	0.00	2.93	0.00	81.36			
14	5,000	7,500	6,250	45	370	3.46	28.46	109.19	594.12	2.09	11.38	0	10	0.00	21.28	0.00	394.52	0.00	2.93	0.00	66.40			
15	7,500	10,000	8,750	34	404	2.62	31.08	162.70	756.82	3.12	14.50	0	10	0.00	21.28	0.00	394.52	0.00	2.93	0.00	52.13			
16	10,000	20,000	15,000	170	574	13.08	44.15	729.31	1,486.12	13.97	28.47	0	10	0.00	21.28	0.00	394.52	0.00	2.93	0.00	26.55			
17	20,000	50,000	35,000	153	727	11.77	55.92	1,059.70	2,545.82	20.30	48.77	1	11	2.13	23.40	0.40	394.12	0.00	2.93	0.04	15.48			
18	50,000	100,000	75,000	113	840	8.69	64.62	410.26	2,956.08	7.86	56.62	4	15	8.51	31.91	514.04	908.16	3.82	6.75	125.29	30.72			
19	100,000	500,000	300,000	224	1,064	17.23	81.85	916.56	3,872.64	17.56	74.18	13	28	27.66	59.57	1,558.12	2,466.28	11.58	18.32	170.00	63.68			
20	500,000	UP		236	1,300	18.15	100.00	1,347.91	5,220.55	25.82	100.00	19	47	40.43	100.00	10,993.18	13,459.46	81.68	100.00	815.57	257.82			
				1,300					5,220.55					47					13,459.46					257.82



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2071 Extration and processing of hard coal above ground

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.20	2.20	1.77	1.77	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	0.88	3.08	0.07	1.84	0.01	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.44	3.52	0.23	2.07	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	10	0.88	4.41	0.13	2.19	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	0.44	4.85	1.55	3.74	0.21	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	0.44	5.29	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	0.44	5.73	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	0.44	6.17	0.00	3.74	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	18	1.76	7.93	3.96	7.71	0.54	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	20	0.88	8.81	4.98	12.69	0.68	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	23	1.32	10.13	2.50	15.19	0.34	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	24	0.44	10.57	6.20	21.39	0.84	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	28	1.76	12.33	12.70	34.09	1.73	4.64	0	0	0.00	0.00	1.73	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	35	3.08	15.42	20.41	54.49	2.78	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	36	0.44	15.86	19.96	74.45	2.72	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	52	7.05	22.91	67.36	141.81	9.17	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	79	11.89	34.80	177.78	319.59	24.20	43.50	0	0	0.00	0.00	24.20	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	30	109	13.22	48.02	185.27	504.86	25.22	68.72	1	1	7.69	7.69	4.98	4.98	0.31	0.31	2.69	0.99			
19	100,000	500,000	300,000	44	153	19.38	67.40	158.33	663.19	21.55	90.27	5	6	38.46	46.15	549.83	554.81	33.92	34.23	347.27	83.66			
20	500,000	UP		74	227	32.60	100.00	71.51	734.71	9.73	100.00	7	13	53.85	100.00	1,066.25	1,621.06	65.77	100.00	1490.97	220.64			
				227					734.71					13					1,621.06					220.64



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2073 Hard coal coking plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.47	1.47	0.96	0.96	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.47	2.94	2.10	3.06	1.36	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.47	4.41	0.00	3.06	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.47	5.88	0.01	3.08	0.01	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.47	7.35	0.01	3.09	0.01	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.47	8.82	0.01	3.10	0.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.47	10.29	0.01	3.11	0.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.47	11.76	2.79	5.90	1.81	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.47	13.24	0.02	5.92	0.01	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.47	14.71	0.02	5.93	0.01	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.47	16.18	0.02	5.95	0.01	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.47	17.65	0.02	5.97	0.01	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	1.47	19.12	0.00	5.97	0.00	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	1.47	20.59	0.02	5.98	0.01	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	18	5.88	26.47	0.05	6.03	0.03	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	39	30.88	57.35	16.64	22.67	10.78	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	44	7.35	64.71	0.47	23.14	0.30	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	19	63	27.94	92.65	76.09	99.22	49.29	64.27	1	1	100.00	100.00	234.15	234.15	100.00	100.00	307.73	235.98	0.00	0.00	
20	500,000	UP		5	68	7.35	100.00	55.15	154.38	35.73	100.00	0	0	0.00	100.00	0.00	234.15	0.00	100.00	0.00	151.67	0.00	0.00	
				68					154.38					1					234.15					151.67



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2074 Manufacture of hard coal briquettes

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	1.47	1.47	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	1.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				1.47						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2075 Lignite open mining

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.01	0.01	0.83	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.01	0.01	0.83	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.01	0.02	0.83	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	0.01	0.03	1.67	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.07	0.10	10.83	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.07	0.17	10.83	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.13	0.30	20.00	45.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.36	0.66	54.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	0.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					0.66					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2076 Lignite underground mining

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	6.21	6.21	5.93	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	48.88	55.09	46.64	52.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	49.71	104.80	47.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	104.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3					104.80					0					0.00			0.00	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2078 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.15	0.15	6.16	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.77	0.92	32.29	38.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	1.47	2.38	61.56	100.00	1	1	100.00	100.00	107.83	107.83	100.00	100.00	7346.67	4522.32	
5	300	500	400	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
6	500	750	625	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
7	750	1,000	875	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
20	500,000	UP		0	3	0.00	100.00	0.00	2.38	0.00	100.00	0	1	0.00	100.00	0.00	107.83	0.00	100.00	0.00	4522.32	
				3					2.38					1					107.83			4522.32



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 208 Salt mines

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	4.55	4.55	0.40	0.40	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.27	6.82	0.16	0.56	0.16	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	6.82	13.64	1.01	1.57	1.02	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	12	13.64	27.27	4.23	5.80	4.28	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	16	9.09	36.36	5.47	11.27	5.54	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	21	11.36	47.73	9.93	21.20	10.05	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	26	11.36	59.09	9.29	30.50	9.40	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	27	2.27	61.36	1.81	32.31	1.84	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	31	9.09	70.45	6.06	38.37	6.14	38.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	32	2.27	72.73	4.03	42.40	4.07	42.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	33	2.27	75.00	1.63	44.03	1.65	44.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	34	2.27	77.27	12.25	56.28	12.40	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	35	2.27	79.55	5.20	61.48	5.26	62.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	36	2.27	81.82	1.03	62.51	1.04	63.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	44	18.18	100.00	36.33	98.83	36.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	44	0.00	100.00	0.00	98.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				44					98.83					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2081 Open cast salt minesunderground slat minessalt mines&brine

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	2.54	2.54	11.12	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	3.18	5.72	13.92	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	17.11	22.82	74.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					22.82					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 209 Peat extraction peat processing

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2098 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	15.38	15.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	7.69	23.08	0.44	0.44	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	7.69	30.77	0.52	0.96	2.09	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	7.69	38.46	0.32	1.28	1.31	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	7.69	46.15	0.35	1.63	1.41	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7.69	53.85	1.58	3.21	6.40	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	7.69	61.54	2.11	5.31	8.56	21.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7.69	69.23	1.94	7.26	7.89	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	7.69	76.92	2.55	9.81	10.34	39.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	7.69	84.62	2.22	12.03	9.01	48.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	7.69	92.31	5.88	17.91	23.86	72.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	7.69	100.00	6.73	24.64	27.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	24.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				13					24.64					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 210 Stone gravel and sand extraction instalations

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	8.45	8.45	0.46	0.46	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	35	1.75	10.20	0.44	0.02	0.03	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	38	0.87	11.08	13.91	13.89	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	45	2.04	13.12	2.22	16.12	0.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	63	5.25	18.37	6.91	23.02	0.50	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	81	5.25	23.62	15.18	38.21	1.10	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	95	4.08	27.70	10.86	49.07	0.78	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	114	5.54	33.24	22.30	71.37	1.61	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	135	6.12	39.36	32.38	103.75	2.34	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	151	4.66	44.02	33.22	136.97	2.40	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	165	4.08	48.10	36.71	173.68	2.65	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	34	199	9.91	58.02	96.85	270.53	6.99	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	218	5.54	63.56	50.95	321.48	3.68	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	252	9.91	73.47	140.56	462.04	10.15	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	274	6.41	79.88	129.89	591.93	9.38	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	297	6.71	86.59	223.85	815.78	16.16	58.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	323	7.58	94.17	335.91	1,151.69	24.25	83.13	1	1	100.00	100.00	2,864.23	2,864.23	100.00	100.00	852.68	248.70			
18	50,000	100,000	75,000	14	337	4.08	98.25	119.41	1,271.10	8.62	91.75	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	225.33			
19	100,000	500,000	300,000	6	343	1.75	100.00	114.31	1,385.41	8.25	100.00	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	206.74			
20	500,000	UP		0	343	0.00	100.00	0.00	1,385.41	0.00	100.00	0	1	0.00	100.00	0.00	2,864.23	0.00	100.00	0.00	206.74			
				343					1,385.41					1					2,864.23					206.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 211 Cement chalk lime and gypsum works

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	113	113	12.61	12.61	29.12	29.12	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	120	0.78	13.39	9.22	38.35	0.34	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	139	2.12	15.51	5.77	32.58	0.21	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	152	1.45	16.96	50.05	82.63	1.85	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	173	2.34	19.31	8.41	91.04	0.31	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	191	2.01	21.32	8.94	99.98	0.33	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	207	1.79	23.10	16.86	116.84	0.62	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	235	3.13	26.23	29.65	146.49	1.10	5.42	1	1	3.23	3.23	2.32	2.32	0.02	0.02	7.81	1.58			
9	1,500	2,000	1,750	19	254	2.12	28.35	19.20	165.69	0.71	6.13	0	1	0.00	3.23	0.00	2.32	0.00	0.02	0.00	1.40			
10	2,000	2,500	2,250	19	273	2.12	30.47	60.51	226.20	2.24	8.36	0	1	0.00	3.23	0.00	2.32	0.00	0.02	0.00	1.02			
11	2,500	3,000	2,750	11	284	1.23	31.70	11.91	238.11	0.44	8.81	0	1	0.00	3.23	0.00	2.32	0.00	0.02	0.00	0.97			
12	3,000	4,000	3,500	19	303	2.12	33.82	35.55	273.66	1.31	10.12	0	1	0.00	3.23	0.00	2.32	0.00	0.02	0.00	0.85			
13	4,000	5,000	4,500	19	322	2.12	35.94	23.04	296.70	0.85	10.97	0	1	0.00	3.23	0.00	2.32	0.00	0.02	0.00	0.78			
14	5,000	7,500	6,250	86	408	9.60	45.54	173.01	469.71	6.40	17.37	1	2	3.23	6.45	1.12	3.44	0.01	0.03	0.65	0.73			
15	7,500	10,000	8,750	34	442	3.79	49.33	101.00	570.72	3.74	21.11	0	2	0.00	6.45	0.00	3.44	0.00	0.03	0.00	0.60			
16	10,000	20,000	15,000	57	499	6.36	55.69	254.68	825.39	9.42	30.52	1	3	3.23	9.68	206.20	209.64	1.70	1.73	80.97	25.40			
17	20,000	50,000	35,000	60	559	6.70	62.39	287.44	1,112.84	10.63	41.15	3	6	9.68	19.35	2.23	211.87	0.02	1.75	0.77	19.04			
18	50,000	100,000	75,000	53	612	5.92	68.30	407.27	1,520.10	15.06	56.21	0	6	0.00	19.35	0.00	211.87	0.00	1.75	0.00	13.94			
19	100,000	500,000	300,000	129	741	14.40	82.70	678.46	2,198.57	25.09	81.30	5	11	16.13	35.48	25.70	237.56	0.21	1.96	3.79	10.81			
20	500,000	UP		155	896	17.30	100.00	505.56	2,704.13	18.70	100.00	20	31	64.52	100.00	11,873.94	12,111.50	98.04	100.00	2348.65	447.89			
				896					2,704.13					31					12,111.50					447.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2111 Chalk lime and plaster work kieselguhr kilns

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	4.35	6.52	5.19	5.19	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.17	8.70	13.28	18.47	5.65	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.17	10.87	0.25	18.72	0.11	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	4.35	15.22	0.52	19.24	0.22	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.17	17.39	0.27	19.50	0.11	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.17	19.57	1.62	21.12	0.69	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	12	6.52	26.09	0.74	21.87	0.32	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	2.17	28.26	7.64	29.50	3.25	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	2.17	30.43	9.02	38.52	3.84	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	2.17	32.61	9.02	47.55	3.84	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	2.17	34.78	0.24	47.79	0.10	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	2.17	36.96	0.24	48.03	0.10	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	2.17	39.13	0.23	48.26	0.10	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	2.17	41.30	0.23	48.49	0.10	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	25	13.04	54.35	39.61	88.09	16.84	37.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	39	30.43	84.78	30.71	118.81	13.06	50.52	2	2	66.67	66.67	0.23	0.23	8.37	8.37	0.73	0.19			
18	50,000	100,000	75,000	2	41	4.35	89.13	28.12	146.93	11.96	62.48	0	2	0.00	66.67	0.00	0.23	0.00	8.37	0.00	0.15			
19	100,000	500,000	300,000	1	42	2.17	91.30	44.26	191.18	18.82	81.30	0	2	0.00	66.67	0.00	0.23	0.00	8.37	0.00	0.12			
20	500,000	UP		4	46	8.70	100.00	43.96	235.15	18.70	100.00	1	3	33.33	100.00	2.47	2.69	91.63	100.00	5.61	1.14			
				46					235.15					3					2.69					1.14



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2112 Cement factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	102	102	17.06	17.06	1.85	1.85	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	107	0.84	17.89	6.53	8.39	0.85	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	111	0.67	18.56	0.23	8.62	0.03	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	113	0.33	18.90	0.20	8.82	0.03	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	147	5.69	24.58	14.62	23.43	1.90	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	179	5.35	29.93	4.30	27.73	0.56	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	189	1.67	31.61	1.25	26.48	0.16	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	201	2.01	33.61	7.47	33.94	0.97	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	208	1.17	34.78	11.11	45.06	1.44	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	212	0.67	35.45	9.38	54.44	1.22	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	213	0.17	35.62	2.66	57.10	0.35	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	214	0.17	35.79	0.29	57.38	0.04	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	220	1.00	36.79	14.71	72.09	1.91	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	99	319	16.56	53.34	31.01	103.11	4.03	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	49	368	8.19	61.54	20.16	123.27	2.62	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	48	416	8.03	69.57	151.27	274.54	19.65	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	43	459	7.19	76.76	153.83	428.37	19.98	55.65	2	2	33.33	33.33	76.68	76.68	72.39	72.39	49.85	17.90			
18	50,000	100,000	75,000	31	490	5.18	81.94	96.02	524.38	12.47	68.13	0	2	0.00	33.33	0.00	76.68	0.00	72.39	0.00	14.62			
19	100,000	500,000	300,000	48	538	8.03	89.97	86.82	611.20	11.28	79.40	0	2	0.00	33.33	0.00	76.68	0.00	72.39	0.00	12.55			
20	500,000	UP		60	598	10.03	100.00	158.53	769.74	20.60	100.00	4	6	66.67	100.00	29.25	105.94	27.61	100.00	18.45	13.76			
				598					769.74					6					105.94					13.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 21121 Cement Factories withrotary kiln

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	3.17	3.17	5.89	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	61.87	58.70	114.77	108.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.70	60.40	3.16	112.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	6.49	53.91	12.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	53.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					53.91					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2113 Cement and plaster goods unfired stoneware

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.51	0.51	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	13	6.15	6.67	1.08	1.08	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	41	54	21.03	27.69	6.95	8.03	2.35	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	61	3.59	31.28	1.56	9.59	0.53	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	24	85	12.31	43.59	23.36	32.94	7.91	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	95	5.13	48.72	7.34	40.29	2.49	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	38	133	19.49	68.21	42.60	82.89	14.43	28.07	1	1	100.00	100.00	114.41	114.41	100.00	100.00	268.55	138.03	
8	1,000	1,500	1,250	28	161	14.36	82.56	46.80	129.69	15.85	43.93	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	88.21	
9	1,500	2,000	1,750	7	168	3.59	86.15	11.99	141.68	4.06	47.99	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	80.75	
10	2,000	2,500	2,250	2	170	1.03	87.18	5.07	146.75	1.72	49.70	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	77.96	
11	2,500	3,000	2,750	5	175	2.56	89.74	12.99	159.74	4.40	54.11	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	71.62	
12	3,000	4,000	3,500	5	180	2.56	92.31	15.66	175.40	5.30	59.41	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	65.23	
13	4,000	5,000	4,500	1	181	0.51	92.82	5.45	180.85	1.85	61.26	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	63.26	
14	5,000	7,500	6,250	4	185	2.05	94.87	23.21	204.06	7.86	69.12	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	56.07	
15	7,500	10,000	8,750	3	188	1.54	96.41	24.23	228.29	8.21	77.32	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	50.11	
16	10,000	20,000	15,000	5	193	2.56	98.97	27.95	256.24	9.47	86.79	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	44.65	
17	20,000	50,000	35,000	2	195	1.03	100.00	39.00	295.24	13.21	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75	
18	50,000	100,000	75,000	0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75	
19	100,000	500,000	300,000	0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75	
20	500,000	UP		0	195	0.00	100.00	0.00	295.24	0.00	100.00	0	1	0.00	100.00	0.00	114.41	0.00	100.00	0.00	38.75	
				195					295.24					1					114.41			38.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2114 False teeth production

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.23	0.23	18.71	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	0.22	0.45	17.80	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	0.79	1.24	63.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	1.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					1.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2118 Others

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	12.00	12.00	0.31	0.31	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	2.00	14.00	0.08	0.39	0.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	2.00	16.00	0.16	0.55	0.19	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	16	16.00	32.00	2.41	2.95	2.86	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	27	22.00	54.00	4.69	7.65	5.57	9.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	39	24.00	78.00	6.11	13.76	7.26	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	40	2.00	80.00	0.64	14.40	0.76	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	41	2.00	82.00	0.19	14.59	0.23	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	42	2.00	84.00	1.44	16.03	1.71	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	43	2.00	86.00	7.25	8.78	8.61	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	44	2.00	88.00	5.00	13.78	5.94	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	45	2.00	90.00	5.00	8.78	5.94	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	46	2.00	92.00	7.25	16.03	8.61	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	47	2.00	94.00	4.26	20.29	5.05	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	48	2.00	96.00	18.02	38.30	21.39	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	49	2.00	98.00	18.66	56.97	22.16	67.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	50	2.00	100.00	27.26	84.22	32.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	50	0.00	100.00	0.00	84.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				50					84.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 212 Asbestos board asbestos fibre Stone slab Concrete slab and C

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	36	36	5.89	5.89	0.68	0.68	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	42	0.98	6.87	1.09	1.76	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	51	1.47	8.35	2.74	4.50	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	64	2.13	10.47	5.35	9.85	0.14	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	79	2.45	12.93	12.28	22.13	0.32	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	30	109	4.91	17.84	35.45	57.58	0.93	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	122	2.13	19.97	20.17	77.75	0.53	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	44	166	7.20	27.17	75.73	153.48	1.99	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	40	206	6.55	33.72	92.03	245.51	2.41	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	26	232	4.26	37.97	60.91	306.42	1.60	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	16	248	2.62	40.59	68.35	374.77	1.79	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	73	321	11.95	52.54	355.23	730.00	9.31	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	335	2.29	54.83	72.95	802.94	1.91	21.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	45	380	7.36	62.19	259.13	1,062.07	6.80	27.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	25	405	4.09	66.28	268.17	1,330.24	7.03	34.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	37	442	6.06	72.34	421.11	1,751.35	11.04	45.92	2	2	50.00	50.00	37.89	37.89	8.09	8.09	9.00	2.16	
17	20,000	50,000	35,000	86	528	14.08	86.42	1,088.19	2,839.53	28.53	74.46	0	2	0.00	50.00	0.00	37.89	0.00	8.09	0.00	1.33	
18	50,000	100,000	75,000	29	557	4.75	91.16	395.89	3,235.43	10.38	84.84	0	2	0.00	50.00	0.00	37.89	0.00	8.09	0.00	1.17	
19	100,000	500,000	300,000	50	607	8.18	99.35	558.40	3,793.83	14.64	99.48	2	4	50.00	100.00	430.22	468.11	91.91	100.00	77.05	12.34	
20	500,000	UP		4	611	0.65	100.00	19.69	3,813.52	0.52	100.00	0	4	0.00	100.00	0.00	468.11	0.00	100.00	0.00	12.28	
				611					3,813.52					4					468.11			12.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2121 Asbestos boardasbestos fibrestone slabconcrete slab

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	8.09	8.09	1.50	1.50	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	15	0.58	8.67	1.25	2.75	0.12	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	18	1.73	10.40	0.89	3.64	0.09	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	19	0.58	10.98	0.20	3.84	0.02	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	22	1.73	12.72	1.75	5.59	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	33	6.36	19.08	10.04	15.63	1.00	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	24	57	13.87	32.95	29.88	45.51	2.97	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	72	8.67	41.62	30.29	75.80	3.01	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	74	1.16	42.77	4.68	80.48	0.46	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	80	3.47	46.24	17.65	98.13	1.75	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	82	1.16	47.40	9.06	107.19	0.90	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	91	5.20	52.60	61.56	168.74	6.12	16.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	99	4.62	57.23	71.66	240.40	7.12	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	105	3.47	60.69	43.03	283.43	4.28	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	116	6.36	67.05	80.61	364.04	8.01	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	131	8.67	75.72	165.56	529.60	16.45	52.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	149	10.40	86.13	239.39	768.99	23.79	76.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	163	8.09	94.22	182.33	951.32	18.12	94.54	2	2	100.00	100.00	65.05	65.05	100.00	100.00	35.68	6.84	
19	100,000	500,000	300,000	7	170	4.05	98.27	37.79	989.11	3.76	98.30	0	2	0.00	100.00	0.00	65.05	0.00	100.00	0.00	6.58	
20	500,000	UP		3	173	1.73	100.00	17.11	1,006.22	1.70	100.00	0	2	0.00	100.00	0.00	65.05	0.00	100.00	0.00	6.46	
				173					1,006.22					2					65.05			6.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2122 Products made of (animal) bones and or shells

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 21221 (Animal) bone meal mills

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.26	0.26	27.94	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.67	0.92	72.06	100.00	1	1	100.00	100.00	2.54	2.54	100.00	100.00	380.94	274.50
4	200	300	250	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
5	300	500	400	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
6	500	750	625	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
7	750	1,000	875	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
20	500,000	UP		0	2	0.00	100.00	0.00	0.92	0.00	100.00	0	1	0.00	100.00	0.00	2.54	0.00	100.00	0.00	274.50
				2				0.92		1				2.54				274.50			



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 21223 Producers of goods made of bones or shells using combustible

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.89	1.89	17.69	17.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.32	3.22	12.36	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	4.41	7.63	41.18	71.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.08	10.71	28.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	10.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					10.71					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 213 Brick and tile works

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106	106	20.08	20.08	4.54	4.54	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	133	5.11	25.19	2.27	6.82	0.15	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	155	4.17	29.36	4.17	10.99	0.27	0.72	1	1	50.00	50.00	11.08	11.08	5.44	5.44	265.71	100.86			
4	200	300	250	15	170	2.84	32.20	3.41	14.40	0.22	0.95	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	76.95			
5	300	500	400	33	203	6.25	38.45	6.04	20.44	0.40	1.35	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	54.22			
6	500	750	625	19	222	3.60	42.05	7.43	27.87	0.49	1.83	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	39.76			
7	750	1,000	875	19	241	3.60	45.64	11.80	39.67	0.78	2.61	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	27.93			
8	1,000	1,500	1,250	17	258	3.22	48.86	12.75	52.42	0.84	3.45	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	21.14			
9	1,500	2,000	1,750	19	277	3.60	52.46	13.97	66.39	0.92	4.37	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	16.69			
10	2,000	2,500	2,250	7	284	1.33	53.79	8.91	75.30	0.59	4.96	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	14.72			
11	2,500	3,000	2,750	9	293	1.70	55.49	10.85	86.16	0.71	5.67	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	12.86			
12	3,000	4,000	3,500	12	305	2.27	57.77	26.61	112.77	1.75	7.42	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	9.83			
13	4,000	5,000	4,500	9	314	1.70	59.47	30.73	143.50	2.02	9.44	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	7.72			
14	5,000	7,500	6,250	16	330	3.03	62.50	45.23	188.73	2.98	12.42	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	5.87			
15	7,500	10,000	8,750	11	341	2.08	64.58	27.21	215.94	1.79	14.21	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	5.13			
16	10,000	20,000	15,000	45	386	8.52	73.11	346.04	561.98	22.77	36.98	0	1	0.00	50.00	0.00	11.08	0.00	5.44	0.00	1.97			
17	20,000	50,000	35,000	62	448	11.74	84.85	481.43	1,043.41	31.68	68.66	1	2	50.00	100.00	192.77	203.85	94.56	100.00	40.04	19.54			
18	50,000	100,000	75,000	53	501	10.04	94.89	358.54	1,401.95	23.59	92.26	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	14.54			
19	100,000	500,000	300,000	22	523	4.17	99.05	104.57	1,506.51	6.88	99.14	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	13.53			
20	500,000	UP		5	528	0.95	100.00	13.08	1,519.60	0.86	100.00	0	2	0.00	100.00	0.00	203.85	0.00	100.00	0.00	13.41			
				528					1,519.60					2					203.85					13.41



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2131 Factories which only have tunnel klins

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	3.44	3.44	3.72	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	10.53	15.79	3.92	7.36	4.25	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.26	21.05	0.66	8.02	0.72	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.26	26.32	0.19	8.22	0.21	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.26	31.58	1.31	9.53	1.42	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.26	36.84	1.21	10.74	1.31	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	10	15.79	52.63	3.00	13.73	3.24	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	5.26	57.89	4.21	17.94	4.56	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	5.26	63.16	0.92	18.87	1.00	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	5.26	68.42	1.78	20.65	1.93	22.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	5.26	73.68	15.19	35.83	16.44	38.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	5.26	78.95	7.23	43.06	7.82	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	5.26	84.21	5.62	48.68	6.09	52.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	5.26	89.47	24.05	72.72	26.04	78.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	5.26	94.74	11.34	84.06	12.28	91.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	5.26	100.00	8.29	92.35	8.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	92.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	92.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	92.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					92.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2132 Factories with other types of kilns (loadings if applicable)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	20.00	20.00	0.03	0.03	0.03	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	6.67	26.67	0.49	0.52	1.45	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	6.67	33.33	0.54	1.06	1.60	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	6.67	40.00	0.18	1.24	0.55	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	6.67	46.67	2.30	3.54	6.84	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	6.67	53.33	7.52	11.06	22.37	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	6.67	60.00	1.10	12.16	3.27	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	6.67	66.67	1.21	13.37	3.61	39.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	6.67	73.33	2.64	16.01	7.87	47.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	6.67	80.00	4.76	20.77	14.16	61.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	6.67	86.67	12.83	33.60	38.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	6.67	93.33	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	6.67	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	33.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					33.60					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2133 Manufacture of transparent glass (frit) from silica and fels

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.05	0.05	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	2.78	2.83	81.31	82.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.59	3.42	17.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	3.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.42		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 21331 Manufacture of transparent glaas: using electricity

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.44	0.44	9.92	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	4.01	4.45	90.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					4.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 214 Porcelain earthenware stoneware pottery and clay refractorie

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	8.71	8.71	10.79	10.79	0.49	0.49	1	1	8.33	8.33	19.82	19.82	3.10	3.10	183.76	183.76			
2	50	100	75	8	56	1.45	10.16	9.03	19.82	0.41	0.90	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	100.03			
3	100	200	150	12	68	2.18	12.34	1.73	21.55	0.08	0.98	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	91.99			
4	200	300	250	7	75	1.27	13.61	2.13	23.67	0.10	1.08	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	83.73			
5	300	500	400	11	86	2.00	15.61	4.11	27.79	0.19	1.26	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	71.33			
6	500	750	625	6	92	1.09	16.70	2.41	30.20	0.11	1.37	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	65.64			
7	750	1,000	875	4	96	0.73	17.42	1.92	32.12	0.09	1.46	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	61.71			
8	1,000	1,500	1,250	20	116	3.63	21.05	21.63	53.75	0.98	2.44	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	36.88			
9	1,500	2,000	1,750	9	125	1.63	22.69	13.97	67.71	0.63	3.08	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	29.27			
10	2,000	2,500	2,250	5	130	0.91	23.59	7.85	75.57	0.36	3.43	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	26.23			
11	2,500	3,000	2,750	11	141	2.00	25.59	29.45	105.02	1.34	4.77	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	18.88			
12	3,000	4,000	3,500	15	156	2.72	28.31	51.42	156.44	2.34	7.11	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	12.67			
13	4,000	5,000	4,500	16	172	2.90	31.22	62.15	218.59	2.82	9.93	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	9.07			
14	5,000	7,500	6,250	29	201	5.26	36.48	57.39	275.98	2.61	12.54	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	7.18			
15	7,500	10,000	8,750	20	221	3.63	40.11	124.18	400.17	5.64	18.18	0	1	0.00	8.33	0.00	19.82	0.00	3.10	0.00	4.95			
16	10,000	20,000	15,000	51	272	9.26	49.36	300.07	700.24	13.63	31.81	1	2	8.33	16.67	202.71	222.54	31.74	34.84	67.56	31.78			
17	20,000	50,000	35,000	84	356	15.25	64.61	519.66	1,219.90	23.60	55.41	0	2	0.00	16.67	0.00	222.54	0.00	34.84	0.00	18.24			
18	50,000	100,000	75,000	46	402	8.35	72.96	285.23	1,505.14	12.96	68.37	5	7	41.67	58.33	188.22	410.75	29.47	64.30	65.99	27.29			
19	100,000	500,000	300,000	106	508	19.24	92.20	609.18	2,114.32	27.67	96.04	4	11	33.33	91.67	222.91	633.66	34.90	99.20	36.59	29.97			
20	500,000	UP		43	551	7.80	100.00	87.28	2,201.60	3.96	100.00	1	12	8.33	100.00	5.10	638.76	0.80	100.00	5.84	29.01			
				551					2,201.60					12					638.76					29.01



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2141 Factories which only have tunnel kilns

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	5.80	5.80	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.45	7.25	0.33	0.33	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.45	8.70	0.40	0.72	0.16	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.45	10.14	0.46	1.18	0.19	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	1.45	11.59	0.61	1.80	0.25	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.45	13.04	0.49	2.28	0.20	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.45	14.49	0.86	3.14	0.36	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	1.45	15.94	0.11	3.25	0.05	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	15	5.80	21.74	3.77	7.02	1.56	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	1.45	23.19	1.63	8.65	0.67	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	1.45	24.64	2.86	11.51	1.19	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	1.45	26.09	0.05	11.56	0.02	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	21	4.35	30.43	16.10	27.66	6.68	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	26	7.25	37.68	15.90	43.56	6.60	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	31	7.25	44.93	1.95	45.51	0.81	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	36	7.25	52.17	26.30	71.81	10.91	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	49	18.84	71.01	32.24	104.06	13.38	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	63	20.29	91.30	66.53	170.59	27.60	70.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	66	4.35	95.65	34.45	205.04	14.29	85.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	69	4.35	100.00	36.02	241.06	14.94	100.00	2	2	100.00	100.00	1,067.86	1,067.86	100.00	100.00	2964.96	442.99	
				69					241.06					2					1,067.86			442.99



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2142 Factories with other types of kilns

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	18.18	18.18	5.70	5.70	4.91	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	4.55	22.73	1.06	6.76	0.91	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	4.55	27.27	1.35	8.11	1.16	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	4.55	31.82	0.23	8.34	0.20	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	4.55	36.36	0.23	8.57	0.20	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	4.55	40.91	14.16	22.73	12.22	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	4.55	45.45	1.64	24.38	1.42	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	4.55	50.00	2.31	26.68	1.99	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	4.55	54.55	2.33	29.01	2.01	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	4.55	59.09	1.48	30.49	1.28	26.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	4.55	63.64	1.00	31.49	0.86	27.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	4.55	68.18	8.79	40.28	7.58	34.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	4.55	72.73	1.96	42.24	1.69	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	4.55	77.27	2.20	44.44	1.90	38.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	4.55	81.82	2.71	47.16	2.34	40.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	4.55	86.36	21.71	68.87	18.73	59.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	20	4.55	90.91	22.25	91.12	19.20	78.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	21	4.55	95.45	2.76	93.88	2.38	80.98	2	2	100.00	100.00	144.00	144.00	100.00	100.00	5225.68	153.39	
19	100,000	500,000	300,000	1	22	4.55	100.00	22.04	115.92	19.02	100.00	0	2	0.00	100.00	0.00	144.00	0.00	100.00	0.00	124.22	
20	500,000	UP		0	22	0.00	100.00	0.00	115.92	0.00	100.00	0	2	0.00	100.00	0.00	144.00	0.00	100.00	0.00	124.22	
				22					115.92					2					144.00			124.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2148 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	0.11	0.11	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	0.65	0.76	0.75	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.14	21.43	3.83	4.59	4.39	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.14	28.57	3.45	8.04	3.96	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.14	35.71	7.63	15.66	8.76	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.14	42.86	6.16	21.83	7.08	25.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.14	50.00	12.19	34.02	14.00	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.14	57.14	7.55	41.57	8.68	47.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.14	64.29	0.57	42.15	0.66	48.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.14	71.43	14.78	56.93	16.98	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.14	78.57	1.39	58.32	1.60	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.14	85.71	0.90	59.21	1.03	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.14	92.86	17.17	76.39	19.73	87.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	7.14	100.00	10.67	87.06	12.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	87.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					87.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 215 Glass works glass blowing plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.19	4.19	0.22	0.22	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.47	4.65	9.14	9.36	0.58	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	16	2.79	7.44	1.85	11.21	0.12	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	21	2.33	9.77	1.70	12.91	0.11	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	28	3.26	13.02	4.67	17.58	0.30	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	33	2.33	15.35	7.47	25.05	0.47	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	37	1.86	17.21	5.35	30.40	0.34	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	46	4.19	21.40	16.30	46.70	1.03	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	53	3.26	24.65	20.44	67.14	1.30	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	60	3.26	27.91	27.43	94.58	1.74	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	61	0.47	28.37	4.03	98.60	0.26	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	69	3.72	32.09	43.71	142.31	2.77	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	75	2.79	34.88	49.45	191.76	3.14	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	94	8.84	43.72	99.67	291.43	6.32	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	100	2.79	46.51	53.73	345.16	3.41	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	119	8.84	55.35	217.26	562.42	13.78	35.68	1	1	33.33	33.33	189.94	189.94	53.03	53.03	87.42	33.77			
17	20,000	50,000	35,000	20	139	9.30	64.65	260.28	822.70	16.51	52.19	2	3	66.67	100.00	168.25	358.19	46.97	100.00	64.64	43.54			
18	50,000	100,000	75,000	31	170	14.42	79.07	252.92	1,075.63	16.04	68.23	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	33.30			
19	100,000	500,000	300,000	25	195	11.63	90.70	327.21	1,402.84	20.76	88.98	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	25.53			
20	500,000	UP		20	215	9.30	100.00	173.66	1,576.49	11.02	100.00	0	3	0.00	100.00	0.00	358.19	0.00	100.00	0.00	22.72			
				215					1,576.49					3					358.19					22.72



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2151 Hollow glass bottles and glassfibres (loading if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	18.75	18.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	0.29	0.29	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	0.70	0.99	0.48	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	0.01	1.00	0.01	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.25	43.75	4.54	5.53	3.11	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.25	50.00	4.29	9.83	2.94	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.25	56.25	2.86	12.69	1.96	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.25	62.50	31.90	44.59	21.86	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.25	68.75	3.19	47.78	2.19	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.25	75.00	29.33	77.11	20.10	52.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.25	81.25	40.52	117.63	27.77	80.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.25	87.50	21.01	138.64	14.40	95.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.25	93.75	4.34	142.98	2.97	97.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	6.25	100.00	2.94	145.92	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	145.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					145.92					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2152 Sheet and plate glass (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	75.71	75.71	26.37	26.37	16.91	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	54	1.43	77.14	0.15	26.52	0.09	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	55	1.43	78.57	0.57	27.09	0.37	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	56	1.43	80.00	0.84	27.93	0.54	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	57	1.43	81.43	1.19	29.13	0.77	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	58	1.43	82.86	1.39	30.52	0.89	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	59	1.43	84.29	1.94	32.46	1.25	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	60	1.43	85.71	3.52	35.98	2.25	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	61	1.43	87.14	4.68	40.67	3.00	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	62	1.43	88.57	7.70	48.37	4.94	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	63	1.43	90.00	4.68	53.05	3.00	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	64	1.43	91.43	7.70	60.76	4.94	38.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	65	1.43	92.86	24.85	85.61	15.93	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	66	1.43	94.29	13.40	99.01	8.59	63.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	67	1.43	95.71	23.18	122.19	14.86	78.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	68	1.43	97.14	33.75	155.94	21.64	99.97	1	1	100.00	100.00	290.61	290.61	100.00	100.00	861.01	186.36			
17	20,000	50,000	35,000	1	69	1.43	98.57	0.03	155.97	0.02	99.99	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.33			
18	50,000	100,000	75,000	1	70	1.43	100.00	0.01	155.98	0.01	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32			
19	100,000	500,000	300,000	0	70	0.00	100.00	0.00	155.98	0.00	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32			
20	500,000	UP		0	70	0.00	100.00	0.00	155.98	0.00	100.00	0	1	0.00	100.00	0.00	290.61	0.00	100.00	0.00	186.32			
				70					155.98					1					290.61					186.32



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

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2158 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 216 Glass processing and mirro factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	17	17	12.41	12.41	0.12	0.12	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	23	4.38	16.79	1.15	1.27	0.10	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	24	0.73	17.52	0.41	1.67	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	34	7.30	24.82	3.68	5.35	0.31	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	40	4.38	29.20	7.24	12.59	0.61	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	46	4.38	33.58	9.17	21.76	0.77	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	51	3.65	37.23	12.12	33.88	1.02	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	58	5.11	42.34	18.49	52.36	1.56	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	64	4.38	46.72	25.46	77.82	2.14	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	69	3.65	50.36	16.49	94.30	1.39	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	70	0.73	51.09	5.98	100.28	0.50	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	75	3.65	54.74	23.46	123.74	1.98	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	76	0.73	55.47	9.47	133.21	0.80	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	79	2.19	57.66	38.12	171.33	3.21	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	83	2.92	60.58	73.14	244.47	6.16	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	99	11.68	72.26	224.06	468.53	18.88	39.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	123	17.52	89.78	442.34	910.87	37.27	76.74	11	11	100.00	100.00	1,337.58	1,337.58	100.00	100.00	302.39	146.85	
18	50,000	100,000	75,000	12	135	8.76	98.54	190.24	1,101.10	16.03	92.76	0	11	0.00	100.00	0.00	1,337.58	0.00	100.00	0.00	121.48	
19	100,000	500,000	300,000	2	137	1.46	100.00	85.90	1,187.01	7.24	100.00	0	11	0.00	100.00	0.00	1,337.58	0.00	100.00	0.00	112.69	
20	500,000	UP		0	137	0.00	100.00	0.00	1,187.01	0.00	100.00	0	11	0.00	100.00	0.00	1,337.58	0.00	100.00	0.00	112.69	
				137					1,187.01					11					1,337.58			112.69



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 217 Precious stone workshops and processing plant

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	15.79	15.79	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	12	5.26	21.05	0.14	0.16	0.20	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	14	3.51	24.56	0.63	0.78	0.86	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	17	5.26	29.82	0.52	1.30	0.71	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	24	12.28	42.11	2.16	0.85	2.97	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	27	5.26	47.37	3.81	2.96	5.26	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	34	12.28	59.65	1.91	4.87	2.63	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	37	5.26	64.91	4.51	9.38	6.22	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	40	5.26	70.18	4.58	13.96	6.32	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	47	12.28	82.46	18.69	32.65	25.80	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	48	1.75	84.21	3.60	36.25	4.96	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	54	10.53	94.74	12.33	48.58	17.01	67.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	55	1.75	96.49	3.52	52.10	4.86	71.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	56	1.75	98.25	12.87	64.97	17.75	89.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	57	1.75	100.00	7.50	72.47	10.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	57	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	57	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	57	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	57	0.00	100.00	0.00	72.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				57					72.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 218 Emery and abrasive materials factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.03	3.03	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.03	6.06	0.08	0.22	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.03	9.09	0.41	0.63	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	9.09	18.18	0.96	1.59	0.18	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	3.03	21.21	1.94	3.52	0.36	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	6.06	27.27	3.00	6.52	0.55	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.03	30.30	7.66	14.21	1.42	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.03	33.33	15.58	29.79	2.88	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.03	36.36	13.17	42.96	2.43	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.03	39.39	11.89	54.85	2.20	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.03	42.42	23.43	78.28	4.33	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.03	45.45	10.19	88.47	1.88	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	3.03	48.48	10.19	98.66	1.88	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	3.03	51.52	25.91	124.57	4.79	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	3.03	54.55	1.15	123.42	0.21	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	28	30.30	84.85	269.18	392.60	49.71	72.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	30	6.06	90.91	76.72	469.32	14.17	86.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	33	9.09	100.00	72.17	541.50	13.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	33	0.00	100.00	0.00	541.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					541.50					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 219 Tarcoated chippings manufacture asphalt and roofing felt

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	75	75	33.04	33.04	1.93	1.93	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	79	1.76	34.80	1.06	2.99	0.10	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	87	3.52	38.33	3.96	6.96	0.39	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	96	3.96	42.29	6.68	13.63	0.65	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	112	7.05	49.34	17.45	31.08	1.71	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	122	4.41	53.74	14.59	45.68	1.43	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	127	2.20	55.95	13.63	59.30	1.33	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	134	3.08	59.03	27.66	86.96	2.71	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	140	2.64	61.67	30.99	117.95	3.03	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	148	3.52	65.20	48.94	166.90	4.79	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	164	7.05	72.25	133.74	300.63	13.09	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	173	3.96	76.21	68.57	369.20	6.71	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	183	4.41	80.62	109.97	479.18	10.76	46.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	202	8.37	88.99	169.49	648.67	16.58	63.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	210	3.52	92.51	103.23	751.90	10.10	73.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	222	5.29	97.80	160.96	912.86	15.75	89.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	226	1.76	99.56	70.51	983.38	6.90	96.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	227	0.44	100.00	38.64	1,022.02	3.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	227	0.00	100.00	0.00	1,022.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	227	0.00	100.00	0.00	1,022.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				227					1,022.02					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2199 Other industries in main category 21

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.65	0.65	2.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.74	1.39	2.39	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.43	1.82	1.40	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	2.72	4.55	8.79	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	1.41	5.96	4.55	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	2.85	8.81	9.19	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	5.60	14.41	18.08	46.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	8.19	22.60	26.41	72.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	3.01	25.61	9.72	82.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	5.39	31.00	17.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10					31.00					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	9.76	9.76	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.81	10.57	0.61	0.68	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	0.81	11.38	0.29	0.96	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	17	2.44	13.82	1.13	2.09	0.15	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	21	3.25	17.07	1.39	3.49	0.19	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	24	2.44	19.51	1.87	5.36	0.25	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	34	8.13	27.64	19.83	25.19	2.68	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	39	4.07	31.71	12.19	37.38	1.65	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	48	7.32	39.02	23.50	60.87	3.17	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	49	0.81	39.84	6.55	67.42	0.88	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	57	6.50	46.34	37.53	104.95	5.07	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	68	8.94	55.28	57.59	162.55	7.77	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	73	4.07	59.35	24.17	186.71	3.26	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	82	7.32	66.67	72.23	258.94	9.75	34.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	88	4.88	71.54	42.88	301.82	5.79	40.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	25	113	20.33	91.87	296.59	598.41	40.04	80.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	10	123	8.13	100.00	142.37	740.78	19.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	123	0.00	100.00	0.00	740.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				123				740.78				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 220 Sheet rolling mills and foil making plants forging works loc

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.75	0.75	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	20.02	20.77	38.83	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	15.75	36.52	30.54	70.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	15.00	51.52	29.08	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	0.05	51.57	0.10	100.00	1	1	100.00	100.00	43.85	43.85	100.00	100.00	87980.70	85.04	85.04	
7	750	1,000	875	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
20	500,000	UP		0	5	0.00	100.00	0.00	51.57	0.00	100.00	0	1	0.00	100.00	0.00	43.85	0.00	100.00	0.00	0.00	85.04	85.04
				5				51.57				1				43.85						85.04	85.04



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2201 Sheet rolling mills and foil making plants forging works

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	169	169	7.85	7.85	5.85	5.85	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	184	0.70	8.55	21.44	27.29	0.25	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	216	1.49	10.03	19.68	46.96	0.23	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	243	1.25	11.29	7.36	54.32	0.08	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	62	305	2.88	14.17	22.92	77.23	0.26	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	84	389	3.90	18.07	37.06	114.29	0.42	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	89	478	4.13	22.20	61.32	175.61	0.70	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	83	561	3.86	26.06	92.43	268.04	1.06	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	66	627	3.07	29.12	113.16	381.20	1.30	4.36	1	1	2.08	2.08	150.00	150.00	3.31	3.31	132.55	39.35			
10	2,000	2,500	2,250	38	665	1.76	30.89	71.45	452.66	0.82	5.18	0	1	0.00	2.08	0.00	150.00	0.00	3.31	0.00	33.14			
11	2,500	3,000	2,750	49	714	2.28	33.16	114.18	566.83	1.31	6.49	0	1	0.00	2.08	0.00	150.00	0.00	3.31	0.00	26.46			
12	3,000	4,000	3,500	90	804	4.18	37.34	231.64	798.47	2.65	9.14	0	1	0.00	2.08	0.00	150.00	0.00	3.31	0.00	18.79			
13	4,000	5,000	4,500	82	886	3.81	41.15	257.74	1,056.21	2.95	12.09	0	1	0.00	2.08	0.00	150.00	0.00	3.31	0.00	14.20			
14	5,000	7,500	6,250	112	998	5.20	46.35	399.30	1,455.51	4.57	16.66	0	1	0.00	2.08	0.00	150.00	0.00	3.31	0.00	10.31			
15	7,500	10,000	8,750	94	1,092	4.37	50.72	467.33	1,922.84	5.35	22.01	1	2	2.08	4.17	130.67	280.67	2.88	6.19	27.96	14.60			
16	10,000	20,000	15,000	214	1,306	9.94	60.66	1,180.70	3,103.54	13.51	35.52	5	7	10.42	14.58	66.33	347.00	1.46	7.65	5.62	11.18			
17	20,000	50,000	35,000	261	1,567	12.12	72.78	2,251.62	5,355.16	25.77	61.30	1	8	2.08	16.67	0.00	347.00	0.00	7.65	0.00	6.48			
18	50,000	100,000	75,000	212	1,779	9.85	82.63	1,177.48	6,532.63	13.48	74.77	17	25	35.42	52.08	400.09	747.09	8.82	16.47	33.98	11.44			
19	100,000	500,000	300,000	266	2,045	12.35	94.98	1,899.85	8,432.49	21.75	96.52	12	37	25.00	77.08	1,351.62	2,098.71	29.80	46.27	71.14	24.89			
20	500,000	UP		108	2,153	5.02	100.00	304.08	8,736.57	3.48	100.00	11	48	22.92	100.00	2,436.76	4,535.47	53.73	100.00	801.36	51.91			
				2,153					8,736.57					48					4,535.47					51.91



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2202 Metal powder factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.54	0.54	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	2.29	2.83	0.50	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	0.90	1.93	0.20	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.23	16.13	0.70	2.63	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.23	19.35	0.00	2.63	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.23	22.58	3.10	5.73	0.68	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.23	25.81	4.75	10.49	1.04	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.23	29.03	6.67	17.16	1.45	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.23	32.26	5.94	23.09	1.29	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.23	35.48	7.20	30.30	1.57	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.23	38.71	16.30	46.60	3.55	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	3.23	41.94	6.83	53.43	1.49	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	3.23	45.16	6.63	60.06	1.44	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	17	9.68	54.84	58.30	118.35	12.70	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	22	16.13	70.97	140.87	259.22	30.69	56.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	24	6.45	77.42	39.33	298.55	8.57	65.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	25	3.23	80.65	37.15	335.69	8.09	73.15	1	1	100.00	100.00	5.33	5.33	100.00	100.00	14.35	1.59	
19	100,000	500,000	300,000	4	29	12.90	93.55	110.37	446.07	24.05	97.20	0	1	0.00	100.00	0.00	5.33	0.00	100.00	0.00	1.19	
20	500,000	UP		2	31	6.45	100.00	12.87	458.93	2.80	100.00	0	1	0.00	100.00	0.00	5.33	0.00	100.00	0.00	1.16	
				31					458.93					1					5.33			1.16



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2203 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	5.38	5.38	0.21	0.21	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.54	6.92	0.32	0.11	0.06	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.77	7.69	0.20	0.31	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	15	3.85	11.54	1.71	2.02	0.32	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	35	15.38	26.92	15.78	17.80	2.96	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	47	9.23	36.15	11.79	29.59	2.22	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	59	9.23	45.38	25.40	54.99	4.77	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	74	11.54	56.92	24.50	79.49	4.60	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	81	5.38	62.31	19.18	98.67	3.60	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	89	6.15	68.46	23.54	122.21	4.42	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	94	3.85	72.31	17.29	139.50	3.25	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	106	9.23	81.54	49.29	188.78	9.26	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	110	3.08	84.62	29.00	217.78	5.45	40.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	113	2.31	86.92	32.48	250.26	6.10	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	123	7.69	94.62	113.23	363.49	21.27	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	127	3.08	97.69	68.25	431.75	12.82	81.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	129	1.54	99.23	64.60	496.35	12.14	93.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	130	0.77	100.00	35.92	532.27	6.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	130	0.00	100.00	0.00	532.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	130	0.00	100.00	0.00	532.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				130				532.27				0				0.00				0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2211 Mechanical engineering & apparatus construction (excl. elec

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,623	2,623	28.49	28.49	1,613.67	1,613.67	6.85	6.85	1	0.81	0.81	431.88	431.88	0.92	0.92	26.76	26.76				
2	50	100	75	151	2,774	1.64	30.13	47.43	1,566.24	0.20	6.65	1	0.81	1.61	57.14	489.02	0.12	1.04	120.47	31.22				
3	100	200	150	273	3,047	2.97	33.10	161.17	1,405.07	0.68	5.96	0	0.00	1.61	0.00	489.02	0.00	1.04	0.00	34.80				
4	200	300	250	252	3,299	2.74	35.84	72.35	1,332.72	0.31	5.66	1	0.81	2.42	0.52	489.54	0.00	1.04	0.71	36.73				
5	300	500	400	384	3,683	4.17	40.01	170.26	1,162.46	0.72	4.93	0	0.00	2.42	0.00	489.54	0.00	1.04	0.00	42.11				
6	500	750	625	380	4,063	4.13	44.13	244.44	918.02	1.04	3.90	0	0.00	2.42	0.00	489.54	0.00	1.04	0.00	53.33				
7	750	1,000	875	299	4,362	3.25	47.38	255.25	662.77	1.08	2.81	0	0.00	2.42	0.00	489.54	0.00	1.04	0.00	73.86				
8	1,000	1,500	1,250	385	4,747	4.18	51.56	434.34	228.43	1.84	0.97	1	0.81	3.23	1,259.14	1,748.68	2.68	3.72	289.90	765.53				
9	1,500	2,000	1,750	245	4,992	2.66	54.23	327.43	99.00	1.39	0.42	3	2.42	5.65	0.00	1,748.68	0.00	3.72	0.00	1766.29				
10	2,000	2,500	2,250	201	5,193	2.18	56.41	296.85	395.86	1.26	1.68	1	0.81	6.45	162.88	1,911.56	0.35	4.07	54.87	482.89				
11	2,500	3,000	2,750	165	5,358	1.79	58.20	20.96	416.82	0.09	1.77	2	1.61	8.06	6.08	1,917.64	0.01	4.08	29.01	460.07				
12	3,000	4,000	3,500	306	5,664	3.32	61.53	671.09	1,087.91	2.85	4.62	1	0.81	8.87	0.00	1,917.64	0.00	4.08	0.00	176.27				
13	4,000	5,000	4,500	209	5,873	2.27	63.80	569.19	1,657.10	2.42	7.03	1	0.81	9.68	0.00	1,917.64	0.00	4.08	0.00	115.72				
14	5,000	7,500	6,250	388	6,261	4.21	68.01	1,352.64	3,009.74	5.74	12.77	0	0.00	9.68	0.00	1,917.64	0.00	4.08	0.00	63.71				
15	7,500	10,000	8,750	273	6,534	2.97	70.98	1,289.01	4,298.75	5.47	18.24	3	15	2.42	12.10	154.15	2,071.79	0.33	4.41	11.96	48.20			
16	10,000	20,000	15,000	595	7,129	6.46	77.44	3,368.15	7,666.90	14.29	32.54	5	20	4.03	16.13	511.43	2,583.22	1.09	5.50	15.18	33.69			
17	20,000	50,000	35,000	747	7,876	8.11	85.55	4,986.91	12,653.81	21.16	53.70	2	22	1.61	17.74	1,845.20	4,428.42	3.93	9.42	37.00	35.00			
18	50,000	100,000	75,000	399	8,275	4.33	89.89	2,841.82	15,495.63	12.06	65.76	17	39	13.71	31.45	18,427.25	22,855.67	39.21	48.63	648.43	147.50			
19	100,000	500,000	300,000	680	8,955	7.39	97.27	6,525.63	22,021.27	27.69	93.45	59	98	47.58	79.03	22,350.80	45,206.47	47.56	96.19	342.51	205.29			
20	500,000	UP		251	9,206	2.73	100.00	1,542.43	23,563.70	6.55	100.00	26	124	20.97	100.00	1,789.56	46,996.03	3.81	100.00	116.02	199.44			
				9,206					23,563.70					124					46,996.03					199.44



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 22111 Mechanical engineering without any melting of metals

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	79	79	7.19	7.19	8.34	8.34	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	108	2.64	9.83	17.08	25.42	0.43	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	140	2.91	12.74	22.82	48.24	0.58	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	44	184	4.00	16.74	55.82	104.06	1.41	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	71	255	6.46	23.20	117.02	221.08	2.96	5.58	1	1	5.26	5.26	144.98	144.98	7.83	7.83	123.89	65.58
6	500	750	625	44	299	4.00	27.21	45.64	266.72	1.15	6.74	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	54.36
7	750	1,000	875	47	346	4.28	31.48	34.73	301.45	0.88	7.61	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	48.09
8	1,000	1,500	1,250	45	391	4.09	35.58	42.28	343.73	1.07	8.68	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	42.18
9	1,500	2,000	1,750	47	438	4.28	39.85	59.30	403.03	1.50	10.18	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	35.97
10	2,000	2,500	2,250	35	473	3.18	43.04	60.47	463.51	1.53	11.71	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	31.28
11	2,500	3,000	2,750	19	492	1.73	44.77	28.51	492.02	0.72	12.43	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	29.47
12	3,000	4,000	3,500	53	545	4.82	49.59	135.97	627.99	3.43	15.86	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	23.09
13	4,000	5,000	4,500	52	597	4.73	54.32	182.70	810.69	4.62	20.48	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	17.88
14	5,000	7,500	6,250	53	650	4.82	59.14	189.86	1,000.55	4.80	25.28	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	14.49
15	7,500	10,000	8,750	52	702	4.73	63.88	288.39	1,288.94	7.28	32.56	0	1	0.00	5.26	0.00	144.98	0.00	7.83	0.00	11.25
16	10,000	20,000	15,000	88	790	8.01	71.88	656.36	1,945.30	16.58	49.14	5	6	26.32	31.58	223.90	368.88	12.10	19.93	34.11	18.96
17	20,000	50,000	35,000	117	907	10.65	82.53	824.37	2,769.67	20.82	69.97	1	7	5.26	36.84	15.76	384.64	0.85	20.78	1.91	13.89
18	50,000	100,000	75,000	67	974	6.10	88.63	463.62	3,233.29	11.71	81.68	7	14	36.84	73.68	1,372.36	1,757.00	74.14	94.92	296.01	54.34
19	100,000	500,000	300,000	84	1,058	7.64	96.27	502.22	3,735.51	12.69	94.36	4	18	21.05	94.74	92.64	1,849.64	5.00	99.93	18.45	49.51
20	500,000	UP		41	1,099	3.73	100.00	223.12	3,958.63	5.64	100.00	1	19	5.26	100.00	1.31	1,850.95	0.07	100.00	0.59	46.76
				1,099				3,958.63				19				1,850.95				46.76	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 22112 As per Kode 22111 but with melting of metal

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.08	3.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.54	4.62	0.18	0.18	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	7	6.15	10.77	17.85	18.03	7.53	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	9	3.08	13.85	0.70	18.73	0.30	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	3.08	16.92	0.91	19.64	0.38	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	16	7.69	24.62	2.32	21.96	0.98	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	22	9.23	33.85	7.65	29.62	3.23	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	23	1.54	35.38	1.24	30.86	0.52	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	28	7.69	43.08	16.28	47.14	6.87	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	30	3.08	46.15	6.18	53.32	2.61	22.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	40	15.38	61.54	12.94	66.26	5.46	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	42	3.08	64.62	4.86	71.12	2.05	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	43	1.54	66.15	2.15	73.26	0.90	30.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	51	12.31	78.46	39.91	113.17	16.83	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	54	4.62	83.08	7.80	120.97	3.29	51.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	58	6.15	89.23	32.98	153.95	13.90	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	59	1.54	90.77	9.02	162.97	3.80	68.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	60	1.54	92.31	24.87	187.84	10.49	79.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	63	4.62	96.92	47.28	235.12	19.94	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	65	3.08	100.00	2.03	237.15	0.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				65					237.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2212 Enamelling and zincing plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	6.02	6.02	0.82	0.82	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	3.61	9.64	0.81	1.63	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	1.20	10.84	1.71	3.33	0.20	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	13	4.82	15.66	5.20	8.54	0.62	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	17	4.82	20.48	5.22	13.76	0.62	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	18	1.20	21.69	2.06	15.82	0.25	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	26	9.64	31.33	14.00	29.81	1.67	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	32	7.23	38.55	17.06	46.88	2.04	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	37	6.02	44.58	23.73	70.61	2.84	8.44	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	40	3.61	48.19	23.52	94.13	2.81	11.25	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	41	1.20	49.40	9.18	103.31	1.10	12.35	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	43	2.41	51.81	0.58	103.88	0.07	12.42	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	51	9.64	61.45	70.97	174.85	8.48	20.90	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	54	3.61	65.06	57.44	232.30	6.87	27.77	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	62	9.64	74.70	184.87	417.17	22.10	49.87	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	67	6.02	80.72	106.37	523.54	12.72	62.59	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	72	6.02	86.75	87.32	610.86	10.44	73.02	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	81	10.84	97.59	162.78	773.64	19.46	92.48	2	3	66.67	100.00	48.78	48.78	100.00	100.00	29.97	6.30	
19	100,000	500,000	300,000	2	83	2.41	100.00	62.88	836.52	7.52	100.00	0	3	0.00	100.00	0.00	48.78	0.00	100.00	0.00	5.83	
20	500,000	UP		0	83	0.00	100.00	0.00	836.52	0.00	100.00	0	3	0.00	100.00	0.00	48.78	0.00	100.00	0.00	5.83	
				83					836.52					3					48.78			5.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2213 Galvanisinganodising

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	7.55	7.55	15.51	15.51	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	24	1.08	8.63	0.23	15.75	0.01	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	1.08	9.71	1.96	17.71	0.10	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	33	2.16	11.87	1.81	19.52	0.09	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	43	3.60	15.47	7.86	27.37	0.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	54	3.96	19.42	9.25	36.62	0.48	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	63	3.24	22.66	8.92	45.55	0.46	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	77	5.04	27.70	25.12	70.66	1.30	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	86	3.24	30.94	22.78	93.45	1.18	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	99	4.68	35.61	37.97	131.42	1.96	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	106	2.52	38.13	25.72	157.14	1.33	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	110	1.44	39.57	5.52	162.66	0.29	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	114	1.44	41.01	23.15	185.81	1.20	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	135	7.55	48.56	105.84	291.65	5.47	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	158	8.27	56.83	175.68	467.32	9.08	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	197	14.03	70.86	383.65	850.97	19.83	43.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	226	10.43	81.29	413.20	1,264.17	21.35	65.33	1	1	14.29	14.29	14.64	14.64	2.78	2.78	3.54	1.16			
18	50,000	100,000	75,000	28	254	10.07	91.37	275.37	1,539.54	14.23	79.56	1	2	14.29	28.57	124.25	138.89	23.58	26.36	45.12	9.02			
19	100,000	500,000	300,000	19	273	6.83	98.20	300.54	1,840.08	15.53	95.09	5	7	71.43	100.00	388.06	526.95	73.64	100.00	129.12	28.64			
20	500,000	UP		5	278	1.80	100.00	95.02	1,935.10	4.91	100.00	0	7	0.00	100.00	0.00	526.95	0.00	100.00	0.00	27.23			
				278					1,935.10					7					526.95					27.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2214 Metal/Steel Furniture factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	37	37	7.07	7.07	27.25	27.25	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	40	0.57	7.65	1.11	28.36	0.02	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	50	1.91	9.56	11.02	39.38	0.25	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15	65	2.87	12.43	6.32	45.69	0.14	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	20	85	3.82	16.25	19.58	65.27	0.44	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	29	114	5.54	21.80	37.01	102.28	0.83	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	29	143	5.54	27.34	52.05	154.33	1.17	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	26	169	4.97	32.31	55.92	210.25	1.26	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	26	195	4.97	37.28	87.90	298.16	1.98	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	32	227	6.12	43.40	100.29	398.45	2.25	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	25	252	4.78	48.18	94.74	493.19	2.13	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	27	279	5.16	53.35	238.94	732.13	5.37	16.45	1	1	7.69	7.69	50.43	50.43	24.51	24.51	21.11	6.89	
13	4,000	5,000	4,500	22	301	4.21	57.55	149.97	882.10	3.37	19.82	1	2	7.69	15.38	0.97	51.40	0.47	24.98	0.65	5.83	
14	5,000	7,500	6,250	46	347	8.80	66.35	402.86	1,284.95	9.05	28.87	2	4	15.38	30.77	0.55	51.94	0.26	25.25	0.14	4.04	
15	7,500	10,000	8,750	34	381	6.50	72.85	371.81	1,656.76	8.35	37.23	0	4	0.00	30.77	0.00	51.94	0.00	25.25	0.00	3.14	
16	10,000	20,000	15,000	60	441	11.47	84.32	985.55	2,642.31	22.14	59.37	3	7	23.08	53.85	71.01	122.95	34.52	59.76	7.20	4.65	
17	20,000	50,000	35,000	49	490	9.37	93.69	1,307.45	3,949.76	29.38	88.75	3	10	23.08	76.92	2.67	125.62	1.30	61.06	0.20	3.18	
18	50,000	100,000	75,000	18	508	3.44	97.13	209.78	4,159.54	4.71	93.46	0	10	0.00	76.92	0.00	125.62	0.00	61.06	0.00	3.02	
19	100,000	500,000	300,000	14	522	2.68	99.81	289.73	4,449.27	6.51	99.97	3	13	23.08	100.00	80.11	205.73	38.94	100.00	27.65	4.62	
20	500,000	UP		1	523	0.19	100.00	1.27	4,450.54	0.03	100.00	0	13	0.00	100.00	0.00	205.73	0.00	100.00	0.00	4.62	
				523					4,450.54					13					205.73			4.62



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2215 Metal/steel mattresses manufacturing

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	6.50	6.50	19.19	19.19	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	35	0.19	6.69	6.74	25.93	0.17	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	49	2.68	9.37	9.83	35.76	0.25	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	54	0.96	10.33	29.61	65.37	0.75	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	70	3.06	13.38	18.96	84.33	0.48	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	83	2.49	15.87	19.79	104.12	0.50	2.62	1	1	20.00	20.00	475.62	475.62	33.51	33.51	2402.94	456.78			
7	750	1,000	875	14	97	2.68	18.55	37.21	141.33	0.94	3.56	0	1	0.00	20.00	0.00	475.62	0.00	33.51	0.00	336.53			
8	1,000	1,500	1,250	27	124	5.16	23.71	72.66	213.99	1.83	5.39	0	1	0.00	20.00	0.00	475.62	0.00	33.51	0.00	222.26			
9	1,500	2,000	1,750	33	157	6.31	30.02	85.77	299.76	2.16	7.55	0	1	0.00	20.00	0.00	475.62	0.00	33.51	0.00	158.67			
10	2,000	2,500	2,250	23	180	4.40	34.42	127.09	426.85	3.20	10.75	0	1	0.00	20.00	0.00	475.62	0.00	33.51	0.00	111.43			
11	2,500	3,000	2,750	20	200	3.82	38.24	109.75	536.60	2.76	13.51	1	2	20.00	40.00	4.02	479.63	0.28	33.79	3.66	89.38			
12	3,000	4,000	3,500	36	236	6.88	45.12	299.27	835.87	7.54	21.05	0	2	0.00	40.00	0.00	479.63	0.00	33.79	0.00	57.38			
13	4,000	5,000	4,500	43	279	8.22	53.35	467.19	1,303.05	11.76	32.81	0	2	0.00	40.00	0.00	479.63	0.00	33.79	0.00	36.81			
14	5,000	7,500	6,250	31	310	5.93	59.27	204.31	1,507.37	5.14	37.95	0	2	0.00	40.00	0.00	479.63	0.00	33.79	0.00	31.82			
15	7,500	10,000	8,750	39	349	7.46	66.73	363.24	1,870.61	9.15	47.10	1	3	20.00	60.00	404.65	884.28	28.51	62.30	111.40	47.27			
16	10,000	20,000	15,000	61	410	11.66	78.39	914.10	2,784.71	23.02	70.11	0	3	0.00	60.00	0.00	884.28	0.00	62.30	0.00	31.75			
17	20,000	50,000	35,000	66	476	12.62	91.01	817.68	3,602.39	20.59	90.70	0	3	0.00	60.00	0.00	884.28	0.00	62.30	0.00	24.55			
18	50,000	100,000	75,000	30	506	5.74	96.75	281.97	3,884.36	7.10	97.80	1	4	20.00	80.00	380.65	1,264.93	26.82	89.12	135.00	32.56			
19	100,000	500,000	300,000	15	521	2.87	99.62	68.82	3,953.17	1.73	99.53	1	5	20.00	100.00	154.49	1,419.42	10.88	100.00	224.51	35.91			
20	500,000	UP		2	523	0.38	100.00	18.47	3,971.64	0.47	100.00	0	5	0.00	100.00	0.00	1,419.42	0.00	100.00	0.00	35.74			
				523					3,971.64					5					1,419.42					35.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2218 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.61	4.61	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.66	5.26	0.37	0.37	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	13	3.29	8.55	3.33	3.70	0.20	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	20	4.61	13.16	3.80	7.50	0.23	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	33	8.55	21.71	16.83	24.33	1.01	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	43	6.58	28.29	16.79	41.13	1.01	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	47	2.63	30.92	14.08	55.20	0.84	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	62	9.87	40.79	61.47	116.67	3.68	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	69	4.61	45.39	51.14	167.81	3.06	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	71	1.32	46.71	9.40	177.21	0.56	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	72	0.66	47.37	9.99	187.20	0.60	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	78	3.95	51.32	63.96	251.16	3.83	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	87	5.92	57.24	109.78	360.94	6.58	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	105	11.84	69.08	171.35	532.30	10.27	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	111	3.95	73.03	145.79	678.08	8.74	40.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	117	3.95	76.97	207.20	885.28	12.41	53.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	134	11.18	88.16	379.79	1,265.07	22.76	75.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	137	1.97	90.13	331.31	1,596.37	19.85	95.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	138	0.66	90.79	1.65	1,598.02	0.10	95.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	152	9.21	100.00	70.89	1,668.92	4.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				152					1,668.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 222 Manufacture of electrical apparatus accumulators and dry bat

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	38.97	38.97	10.76	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	19.28	58.25	5.32	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	12.66	70.91	3.50	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	19.28	90.19	5.32	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	38.97	129.16	10.76	35.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	38.97	168.13	10.76	46.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	19.28	187.41	5.32	51.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	38.97	226.38	10.76	62.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	19.28	245.66	5.32	67.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	19.28	264.94	5.32	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	38.97	303.91	10.76	83.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	19.28	323.19	5.32	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	38.97	362.16	10.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	362.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13				362.16				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2221 Manufacture assembly and repair of electrical machines

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	161	161	8.97	8.97	42.10	42.10	0.53	0.53	1	1	4.76	4.76	170.96	170.96	1.16	1.16	406.07	406.07			
2	50	100	75	20	181	1.11	10.09	2.76	44.86	0.03	0.56	0	1	0.00	4.76	0.00	170.96	0.00	1.16	0.00	381.13			
3	100	200	150	50	231	2.79	12.88	16.23	61.09	0.20	0.76	1	2	4.76	9.52	199.47	370.43	1.35	2.50	1229.13	606.41			
4	200	300	250	49	280	2.73	15.61	12.87	73.95	0.16	0.92	0	2	0.00	9.52	0.00	370.43	0.00	2.50	0.00	500.91			
5	300	500	400	84	364	4.68	20.29	35.65	109.60	0.45	1.37	0	2	0.00	9.52	0.00	370.43	0.00	2.50	0.00	338.00			
6	500	750	625	74	438	4.12	24.41	49.96	159.56	0.62	1.99	0	2	0.00	9.52	0.00	370.43	0.00	2.50	0.00	232.16			
7	750	1,000	875	79	517	4.40	28.82	76.56	236.12	0.96	2.95	1	3	4.76	14.29	568.93	939.37	3.85	6.35	743.11	397.84			
8	1,000	1,500	1,250	102	619	5.69	34.50	124.93	361.05	1.56	4.51	1	4	4.76	19.05	4.15	943.52	0.03	6.38	3.32	261.33			
9	1,500	2,000	1,750	64	683	3.57	38.07	124.53	485.58	1.56	6.07	0	4	0.00	19.05	0.00	943.52	0.00	6.38	0.00	194.31			
10	2,000	2,500	2,250	100	783	5.57	43.65	184.51	670.09	2.31	8.37	4	8	19.05	38.10	6,628.83	7,572.35	44.80	51.18	3592.74	1130.05			
11	2,500	3,000	2,750	71	854	3.96	47.60	218.58	888.67	2.73	11.10	0	8	0.00	38.10	0.00	7,572.35	0.00	51.18	0.00	852.10			
12	3,000	4,000	3,500	108	962	6.02	53.62	364.60	1,253.27	4.56	15.66	0	8	0.00	38.10	0.00	7,572.35	0.00	51.18	0.00	604.21			
13	4,000	5,000	4,500	78	1,040	4.35	57.97	365.83	1,619.10	4.57	20.23	1	9	4.76	42.86	4,155.14	11,727.49	28.08	79.27	1135.82	724.32			
14	5,000	7,500	6,250	117	1,157	6.52	64.49	535.70	2,154.80	6.69	26.92	1	10	4.76	47.62	1,841.71	13,569.20	12.45	91.71	343.79	629.72			
15	7,500	10,000	8,750	82	1,239	4.57	69.06	493.49	2,648.29	6.17	33.09	0	10	0.00	47.62	0.00	13,569.20	0.00	91.71	0.00	512.38			
16	10,000	20,000	15,000	133	1,372	7.41	76.48	1,379.47	4,027.75	17.24	50.32	3	13	14.29	61.90	55.68	13,624.87	0.38	92.09	4.04	338.27			
17	20,000	50,000	35,000	158	1,530	8.81	85.28	1,478.03	5,505.79	18.47	68.79	2	15	9.52	71.43	60.42	13,685.29	0.41	92.50	4.09	248.56			
18	50,000	100,000	75,000	101	1,631	5.63	90.91	1,006.15	6,511.94	12.57	81.36	0	15	0.00	71.43	0.00	13,685.29	0.00	92.50	0.00	210.16			
19	100,000	500,000	300,000	111	1,742	6.19	97.10	1,082.24	7,594.18	13.52	94.88	4	19	19.05	90.48	1,079.98	14,765.27	7.30	99.80	99.79	194.43			
20	500,000	UP		52	1,794	2.90	100.00	409.61	8,003.79	5.12	100.00	2	21	9.52	100.00	30.01	14,795.28	0.20	100.00	7.33	184.85			
				1,794					8,003.79					21					14,795.28					184.85



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2222 Accumulator and dry battery factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	7.63	7.63	8.75	8.75	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	65	2.10	9.73	0.48	9.23	0.05	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	94	4.34	14.07	0.97	10.20	0.10	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	144	7.49	21.56	1.32	11.52	0.13	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	66	210	9.88	31.44	2.62	14.15	0.26	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	247	5.54	36.98	3.09	17.24	0.31	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	279	4.79	41.77	3.88	21.12	0.39	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	310	4.64	46.41	5.87	26.99	0.58	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	349	5.84	52.25	10.70	37.70	1.06	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	36	385	5.39	57.63	14.79	52.49	1.47	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	395	1.50	59.13	3.24	55.73	0.32	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	30	425	4.49	63.62	11.80	67.53	1.17	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	439	2.10	65.72	14.67	82.19	1.46	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	30	469	4.49	70.21	30.03	112.22	2.98	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	483	2.10	72.31	19.96	132.19	1.98	13.13	1	1	33.33	33.33	33.67	33.67	31.38	31.38	168.67	25.47			
16	10,000	20,000	15,000	47	530	7.04	79.34	134.63	266.82	13.37	26.50	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	12.62			
17	20,000	50,000	35,000	45	575	6.74	86.08	209.69	476.50	20.82	47.32	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	7.07			
18	50,000	100,000	75,000	19	594	2.84	88.92	173.59	650.09	17.24	64.56	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	5.18			
19	100,000	500,000	300,000	53	647	7.93	96.86	291.72	941.81	28.97	93.53	0	1	0.00	33.33	0.00	33.67	0.00	31.38	0.00	3.57			
20	500,000	UP		21	668	3.14	100.00	65.20	1,007.01	6.47	100.00	2	3	66.67	100.00	73.63	107.30	68.62	100.00	112.93	10.65			
				668					1,007.01					3					107.30					10.65



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2223 Manufacture of measuring equipment photographic apparatus

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	17	17	9.94	9.94	11.20	11.20	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	18	0.58	10.53	15.96	27.16	1.56	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	19	0.58	11.11	21.12	48.28	2.06	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	26	4.09	15.20	2.04	50.32	0.20	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	36	5.85	21.05	4.20	54.52	0.41	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	47	6.43	27.49	5.49	60.01	0.54	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	56	5.26	32.75	6.99	67.00	0.68	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	62	3.51	36.26	7.03	74.03	0.69	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	69	4.09	40.35	13.33	87.36	1.30	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	70	0.58	40.94	2.30	89.66	0.22	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	76	3.51	44.44	14.25	103.90	1.39	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	87	6.43	50.88	53.74	157.64	5.25	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	91	2.34	53.22	22.07	179.72	2.15	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	103	7.02	60.23	51.54	231.26	5.03	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	114	6.43	66.67	94.31	325.56	9.21	31.78	1	1	100.00	100.00	33.32	33.32	100.00	100.00	35.33	10.23	
16	10,000	20,000	15,000	10	124	5.85	72.51	92.83	418.39	9.06	40.84	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	7.96	
17	20,000	50,000	35,000	14	138	8.19	80.70	269.15	687.54	26.27	67.11	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	4.85	
18	50,000	100,000	75,000	7	145	4.09	84.80	117.68	805.22	11.49	78.60	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	4.14	
19	100,000	500,000	300,000	7	152	4.09	88.89	151.41	956.62	14.78	93.37	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	3.48	
20	500,000	UP		19	171	11.11	100.00	67.88	1,024.50	6.63	100.00	0	1	0.00	100.00	0.00	33.32	0.00	100.00	0.00	3.25	
				171					1,024.50					1					33.32			3.25



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2228 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	20.72	20.72	2.07	2.07	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	25	1.80	22.52	0.39	2.46	0.07	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	33	7.21	29.73	3.04	5.50	0.57	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	36	2.70	32.43	1.17	6.67	0.22	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	41	4.50	36.94	4.60	11.27	0.87	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	44	2.70	39.64	2.31	13.58	0.44	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	49	4.50	44.14	6.94	20.52	1.31	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	54	4.50	48.65	10.85	31.37	2.04	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	58	3.60	52.25	9.02	40.39	1.70	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	62	3.60	55.86	12.81	53.20	2.41	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	68	5.41	61.26	22.07	75.27	4.16	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	70	1.80	63.06	8.68	83.95	1.63	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	72	1.80	64.86	12.90	96.85	2.43	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	79	6.31	71.17	60.85	157.70	11.46	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	83	3.60	74.77	57.21	214.91	10.77	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	90	6.31	81.08	140.63	355.54	26.48	66.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	98	7.21	88.29	121.58	477.11	22.89	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	99	0.90	89.19	0.02	477.14	0.00	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	100	0.90	90.09	0.04	477.18	0.01	89.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	111	9.91	100.00	53.86	531.04	10.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				111					531.04					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 223 Cable and wire factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.57	0.57	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	0.50	1.07	0.50	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	0.36	1.43	0.36	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	15.00	30.00	1.72	3.16	1.72	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	5.00	35.00	1.22	4.37	1.21	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	10	15.00	50.00	4.46	8.83	4.44	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	5.00	55.00	2.86	11.69	2.85	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	14	15.00	70.00	9.41	21.10	9.38	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	5.00	75.00	4.87	25.97	4.86	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	5.00	80.00	7.97	33.94	7.94	33.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	5.00	85.00	7.19	41.13	7.16	40.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	5.00	90.00	5.88	47.01	5.86	46.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	5.00	95.00	23.60	70.61	23.52	70.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	20	5.00	100.00	29.74	100.35	29.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	100.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					100.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2231 Wire factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.01	2.01	0.63	0.63	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.34	2.35	0.00	0.62	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	13	2.01	4.36	15.78	15.16	0.89	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	15	0.67	5.03	0.45	15.61	0.03	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	19	1.34	6.38	1.46	17.07	0.08	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	25	2.01	8.39	5.24	22.31	0.30	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	31	2.01	10.40	5.95	28.25	0.34	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	42	3.69	14.09	9.50	37.75	0.54	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	47	1.68	15.77	5.89	43.64	0.33	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	58	3.69	19.46	15.83	59.48	0.90	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	67	3.02	22.48	25.57	85.05	1.45	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	87	6.71	29.19	34.69	119.75	1.96	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	94	2.35	31.54	21.69	141.44	1.23	8.00	1	1	50.00	50.00	28.16	28.16	100.00	100.00	129.87	19.91			
14	5,000	7,500	6,250	17	111	5.70	37.25	59.81	201.24	3.38	11.38	0	1	0.00	50.00	0.00	28.16	0.00	100.00	0.00	14.00			
15	7,500	10,000	8,750	21	132	7.05	44.30	82.40	283.64	4.66	16.04	0	1	0.00	50.00	0.00	28.16	0.00	100.00	0.00	9.93			
16	10,000	20,000	15,000	24	156	8.05	52.35	235.18	518.82	13.30	29.34	0	1	0.00	50.00	0.00	28.16	0.00	100.00	0.00	5.43			
17	20,000	50,000	35,000	53	209	17.79	70.13	491.77	1,010.59	27.81	57.16	0	1	0.00	50.00	0.00	28.16	0.00	100.00	0.00	2.79			
18	50,000	100,000	75,000	21	230	7.05	77.18	101.07	1,111.66	5.72	62.88	1	2	50.00	100.00	0.00	28.16	0.00	100.00	0.00	2.53			
19	100,000	500,000	300,000	41	271	13.76	90.94	195.55	1,307.21	11.06	73.94	0	2	0.00	100.00	0.00	28.16	0.00	100.00	0.00	2.15			
20	500,000	UP		27	298	9.06	100.00	460.83	1,768.04	26.06	100.00	0	2	0.00	100.00	0.00	28.16	0.00	100.00	0.00	1.59			
				298					1,768.04					2					28.16					1.59



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2232 Cable factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	4.57	4.57	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	18	0.27	4.84	7.87	7.90	0.34	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	21	0.81	5.65	0.65	8.55	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	23	0.54	6.18	0.50	9.05	0.02	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	26	0.81	6.99	1.96	11.02	0.09	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	36	2.69	9.68	3.80	14.81	0.17	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	39	0.81	10.48	1.09	15.90	0.05	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	43	1.08	11.56	4.96	20.86	0.22	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	52	2.42	13.98	14.46	35.33	0.63	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	60	2.15	16.13	14.33	49.66	0.63	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	66	1.61	17.74	9.81	59.47	0.43	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	70	1.08	18.82	15.52	74.99	0.68	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	81	2.96	21.77	51.60	126.60	2.26	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	90	2.42	24.19	86.17	212.77	3.77	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	107	4.57	28.76	189.64	402.41	8.30	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	147	10.75	39.52	407.83	810.24	17.84	35.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	58	205	15.59	55.11	506.66	1,316.90	22.17	57.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	59	264	15.86	70.97	338.95	1,655.85	14.83	72.45	1	1	11.11	11.11	33.25	33.25	14.27	14.27	9.81	2.01			
19	100,000	500,000	300,000	80	344	21.51	92.47	429.48	2,085.34	18.79	91.24	8	9	88.89	100.00	199.85	233.11	85.73	100.00	46.53	11.18			
20	500,000	UP		28	372	7.53	100.00	200.11	2,285.44	8.76	100.00	0	9	0.00	100.00	0.00	233.11	0.00	100.00	0.00	10.20			
				372					2,285.44					9					233.11					10.20



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2233 Nailsscrewsbolts and nuts factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.41	4.41	2.02	2.02	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	0.88	5.29	5.60	7.62	0.45	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	1.32	6.61	2.67	10.28	0.21	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	20	2.20	8.81	1.47	11.75	0.12	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	31	4.85	13.66	3.67	15.42	0.30	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	40	3.96	17.62	4.91	20.34	0.40	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	49	3.96	21.59	9.10	29.44	0.73	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	60	4.85	26.43	11.77	41.21	0.95	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	68	3.52	29.96	11.42	52.62	0.92	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	74	2.64	32.60	10.77	63.39	0.87	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	88	6.17	38.77	32.56	95.95	2.62	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	97	3.96	42.73	28.34	124.29	2.28	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	106	3.96	46.70	34.07	158.36	2.74	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	117	4.85	51.54	66.58	224.94	5.35	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	123	2.64	54.19	42.57	267.51	3.42	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	157	14.98	69.16	310.24	577.75	24.95	46.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	196	17.18	86.34	429.12	1,006.87	34.51	80.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	214	7.93	94.27	110.21	1,117.08	8.86	89.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	227	5.73	100.00	126.42	1,243.50	10.17	100.00	8	8	100.00	100.00	369.51	369.51	100.00	100.00	292.29	29.72			
20	500,000	UP		0	227	0.00	100.00	0.00	1,243.50	0.00	100.00	0	0	0.00	100.00	0.00	369.51	0.00	100.00	0.00	29.72			
				227					1,243.50					8					369.51					29.72



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2238 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	39.85	39.85	0.53	0.53	0.16	0.16	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	64	8.27	48.12	7.63	8.16	2.28	2.44	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	66	1.50	49.62	0.27	8.43	0.08	2.52	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	67	0.75	50.38	0.51	8.94	0.15	2.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	68	0.75	51.13	0.75	9.69	0.22	2.89	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	69	0.75	51.88	0.47	10.16	0.14	3.03	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	70	0.75	52.63	1.55	11.71	0.46	3.49	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	77	5.26	57.89	16.59	28.30	4.95	8.45	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	82	3.76	61.65	4.00	32.29	1.19	9.64	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	84	1.50	63.16	0.23	32.53	0.07	9.71	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	86	1.50	64.66	8.77	41.30	2.62	12.33	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	90	3.01	67.67	3.76	45.05	1.12	13.45	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	92	1.50	69.17	4.73	49.79	1.41	14.86	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	93	0.75	69.92	0.11	49.90	0.03	14.89	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	96	2.26	72.18	17.47	67.36	5.21	20.11	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	113	12.78	84.96	107.36	174.73	32.04	52.15	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	115	1.50	86.47	0.21	174.94	0.06	52.21	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	117	1.50	87.97	18.44	193.38	5.51	57.72	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	131	10.53	98.50	87.57	280.95	26.14	83.85	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	133	1.50	100.00	54.10	335.04	16.15	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				133					335.04					1					0.00					0.00



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

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 224 Vehicle railway carriages and locomotives aircraft ship cons

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2241 Vehicle construction plants including bicycle and becak

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	28	28	10.45	10.45	14.90	14.90	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	31	1.12	11.57	16.97	31.87	1.37	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	41	3.73	15.30	64.07	95.94	5.17	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	46	1.87	17.16	0.90	96.84	0.07	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	51	1.87	19.03	15.99	112.83	1.29	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	55	1.49	20.52	2.24	115.07	0.18	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	68	4.85	25.37	9.26	124.32	0.75	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	76	2.99	28.36	5.65	129.98	0.46	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	81	1.87	30.22	3.52	133.50	0.28	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	90	3.36	33.58	21.35	154.85	1.72	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	99	3.36	36.94	22.26	177.11	1.80	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	104	1.87	38.81	18.13	195.24	1.46	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	113	3.36	42.16	22.77	218.01	1.84	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	129	5.97	48.13	55.17	273.18	4.45	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	141	4.48	52.61	75.77	348.95	6.12	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	174	12.31	64.93	248.27	597.22	20.04	48.21	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	202	10.45	75.37	164.83	762.05	13.31	61.52	1	2	10.00	20.00	26.73	26.73	22.13	22.13	16.21	3.51			
18	50,000	100,000	75,000	20	222	7.46	82.84	273.21	1,035.26	22.06	83.58	1	3	10.00	30.00	0.00	26.73	0.00	22.13	0.00	2.58			
19	100,000	500,000	300,000	43	265	16.04	98.88	172.26	1,207.52	13.91	97.49	7	10	70.00	100.00	94.07	120.79	77.87	100.00	54.61	10.00			
20	500,000	UP		3	268	1.12	100.00	31.14	1,238.66	2.51	100.00	0	10	0.00	100.00	0.00	120.79	0.00	100.00	0.00	9.75			
				268					1,238.66					10					120.79					9.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2242 Construction of railway carriages and locomotives

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	5.56	22.22	1.19	1.19	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	5.56	27.78	3.65	4.83	2.82	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	5.56	33.33	4.45	9.28	3.45	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	5.56	38.89	0.00	9.28	0.00	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	5.56	44.44	9.75	19.03	7.55	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	5.56	50.00	5.62	24.66	4.35	19.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	5.56	55.56	0.11	24.77	0.09	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	5.56	61.11	1.65	26.41	1.28	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	5.56	66.67	0.10	26.51	0.08	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	5.56	72.22	20.94	47.45	16.21	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	5.56	77.78	13.66	61.12	10.58	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	5.56	83.33	1.71	62.82	1.32	48.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	5.56	88.89	10.09	72.92	7.81	56.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.56	94.44	68.28	141.20	52.85	109.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	5.56	100.00	12.01	129.19	9.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	129.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					129.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2243 Aircraft construction plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	5.00	25.00	0.13	0.13	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	5.00	30.00	0.22	0.35	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	5.00	35.00	0.41	0.76	0.54	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	5.00	40.00	0.51	1.27	0.67	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	5.00	45.00	0.46	1.73	0.59	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	5.00	50.00	0.71	2.44	0.93	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	5.00	55.00	1.32	3.76	1.72	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	5.00	60.00	1.44	5.21	1.88	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	5.00	65.00	14.44	19.65	18.82	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	5.00	70.00	2.67	22.32	3.48	29.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	5.00	75.00	14.44	36.76	18.82	47.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	5.00	80.00	2.91	39.67	3.80	51.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	5.00	85.00	14.44	54.11	18.82	70.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	5.00	90.00	4.30	58.41	5.60	76.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	5.00	95.00	14.44	72.85	18.82	94.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	5.00	100.00	3.89	76.74	5.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	76.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					76.74					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2244 Ship constructionnaval shipyards

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.50	5.50	0.18	0.18	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	0.34	5.84	0.16	0.34	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	28	3.78	9.62	5.69	6.03	0.31	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	35	2.41	12.03	23.76	29.79	1.28	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	48	4.47	16.49	5.86	35.65	0.32	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	52	1.37	17.87	3.21	38.86	0.17	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	65	4.47	22.34	8.30	47.17	0.45	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	78	4.47	26.80	17.22	64.38	0.93	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	87	3.09	29.90	14.43	78.81	0.78	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	95	2.75	32.65	20.69	99.50	1.11	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	100	1.72	34.36	17.70	117.20	0.95	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	116	5.50	39.86	42.89	160.09	2.31	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	125	3.09	42.96	34.34	194.43	1.85	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	142	5.84	48.80	97.79	292.22	5.26	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	158	5.50	54.30	85.05	377.27	4.57	20.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	180	7.56	61.86	324.98	702.25	17.47	37.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	207	9.28	71.13	325.95	1,028.20	17.52	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	32	239	11.00	82.13	510.36	1,538.55	27.43	82.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	40	279	13.75	95.88	304.75	1,843.30	16.38	99.07	4	4	40.00	40.00	49.40	49.40	54.04	54.04	16.21	2.68			
20	500,000	UP		12	291	4.12	100.00	17.31	1,860.61	0.93	100.00	6	10	60.00	100.00	42.01	91.41	45.96	100.00	242.75	4.91			
				291					1,860.61					10					91.41					4.91



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2245 Vehicle assembling plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	96	96	9.69	9.69	10.08	10.08	0.47	0.47	1	1	3.13	3.13	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	107	1.11	10.80	6.60	16.68	0.31	0.77	1	2	3.13	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	111	0.40	11.20	0.43	17.11	0.02	0.79	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	127	1.61	12.82	24.54	41.65	1.13	1.92	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	142	1.51	14.33	2.99	44.64	0.14	2.06	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	170	2.83	17.15	5.68	50.32	0.26	2.33	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	195	2.52	19.68	11.18	61.50	0.52	2.84	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	224	2.93	22.60	15.23	76.73	0.70	3.55	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	246	2.22	24.82	22.19	98.92	1.03	4.57	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	264	1.82	26.64	8.34	107.27	0.39	4.96	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	280	1.61	28.25	12.78	120.05	0.59	5.55	0	2	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	307	2.72	30.98	21.18	141.23	0.98	6.53	1	3	3.13	9.38	136.53	136.53	15.85	15.85	644.65	96.67			
13	4,000	5,000	4,500	21	328	2.12	33.10	59.95	201.18	2.77	9.30	0	3	0.00	9.38	0.00	136.53	0.00	15.85	0.00	67.86			
14	5,000	7,500	6,250	49	377	4.94	38.04	126.96	328.14	5.87	15.16	0	3	0.00	9.38	0.00	136.53	0.00	15.85	0.00	41.61			
15	7,500	10,000	8,750	20	397	2.02	40.06	103.02	431.16	4.76	19.93	0	3	0.00	9.38	0.00	136.53	0.00	15.85	0.00	31.67			
16	10,000	20,000	15,000	42	439	4.24	44.30	179.21	610.37	8.28	28.21	0	3	0.00	9.38	0.00	136.53	0.00	15.85	0.00	22.37			
17	20,000	50,000	35,000	58	497	5.85	50.15	392.16	1,002.53	18.12	46.33	1	4	3.13	12.50	171.69	308.22	19.93	35.78	43.78	30.74			
18	50,000	100,000	75,000	48	545	4.84	54.99	272.16	1,274.69	12.58	58.91	8	12	25.00	37.50	1.91	310.13	0.22	36.01	0.70	24.33			
19	100,000	500,000	300,000	159	704	16.04	71.04	690.77	583.92	31.92	26.98	10	22	31.25	68.75	68.55	378.68	7.96	43.97	9.92	64.85			
20	500,000	UP		287	991	28.96	100.00	1,579.99	2,163.91	73.02	100.00	10	32	31.25	100.00	482.63	861.31	56.03	100.00	30.55	39.80			
				991					2,163.91					32					861.31					39.80



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2248 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	9.26	9.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.85	11.11	0.08	0.08	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	10	7.41	18.52	0.98	1.07	0.43	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	12	3.70	22.22	0.75	1.81	0.33	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	15	5.56	27.78	0.73	2.55	0.32	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	19	7.41	35.19	3.29	5.83	1.44	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	22	5.56	40.74	3.25	9.09	1.42	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	25	5.56	46.30	3.43	12.52	1.50	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	27	3.70	50.00	3.67	16.19	1.61	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	29	3.70	53.70	6.24	22.42	2.73	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	1.85	55.56	4.74	27.17	2.07	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	32	3.70	59.26	7.63	34.79	3.34	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	37	9.26	68.52	28.93	63.72	12.66	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	43	11.11	79.63	38.49	102.22	16.84	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	44	1.85	81.48	12.12	114.33	5.30	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	51	12.96	94.44	46.32	160.65	20.26	70.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	53	3.70	98.15	37.71	198.36	16.50	86.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	54	1.85	100.00	30.22	228.58	13.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	228.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	54	0.00	100.00	0.00	228.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				54				228.58		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 225 Manufacture and or assembly of telecommunication or computer

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.49	1.49	7.18	7.18	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.49	2.99	0.03	7.21	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.49	4.48	0.06	7.26	0.01	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.49	5.97	0.01	7.27	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.49	7.46	1.11	8.38	0.13	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.49	8.96	0.06	8.44	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	8	2.99	11.94	0.07	8.51	0.01	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	1.49	13.43	0.07	8.59	0.01	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	12	4.48	17.91	2.50	11.09	0.29	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.49	19.40	0.13	11.22	0.01	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.49	20.90	0.05	11.27	0.01	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.49	22.39	0.44	11.70	0.05	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	1.49	23.88	0.64	12.34	0.07	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	1.49	25.37	0.09	12.43	0.01	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	22	7.46	32.84	19.45	31.88	2.23	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	26	5.97	38.81	33.35	65.23	3.82	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	28	2.99	41.79	131.33	196.56	15.06	22.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	34	8.96	50.75	673.40	869.96	77.21	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		33	67	49.25	100.00	2.19	872.15	0.25	100.00	7	7	100.00	100.00	25.01	25.01	100.00	100.00	1143.51	2.87			
				67					872.15					7					25.01					2.87



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2251 Manufacture and or assembly of telecommunication apparatus

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	140	140	19.91	19.91	126.85	126.85	9.76	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	163	3.27	23.19	70.41	197.26	5.42	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	172	1.28	24.47	46.59	243.85	3.59	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	58	230	8.25	32.72	6.88	250.73	0.53	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	285	515	40.54	73.26	47.67	298.40	3.67	22.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	49	564	6.97	80.23	18.61	317.01	1.43	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	571	1.00	81.22	7.83	324.84	0.60	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	580	1.28	82.50	15.83	340.68	1.22	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	591	1.56	84.07	12.80	353.48	0.99	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	594	0.43	84.50	4.89	358.37	0.38	27.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	596	0.28	84.78	5.66	364.03	0.44	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	603	1.00	85.78	20.91	384.94	1.61	29.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	609	0.85	86.63	27.36	412.30	2.11	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	623	1.99	88.62	93.55	505.85	7.20	38.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	629	0.85	89.47	43.11	548.96	3.32	42.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	639	1.42	90.90	107.62	656.58	8.28	50.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	662	3.27	94.17	233.27	889.86	17.95	68.49	1	1	33.33	33.33	15.36	15.36	25.00	25.00	6.59	1.73			
18	50,000	100,000	75,000	9	671	1.28	95.45	160.10	1,049.96	12.32	80.81	1	2	33.33	66.67	30.73	46.09	50.00	75.00	19.19	4.39			
19	100,000	500,000	300,000	16	687	2.28	97.72	148.03	1,198.00	11.39	92.20	1	3	33.33	100.00	15.36	61.45	25.00	100.00	10.38	5.13			
20	500,000	UP		16	703	2.28	100.00	101.34	1,299.33	7.80	100.00	0	3	0.00	100.00	0.00	61.45	0.00	100.00	0.00	4.73			
				703					1,299.33					3					61.45					4.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2252 Manufacture and or assembly of computer apparatus

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	7.25	7.25	6.08	6.08	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.45	8.70	0.13	6.21	0.02	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.45	10.14	0.28	6.49	0.05	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.45	11.59	0.29	6.78	0.05	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.45	13.04	0.61	7.39	0.11	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	12	4.35	17.39	3.47	10.86	0.61	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	14	2.90	20.29	2.29	13.15	0.40	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	20	8.70	28.99	11.96	25.12	2.09	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	1.45	30.43	3.82	28.94	0.67	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	1.45	31.88	3.82	32.76	0.67	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	25	4.35	36.23	13.34	46.10	2.33	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	27	2.90	39.13	5.73	51.83	1.00	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	33	8.70	47.83	40.79	92.62	7.12	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	37	5.80	53.62	21.46	114.08	3.75	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	40	4.35	57.97	46.83	160.91	8.18	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	51	15.94	73.91	152.88	313.79	26.69	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	62	15.94	89.86	120.20	433.98	20.99	75.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	63	1.45	91.30	38.06	472.04	6.65	82.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	69	8.70	100.00	100.64	572.68	17.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	69	0.00	100.00	0.00	572.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				69					572.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2253 Manufacture of Integrated (IC) from Chips

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	10.71	10.71	3.94	3.94	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.79	12.50	31.38	35.33	5.57	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.79	14.29	0.70	36.02	0.12	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.79	16.07	0.69	36.71	0.12	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.79	17.86	0.35	37.06	0.06	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.79	19.64	1.21	38.27	0.21	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.79	21.43	1.57	39.85	0.28	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	1.79	23.21	2.38	42.23	0.42	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.79	25.00	3.64	45.86	0.65	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.79	26.79	3.40	49.26	0.60	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.79	28.57	0.00	49.26	0.00	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	1.79	30.36	10.54	59.80	1.87	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	21	7.14	37.50	19.50	79.29	3.46	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	24	5.36	42.86	22.18	101.47	3.94	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	1.79	44.64	3.93	97.54	0.70	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	26	1.79	46.43	0.50	98.04	0.09	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	35	16.07	62.50	131.44	229.48	23.34	40.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	43	14.29	76.79	97.79	327.26	17.37	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	45	3.57	80.36	22.86	350.13	4.06	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	56	19.64	100.00	212.94	563.07	37.82	100.00	2	2	100.00	100.00	48.58	48.58	100.00	100.00	22.81	8.63			
				56					563.07					2					48.58					8.63



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 226 Radio and television receiver factories and or assembling pl

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.98	0.98	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	1.20	2.18	1.33	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	1.03	3.20	1.13	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.00	20.00	1.58	4.78	1.74	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.00	25.00	2.40	7.18	2.65	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.00	30.00	3.71	10.89	4.10	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.00	35.00	0.34	11.22	0.37	12.40	1	1	50.00	50.00	147.83	147.83	24.82	24.82	43982.18	1317.32	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.00	40.00	0.23	11.45	0.25	12.65	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1291.37	0.00		
10	2,000	2,500	2,250	1	9	5.00	45.00	0.30	11.75	0.33	12.98	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1258.47	0.00		
11	2,500	3,000	2,750	1	10	5.00	50.00	0.43	12.18	0.48	13.46	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1213.80	0.00		
12	3,000	4,000	3,500	1	11	5.00	55.00	0.57	12.75	0.63	14.09	0	1	0.00	50.00	0.00	147.83	0.00	24.82	0.00	1159.21	0.00		
13	4,000	5,000	4,500	1	12	5.00	60.00	1.34	14.09	1.48	15.58	1	2	50.00	100.00	447.79	595.61	75.18	100.00	33369.43	4225.94	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.00	65.00	0.00	14.09	0.00	15.58	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	4225.94	0.00		
15	7,500	10,000	8,750	1	14	5.00	70.00	29.65	43.75	32.77	48.35	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1361.50	0.00		
16	10,000	20,000	15,000	1	15	5.00	75.00	0.00	43.75	0.00	48.35	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1361.50	0.00		
17	20,000	50,000	35,000	1	16	5.00	80.00	4.77	48.52	5.28	53.62	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1227.54	0.00		
18	50,000	100,000	75,000	1	17	5.00	85.00	3.60	52.12	3.98	57.60	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	1142.75	0.00		
19	100,000	500,000	300,000	2	19	10.00	95.00	36.73	88.85	40.59	98.19	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	670.39	0.00		
20	500,000	UP		1	20	5.00	100.00	1.64	90.49	1.81	100.00	0	2	0.00	100.00	0.00	595.61	0.00	100.00	0.00	658.24	0.00		
				20					90.49					2					595.61					658.24



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2261 Radio and television receiver factoriesaudio video recorder

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	10.26	10.26	1.02	1.02	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	55	111	10.07	20.33	4.80	5.82	0.32	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	149	6.96	27.29	5.81	11.63	0.38	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	171	4.03	31.32	5.48	17.12	0.36	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	64	235	11.72	43.04	27.69	44.81	1.82	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	44	279	8.06	51.10	16.71	61.52	1.10	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	26	305	4.76	55.86	14.94	76.45	0.98	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	328	4.21	60.07	16.76	93.21	1.10	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	346	3.30	63.37	24.02	117.23	1.58	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	364	3.30	66.67	25.19	142.42	1.66	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	377	2.38	69.05	28.00	170.42	1.84	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	391	2.56	71.61	33.62	204.04	2.21	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	406	2.75	74.36	31.48	235.52	2.07	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	421	2.75	77.11	50.36	285.88	3.31	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	431	1.83	78.94	48.46	334.34	3.18	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	466	6.41	85.35	336.47	670.81	22.11	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	490	4.40	89.74	193.39	864.20	12.71	56.79	1	1	33.33	33.33	21.89	21.89	0.22	0.22	11.32	2.53			
18	50,000	100,000	75,000	14	504	2.56	92.31	211.41	1,075.61	13.89	70.68	1	2	33.33	66.67	1,478.13	1,500.03	15.07	15.30	699.19	139.46			
19	100,000	500,000	300,000	26	530	4.76	97.07	223.49	1,299.10	14.69	85.37	0	2	0.00	66.67	0.00	1,500.03	0.00	15.30	0.00	115.47			
20	500,000	UP		16	546	2.93	100.00	222.66	1,521.76	14.63	100.00	1	3	33.33	100.00	8,305.62	9,805.65	84.70	100.00	3730.14	644.36			
				546					1,521.76					3					9,805.65					644.36



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2262 Factories of parts for radio &TV receiversaudio or players

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	2.63	2.63	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	8	4.39	7.02	6.29	6.29	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	12	3.51	10.53	1.41	7.70	0.15	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.88	11.40	0.46	8.17	0.05	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	18	4.39	15.79	2.48	10.65	0.27	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	22	3.51	19.30	3.82	14.47	0.41	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	29	6.14	25.44	10.24	24.71	1.11	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	36	6.14	31.58	13.01	37.72	1.41	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	40	3.51	35.09	10.70	48.42	1.16	5.26	1	1	9.09	9.09	1,547.44	1,547.44	2.64	2.64	14459.71	3195.86	
10	2,000	2,500	2,250	4	44	3.51	38.60	27.79	76.21	3.02	8.27	0	1	0.00	9.09	0.00	1,547.44	0.00	2.64	0.00	2030.43	
11	2,500	3,000	2,750	1	45	0.88	39.47	0.68	76.89	0.07	8.35	0	1	0.00	9.09	0.00	1,547.44	0.00	2.64	0.00	2012.44	
12	3,000	4,000	3,500	8	53	7.02	46.49	16.74	93.63	1.82	10.16	2	3	18.18	27.27	2,661.09	4,208.52	4.54	7.18	15899.13	4494.82	
13	4,000	5,000	4,500	6	59	5.26	51.75	53.98	147.61	5.86	16.02	1	4	9.09	36.36	4,096.01	8,304.53	6.99	14.17	7588.22	5626.03	
14	5,000	7,500	6,250	5	64	4.39	56.14	26.46	174.07	2.87	18.89	0	4	0.00	36.36	0.00	8,304.53	0.00	14.17	0.00	4770.74	
15	7,500	10,000	8,750	5	69	4.39	60.53	21.79	195.86	2.37	21.26	0	4	0.00	36.36	0.00	8,304.53	0.00	14.17	0.00	4239.95	
16	10,000	20,000	15,000	13	82	11.40	71.93	120.52	316.39	13.08	34.34	3	7	27.27	63.64	15,891.94	24,196.47	27.12	41.30	13185.73	7647.73	
17	20,000	50,000	35,000	11	93	9.65	81.58	171.31	487.70	18.59	52.94	3	10	27.27	90.91	34,384.84	58,581.32	58.69	99.98	20071.65	12011.80	
18	50,000	100,000	75,000	11	104	9.65	91.23	210.01	697.71	22.80	75.73	1	11	9.09	100.00	9.93	58,591.25	0.02	100.00	4.73	8397.70	
19	100,000	500,000	300,000	7	111	6.14	97.37	182.21	879.92	19.78	95.51	0	11	0.00	100.00	0.00	58,591.25	0.00	100.00	0.00	6658.73	
20	500,000	UP		3	114	2.63	100.00	41.36	921.27	4.49	100.00	0	11	0.00	100.00	0.00	58,591.25	0.00	100.00	0.00	6359.82	
				114					921.27					11					58,591.25			6359.82



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 227 Light bulb factories manufacture of electronic tubes

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	124	124	38.15	38.15	29.54	29.54	4.42	4.42	2	2	66.67	66.67	642.25	642.25	45.78	45.78	2174.33	2174.33			
2	50	100	75	7	131	2.15	40.31	0.68	30.21	0.10	4.53	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	2125.66			
3	100	200	150	1	132	0.31	40.62	0.34	30.55	0.05	4.58	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	2102.32			
4	200	300	250	4	136	1.23	41.85	1.85	32.40	0.28	4.85	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	1982.30			
5	300	500	400	7	143	2.15	44.00	4.57	36.97	0.68	5.54	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	1737.12			
6	500	750	625	10	153	3.08	47.08	4.99	41.96	0.75	6.28	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	1530.52			
7	750	1,000	875	10	163	3.08	50.15	6.30	48.26	0.94	7.23	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	1330.79			
8	1,000	1,500	1,250	11	174	3.38	53.54	11.28	59.54	1.69	8.92	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	1078.60			
9	1,500	2,000	1,750	70	244	21.54	75.08	66.71	126.25	9.99	18.91	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	508.70			
10	2,000	2,500	2,250	12	256	3.69	78.77	13.04	139.29	1.95	20.86	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	461.09			
11	2,500	3,000	2,750	3	259	0.92	79.69	7.40	146.69	1.11	21.97	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	437.84			
12	3,000	4,000	3,500	7	266	2.15	81.85	15.56	162.25	2.33	24.30	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	395.85			
13	4,000	5,000	4,500	3	269	0.92	82.77	16.47	178.72	2.47	26.77	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	359.36			
14	5,000	7,500	6,250	8	277	2.46	85.23	48.86	227.58	7.32	34.08	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	282.21			
15	7,500	10,000	8,750	3	280	0.92	86.15	11.14	238.71	1.67	35.75	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	269.05			
16	10,000	20,000	15,000	15	295	4.62	90.77	166.00	404.71	24.86	60.61	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	158.69			
17	20,000	50,000	35,000	15	310	4.62	95.38	160.53	565.24	24.04	84.65	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	113.62			
18	50,000	100,000	75,000	6	316	1.85	97.23	20.82	586.06	3.12	87.77	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	109.59			
19	100,000	500,000	300,000	5	321	1.54	98.77	22.62	608.67	3.39	91.16	0	2	0.00	66.67	0.00	642.25	0.00	45.78	0.00	105.52			
20	500,000	UP		4	325	1.23	100.00	59.03	667.71	8.84	100.00	1	3	33.33	100.00	760.62	1,402.87	54.22	100.00	1288.47	210.10			
				325					667.71					3					1,402.87					210.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 228 Watches and clocks and their component parts factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	0.41	0.41	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	0.40	0.81	0.57	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	0.44	1.25	0.63	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	1.31	2.56	1.88	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	0.92	3.48	1.33	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	1.72	5.20	2.48	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	0.00	5.20	0.00	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	3.68	8.88	5.29	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	7.13	16.01	10.27	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.56	61.11	3.70	19.71	5.32	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.56	66.67	11.56	31.27	16.64	45.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.56	72.22	3.00	34.27	4.33	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	15	11.11	83.33	3.00	37.28	4.33	53.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.56	88.89	11.99	49.27	17.26	70.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	5.56	94.44	7.39	56.66	10.64	81.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	5.56	100.00	12.81	69.47	18.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	69.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					69.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 229 Metal jewellery and precious metal goods factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	19.05	19.05	0.09	0.09	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	13	1.59	20.63	0.18	0.27	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	1.59	22.22	0.26	0.53	0.15	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	1.59	23.81	0.35	0.88	0.20	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	16	1.59	25.40	0.24	1.12	0.14	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	19	4.76	30.16	1.33	2.45	0.77	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	23	6.35	36.51	3.52	5.97	2.03	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	26	4.76	41.27	4.34	10.32	2.51	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	27	1.59	42.86	1.28	11.60	0.74	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	1.59	44.44	0.04	11.64	0.02	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	32	6.35	50.79	2.94	14.58	1.70	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	34	3.17	53.97	4.40	18.97	2.54	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	42	12.70	66.67	14.34	33.31	8.27	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	47	7.94	74.60	4.13	37.45	2.38	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	50	4.76	79.37	6.55	43.99	3.78	25.38	1	1	100.00	100.00	1.24	1.24	100.00	100.00	18.87	2.81	
16	10,000	20,000	15,000	5	55	7.94	87.30	52.77	96.76	30.44	55.82	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	1.28	
17	20,000	50,000	35,000	1	56	1.59	88.89	12.84	109.60	7.41	63.23	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	1.13	
18	50,000	100,000	75,000	6	62	9.52	98.41	44.22	153.82	25.51	88.74	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.80	
19	100,000	500,000	300,000	1	63	1.59	100.00	19.52	173.33	11.26	100.00	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.71	
20	500,000	UP		0	63	0.00	100.00	0.00	173.33	0.00	100.00	0	1	0.00	100.00	0.00	1.24	0.00	100.00	0.00	0.71	
				63					173.33					1					1.24			0.71



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2299 Other industries in main category 22

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	2.55	2.55	2.92	2.92	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	12	0.85	3.40	0.30	3.21	0.02	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	22	2.83	6.23	2.60	5.82	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	29	1.98	8.22	2.28	8.10	0.15	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	49	5.67	13.88	10.13	18.23	0.66	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	67	5.10	18.98	13.23	31.46	0.86	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	75	2.27	21.25	7.73	39.19	0.50	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	94	5.38	26.63	20.46	59.65	1.33	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	104	2.83	29.46	18.51	78.16	1.21	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	116	3.40	32.86	24.51	102.67	1.60	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	131	4.25	37.11	18.67	121.34	1.22	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	144	3.68	40.79	32.59	153.93	2.12	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	26	170	7.37	48.16	90.39	244.32	5.89	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	210	11.33	59.49	142.64	386.96	9.30	25.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	226	4.53	64.02	128.66	515.62	8.38	33.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	264	10.76	74.79	243.37	759.00	15.86	49.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	290	7.37	82.15	232.05	991.05	15.12	64.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	33	323	9.35	91.50	275.33	1,266.38	17.94	82.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	342	5.38	96.88	177.01	1,443.39	11.54	94.06	2	2	66.67	66.67	14.31	14.31	4.95	4.95	8.09	0.99			
20	500,000	UP		11	353	3.12	100.00	91.13	1,534.52	5.94	100.00	1	3	33.33	100.00	274.87	289.18	95.05	100.00	301.61	18.85			
				353					1,534.52					3					289.18					18.85



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.67	4.67	1.82	1.82	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.93	5.61	11.76	13.58	1.12	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.93	6.54	15.40	28.98	1.46	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.93	7.48	1.35	30.33	0.13	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	0.93	8.41	0.59	30.92	0.06	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	11	1.87	10.28	8.64	39.56	0.82	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	13	1.87	12.15	1.03	40.59	0.10	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	16	2.80	14.95	3.61	44.20	0.34	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	19	2.80	17.76	15.48	59.68	1.47	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	21	1.87	19.63	3.72	63.40	0.35	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	25	3.74	23.36	14.96	78.37	1.42	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	33	7.48	30.84	48.43	126.79	4.59	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	40	6.54	37.38	45.45	172.25	4.31	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	53	12.15	49.53	98.57	270.81	9.35	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	68	14.02	63.55	103.12	373.94	9.78	35.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	82	13.08	76.64	249.84	623.78	23.69	59.14	1	1	100.00	100.00	20.00	20.00	100.00	100.00	8.01	3.21			
17	20,000	50,000	35,000	8	90	7.48	84.11	113.34	737.12	10.75	69.89	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	2.71			
18	50,000	100,000	75,000	6	96	5.61	89.72	223.55	960.67	21.20	91.09	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	2.08			
19	100,000	500,000	300,000	4	100	3.74	93.46	47.56	1,008.23	4.51	95.60	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.98			
20	500,000	UP		7	107	6.54	100.00	46.44	1,054.67	4.40	100.00	0	1	0.00	100.00	0.00	20.00	0.00	100.00	0.00	1.90			
				107					1,054.67					1					20.00					1.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2300 Chemical product pharmaceutical products

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	8.93	8.93	0.69	0.69	0.18	0.18	1	1	25.00	25.00	1.21	1.21	39.70	39.70	174.63	174.63
2	50	100	75	1	6	1.79	10.71	0.15	0.84	0.04	0.22	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	144.36
3	100	200	150	1	7	1.79	12.50	0.19	1.03	0.05	0.27	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	117.58
4	200	300	250	1	8	1.79	14.29	0.25	1.28	0.07	0.33	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	94.52
5	300	500	400	1	9	1.79	16.07	1.03	2.31	0.27	0.60	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	52.55
6	500	750	625	4	13	7.14	23.21	5.22	7.53	1.35	1.95	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	16.12
7	750	1,000	875	2	15	3.57	26.79	4.49	12.01	1.16	3.11	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	10.10
8	1,000	1,500	1,250	3	18	5.36	32.14	7.86	19.87	2.03	5.14	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	6.11
9	1,500	2,000	1,750	4	22	7.14	39.29	6.47	26.34	1.68	6.82	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	4.61
10	2,000	2,500	2,250	2	24	3.57	42.86	8.73	35.07	2.26	9.08	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	3.46
11	2,500	3,000	2,750	1	25	1.79	44.64	3.27	38.33	0.85	9.92	0	1	0.00	25.00	0.00	1.21	0.00	39.70	0.00	3.17
12	3,000	4,000	3,500	1	26	1.79	46.43	0.50	38.84	0.13	10.05	2	3	50.00	75.00	1.53	2.74	50.00	89.70	302.74	7.06
13	4,000	5,000	4,500	2	28	3.57	50.00	12.91	51.75	3.34	13.40	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	5.30
14	5,000	7,500	6,250	2	30	3.57	53.57	19.86	71.61	5.14	18.54	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	3.83
15	7,500	10,000	8,750	2	32	3.57	57.14	33.05	104.66	8.56	27.09	0	3	0.00	75.00	0.00	2.74	0.00	89.70	0.00	2.62
16	10,000	20,000	15,000	4	36	7.14	64.29	34.47	139.13	8.92	36.01	1	4	25.00	100.00	0.32	3.06	10.30	100.00	0.91	2.20
17	20,000	50,000	35,000	8	44	14.29	78.57	152.13	291.26	39.38	75.39	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	1.05
18	50,000	100,000	75,000	5	49	8.93	87.50	23.65	314.91	6.12	81.51	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.97
19	100,000	500,000	300,000	2	51	3.57	91.07	5.76	320.67	1.49	83.00	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.95
20	500,000	UP		5	56	8.93	100.00	65.66	386.33	17.00	100.00	0	4	0.00	100.00	0.00	3.06	0.00	100.00	0.00	0.79
				56				386.33				4					3.06				0.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23001 General chemical product factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	75	75	3.93	3.93	28.48	28.48	0.23	0.23	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	83	0.42	4.35	10.74	39.21	0.08	0.31	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	18	101	0.94	5.30	38.91	78.12	0.31	0.62	1	1	3	3.23	3.23	0.11	0.11	0.00	0.00	0.28	0.14
4	200	300	250	28	129	1.47	6.77	112.83	190.95	0.89	1.51	0	1	0	0.00	3.23	0.00	0.11	0.00	0.00	0.00	0.06
5	300	500	400	28	157	1.47	8.24	52.55	243.50	0.42	1.93	0	1	0	0.00	3.23	0.00	0.11	0.00	0.00	0.00	0.04
6	500	750	625	50	207	2.62	10.86	38.07	281.57	0.30	2.23	0	1	0	0.00	3.23	0.00	0.11	0.00	0.00	0.00	0.04
7	750	1,000	875	68	275	3.57	14.43	82.84	364.41	0.66	2.88	2	3	6	6.45	9.68	107.25	107.36	1.82	1.82	129.48	29.46
8	1,000	1,500	1,250	57	332	2.99	17.42	45.84	318.56	0.36	2.52	0	3	0	0.00	9.68	0.00	107.36	0.00	1.82	0.00	33.70
9	1,500	2,000	1,750	63	395	3.31	20.72	116.73	435.30	0.92	3.44	0	3	0	0.00	9.68	0.00	107.36	0.00	1.82	0.00	24.66
10	2,000	2,500	2,250	58	453	3.04	23.77	151.90	587.19	1.20	4.65	0	3	0	0.00	9.68	0.00	107.36	0.00	1.82	0.00	18.28
11	2,500	3,000	2,750	56	509	2.94	26.71	160.89	748.08	1.27	5.92	0	3	0	0.00	9.68	0.00	107.36	0.00	1.82	0.00	14.35
12	3,000	4,000	3,500	78	587	4.09	30.80	221.65	969.73	1.75	7.67	1	4	3	3.23	12.90	4.00	111.36	0.07	1.89	1.80	11.48
13	4,000	5,000	4,500	55	642	2.89	33.68	246.66	1,216.39	1.95	9.62	4	8	8	12.90	25.81	27.51	138.87	0.47	2.35	11.15	11.42
14	5,000	7,500	6,250	95	737	4.98	38.67	495.01	1,711.40	3.92	13.54	0	8	0	0.00	25.81	0.00	138.87	0.00	2.35	0.00	8.11
15	7,500	10,000	8,750	72	809	3.78	42.44	485.06	2,196.46	3.84	17.38	0	8	0	0.00	25.81	0.00	138.87	0.00	2.35	0.00	6.32
16	10,000	20,000	15,000	211	1,020	11.07	53.52	1,830.97	4,027.43	14.49	31.87	0	8	0	0.00	25.81	0.00	138.87	0.00	2.35	0.00	3.45
17	20,000	50,000	35,000	340	1,360	17.84	71.35	2,933.79	6,961.22	23.21	55.08	6	14	14	19.35	45.16	3,771.32	3,910.19	63.92	66.27	128.55	56.17
18	50,000	100,000	75,000	154	1,514	8.08	79.43	1,663.02	8,624.24	13.16	68.24	5	19	16	16.13	61.29	809.58	4,719.78	13.72	79.99	48.68	54.73
19	100,000	500,000	300,000	272	1,786	14.27	93.70	3,378.12	12,002.36	26.73	94.97	9	28	29	29.03	90.32	1,112.00	5,831.78	18.85	98.84	32.92	48.59
20	500,000	UP		120	1,906	6.30	100.00	635.82	12,638.18	5.03	100.00	3	31	31	9.68	100.00	68.33	5,900.10	1.16	100.00	10.75	46.68
				1,906				12,638.18				31				5,900.10				46.68		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 230011 General Chemical Products Factories flammable, including bio

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	37.71	37.71	85.25	85.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	0.11	37.82	0.24	85.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	0.16	37.97	0.35	85.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	4.42	42.39	9.99	95.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	1.84	44.24	4.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	44.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				44.24		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23002 Pharmaceutical products factories and medicated plaster

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	355	355	19.29	19.29	28.03	28.03	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	42	397	2.28	21.58	7.57	35.60	0.12	0.54	2	2	8.33	8.33	6.75	6.75	0.09	0.09	89.10	18.95			
3	100	200	150	31	428	1.68	23.26	29.30	64.90	0.45	0.99	0	2	0.00	8.33	0.00	6.75	0.00	0.09	0.00	10.39			
4	200	300	250	41	469	2.23	25.49	43.58	108.48	0.67	1.66	0	2	0.00	8.33	0.00	6.75	0.00	0.09	0.00	6.22			
5	300	500	400	77	546	4.18	29.67	14.32	122.80	0.22	1.88	0	2	0.00	8.33	0.00	6.75	0.00	0.09	0.00	5.49			
6	500	750	625	81	627	4.40	34.08	16.16	138.96	0.25	2.12	0	2	0.00	8.33	0.00	6.75	0.00	0.09	0.00	4.85			
7	750	1,000	875	54	681	2.93	37.01	30.41	169.37	0.46	2.59	0	2	0.00	8.33	0.00	6.75	0.00	0.09	0.00	3.98			
8	1,000	1,500	1,250	61	742	3.32	40.33	41.04	210.41	0.63	3.22	1	3	4.17	12.50	391.42	398.17	4.94	5.03	953.70	189.23			
9	1,500	2,000	1,750	61	803	3.32	43.64	53.08	263.49	0.81	4.03	1	4	4.17	16.67	1,164.57	1,562.74	14.70	19.73	2193.94	593.09			
10	2,000	2,500	2,250	50	853	2.72	46.36	55.79	319.28	0.85	4.88	0	4	0.00	16.67	0.00	1,562.74	0.00	19.73	0.00	489.46			
11	2,500	3,000	2,750	21	874	1.14	47.50	35.56	354.84	0.54	5.42	0	4	0.00	16.67	0.00	1,562.74	0.00	19.73	0.00	440.40			
12	3,000	4,000	3,500	41	915	2.23	49.73	82.84	437.68	1.27	6.69	1	5	4.17	20.83	16.06	1,578.81	0.20	19.93	19.39	360.72			
13	4,000	5,000	4,500	32	947	1.74	51.47	95.32	533.00	1.46	8.15	0	5	0.00	20.83	0.00	1,578.81	0.00	19.93	0.00	296.21			
14	5,000	7,500	6,250	65	1,012	3.53	55.00	184.69	717.69	2.82	10.97	2	7	8.33	29.17	2,288.26	3,867.07	28.88	48.81	1239.00	538.82			
15	7,500	10,000	8,750	66	1,078	3.59	58.59	251.67	969.35	3.85	14.82	1	8	4.17	33.33	548.15	4,415.21	6.92	55.73	217.81	455.48			
16	10,000	20,000	15,000	142	1,220	7.72	66.30	881.82	1,851.17	13.48	28.30	0	8	0.00	33.33	0.00	4,415.21	0.00	55.73	0.00	238.51			
17	20,000	50,000	35,000	188	1,408	10.22	76.52	1,289.93	3,141.11	19.72	48.01	4	12	16.67	50.00	151.64	4,566.85	1.91	57.64	11.76	145.39			
18	50,000	100,000	75,000	160	1,568	8.70	85.22	1,095.84	4,236.95	16.75	64.76	2	14	8.33	58.33	2,087.69	6,654.54	26.35	84.00	190.51	157.06			
19	100,000	500,000	300,000	201	1,769	10.92	96.14	1,779.48	6,016.43	27.20	91.96	8	22	33.33	91.67	893.27	7,547.81	11.28	95.27	50.20	125.45			
20	500,000	UP		71	1,840	3.86	100.00	525.86	6,542.29	8.04	100.00	2	24	8.33	100.00	374.69	7,922.51	4.73	100.00	71.25	121.10			
				1,840					6,542.29					24					7,922.51					121.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 23003 Natural (tradition) drugs (jamu)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.59	6.59	0.18	0.18	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	2.99	9.58	5.97	6.15	0.68	0.71	1	1	20.00	20.00	10.27	10.27	11.92	11.92	172.04	166.97			
3	100	200	150	3	19	1.80	11.38	2.11	8.26	0.24	0.95	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	124.26			
4	200	300	250	7	26	4.19	15.57	4.10	12.37	0.47	1.42	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	83.02			
5	300	500	400	9	35	5.39	20.96	6.65	19.02	0.76	2.18	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	53.98			
6	500	750	625	12	47	7.19	28.14	10.11	29.13	1.16	3.34	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	35.25			
7	750	1,000	875	1	48	0.60	28.74	1.39	30.52	0.16	3.50	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	33.65			
8	1,000	1,500	1,250	10	58	5.99	34.73	15.82	46.33	1.81	5.31	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	22.16			
9	1,500	2,000	1,750	6	64	3.59	38.32	18.85	65.19	2.16	7.47	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	15.75			
10	2,000	2,500	2,250	4	68	2.40	40.72	11.43	76.62	1.31	8.78	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	13.40			
11	2,500	3,000	2,750	9	77	5.39	46.11	52.46	129.08	6.02	14.80	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	7.96			
12	3,000	4,000	3,500	2	79	1.20	47.31	8.78	137.86	1.01	15.81	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	7.45			
13	4,000	5,000	4,500	6	85	3.59	50.90	32.68	170.54	3.75	19.55	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	6.02			
14	5,000	7,500	6,250	18	103	10.78	61.68	126.13	296.67	14.46	34.02	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	3.46			
15	7,500	10,000	8,750	10	113	5.99	67.66	67.82	364.49	7.78	41.79	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	2.82			
16	10,000	20,000	15,000	6	119	3.59	71.26	115.47	479.96	13.24	55.03	0	1	0.00	20.00	0.00	10.27	0.00	11.92	0.00	2.14			
17	20,000	50,000	35,000	17	136	10.18	81.44	236.11	716.07	27.07	82.10	1	2	20.00	40.00	44.41	54.68	51.57	63.49	18.81	7.64			
18	50,000	100,000	75,000	8	144	4.79	86.23	28.98	745.05	3.32	85.43	0	2	0.00	40.00	0.00	54.68	0.00	63.49	0.00	7.34			
19	100,000	500,000	300,000	20	164	11.98	98.20	116.76	861.82	13.39	98.81	3	5	60.00	100.00	31.44	86.12	36.51	100.00	26.93	9.99			
20	500,000	UP		3	167	1.80	100.00	10.34	872.16	1.19	100.00	0	5	0.00	100.00	0.00	86.12	0.00	100.00	0.00	9.87			
				167					872.16					5					86.12					9.87



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23004 Insecticide and herbicide factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50	50	12.11	12.11	6.53	6.53	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	52	0.48	12.59	0.05	6.48	0.00	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	65	3.15	15.74	28.63	35.11	2.33	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	68	0.73	16.46	0.63	35.74	0.05	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	78	2.42	18.89	1.63	37.37	0.13	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	85	1.69	20.58	3.92	41.29	0.32	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	93	1.94	22.52	6.87	48.16	0.56	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	103	2.42	24.94	3.99	52.15	0.33	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	116	3.15	28.09	3.85	56.01	0.31	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	133	4.12	32.20	21.44	77.45	1.75	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	146	3.15	35.35	12.57	90.02	1.02	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	151	1.21	36.56	7.49	97.51	0.61	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	158	1.69	38.26	36.34	133.85	2.96	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	181	5.57	43.83	60.93	194.78	4.97	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	216	8.47	52.30	99.71	294.49	8.13	24.00	2	2	22.22	22.22	6,027.01	6,027.01	93.22	93.22	6044.43	2046.60			
16	10,000	20,000	15,000	48	264	11.62	63.92	301.82	596.31	24.60	48.61	1	3	11.11	33.33	62.84	6,089.85	0.97	94.20	20.82	1021.26			
17	20,000	50,000	35,000	58	322	14.04	77.97	396.78	993.09	32.34	80.95	3	6	33.33	66.67	337.15	6,427.00	5.21	99.41	84.97	647.17			
18	50,000	100,000	75,000	46	368	11.14	89.10	122.04	1,115.13	9.95	90.90	0	6	0.00	66.67	0.00	6,427.00	0.00	99.41	0.00	576.35			
19	100,000	500,000	300,000	38	406	9.20	98.31	116.36	1,231.49	9.48	100.38	3	9	33.33	100.00	38.05	6,465.06	0.59	100.00	32.70	524.98			
20	500,000	UP		7	413	1.69	100.00	4.66	1,226.82	0.38	100.00	0	9	0.00	100.00	0.00	6,465.06	0.00	100.00	0.00	526.98			
				413					1,226.82					9					6,465.06					526.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23005 Paint and varnish factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	182	182	15.46	15.46	89.02	89.02	0.84	0.84	4	4	16.00	16.00	201.54	201.54	1.05	1.05	226.40	226.40			
2	50	100	75	16	198	1.36	16.82	31.61	120.62	0.30	1.14	0	4	0.00	16.00	0.00	201.54	0.00	1.05	0.00	167.08			
3	100	200	150	22	220	1.87	18.69	55.61	176.23	0.52	1.66	0	4	0.00	16.00	0.00	201.54	0.00	1.05	0.00	114.36			
4	200	300	250	15	235	1.27	19.97	19.23	195.46	0.18	1.84	1	5	4.00	20.00	209.91	411.44	1.09	2.14	1091.76	210.50			
5	300	500	400	35	270	2.97	22.94	30.59	226.05	0.29	2.13	0	5	0.00	20.00	0.00	411.44	0.00	2.14	0.00	182.01			
6	500	750	625	43	313	3.65	26.59	150.15	376.20	1.42	3.55	0	5	0.00	20.00	0.00	411.44	0.00	2.14	0.00	109.37			
7	750	1,000	875	39	352	3.31	29.91	106.86	483.06	1.01	4.55	0	5	0.00	20.00	0.00	411.44	0.00	2.14	0.00	85.17			
8	1,000	1,500	1,250	81	433	6.88	36.79	216.92	699.98	2.04	6.60	0	5	0.00	20.00	0.00	411.44	0.00	2.14	0.00	58.78			
9	1,500	2,000	1,750	62	495	5.27	42.06	299.30	999.28	2.82	9.42	1	6	4.00	24.00	1.12	412.56	0.01	2.15	0.37	41.29			
10	2,000	2,500	2,250	45	540	3.82	45.88	251.45	1,250.72	2.37	11.79	0	6	0.00	24.00	0.00	412.56	0.00	2.15	0.00	32.99			
11	2,500	3,000	2,750	36	576	3.06	48.94	241.34	1,492.06	2.27	14.06	1	7	4.00	28.00	18.54	431.10	0.10	2.25	7.68	28.89			
12	3,000	4,000	3,500	80	656	6.80	55.73	468.70	1,960.76	4.42	18.48	1	8	4.00	32.00	340.45	771.54	1.77	4.02	72.64	39.35			
13	4,000	5,000	4,500	53	709	4.50	60.24	464.32	2,425.08	4.38	22.85	0	8	0.00	32.00	0.00	771.54	0.00	4.02	0.00	31.82			
14	5,000	7,500	6,250	93	802	7.90	68.14	755.87	3,180.95	7.12	29.98	1	9	4.00	36.00	1,001.74	1,773.28	5.22	9.24	132.53	55.75			
15	7,500	10,000	8,750	54	856	4.59	72.73	856.04	4,036.99	8.07	38.04	1	10	4.00	40.00	37.50	1,810.78	0.20	9.44	4.38	44.85			
16	10,000	20,000	15,000	109	965	9.26	81.99	2,196.86	6,233.85	20.70	58.75	3	13	12.00	52.00	8,225.87	10,036.65	42.87	52.31	374.44	161.00			
17	20,000	50,000	35,000	90	1,055	7.65	89.63	2,528.03	8,761.89	23.82	82.57	2	15	8.00	60.00	3,660.39	13,697.04	19.08	71.39	144.79	156.33			
18	50,000	100,000	75,000	48	1,103	4.08	93.71	989.07	9,750.95	9.32	91.89	3	18	12.00	72.00	5,285.99	18,983.03	27.55	98.94	534.44	194.68			
19	100,000	500,000	300,000	65	1,168	5.52	99.24	613.90	10,364.86	5.79	97.68	7	25	28.00	100.00	203.10	19,186.13	1.06	100.00	33.08	185.11			
20	500,000	UP		9	1,177	0.76	100.00	246.28	10,611.14	2.32	100.00	0	25	0.00	100.00	0.00	19,186.13	0.00	100.00	0.00	180.81			
				1,177					10,611.14					25					19,186.13					180.81



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 230051 Solvent base product

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	9.52	9.52	0.20	0.20	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	4.76	14.29	0.33	0.53	2.91	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	8	4.76	19.05	0.00	0.53	0.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	10	4.76	23.81	0.00	0.53	0.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	12	4.76	28.57	1.09	1.61	9.74	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	14	4.76	33.33	0.10	1.72	0.93	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	20	14.29	47.62	1.77	3.49	15.86	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	30	23.81	71.43	0.68	4.17	6.13	37.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	32	4.76	76.19	0.99	5.16	8.84	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	33	2.38	78.57	0.00	5.16	0.00	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	34	2.38	80.95	0.03	5.19	0.26	46.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	36	4.76	85.71	0.00	5.19	0.00	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	37	2.38	88.10	0.18	5.36	1.57	48.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	38	2.38	90.48	0.92	6.28	8.21	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	40	4.76	95.24	1.42	7.70	12.69	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	41	2.38	97.62	9.99	17.69	89.50	158.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	42	2.38	100.00	6.53	11.16	58.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	42	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				42					11.16					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23006 Acid alkaline factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.14	14.29	0.58	0.58	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.14	21.43	1.08	1.66	3.42	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.14	28.57	2.66	4.32	8.45	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.14	35.71	1.05	3.28	3.32	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.14	42.86	1.13	4.41	3.59	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	7.14	50.00	3.34	7.75	10.60	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	7.14	57.14	4.67	12.42	14.83	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	7.14	64.29	3.40	15.82	10.77	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	7.14	71.43	3.34	19.16	10.60	60.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	7.14	78.57	3.34	22.50	10.60	71.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	7.14	85.71	3.52	26.02	11.18	82.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	7.14	92.86	1.97	27.99	6.26	88.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	7.14	100.00	3.52	31.51	11.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	31.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					31.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23008 Air separation gaseseg oxygennitrogenhydrogen

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	4.65	4.65	0.51	0.51	0.11	0.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.33	6.98	1.56	2.07	0.35	0.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.33	9.30	1.85	3.91	0.42	0.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.33	11.63	2.66	6.58	0.60	1.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.33	13.95	1.58	8.15	0.35	1.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.33	16.28	2.91	11.06	0.65	2.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	9	4.65	20.93	1.04	12.10	0.23	2.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	13	9.30	30.23	6.58	18.68	1.48	4.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	14	2.33	32.56	1.44	20.13	0.32	4.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	15	2.33	34.88	1.93	22.06	0.43	4.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	16	2.33	37.21	3.83	25.89	0.86	5.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	17	2.33	39.53	7.32	33.20	1.65	7.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	21	9.30	48.84	15.44	48.64	3.47	10.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	23	4.65	53.49	38.64	87.28	8.69	19.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	30	16.28	69.77	66.22	153.50	14.89	34.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	31	2.33	72.09	51.33	204.84	11.54	46.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	37	13.95	86.05	112.81	317.65	25.37	71.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	43	13.95	100.00	127.10	444.74	28.58	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	43	0.00	100.00	0.00	444.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				444.74		0						0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23009 Peroxide manufacture application and storage

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.80	2.80	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	2.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.80				0				0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 23010 Others (eg inorganic salts)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	10.05	10.05	16.02	16.02	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	42	1.06	11.11	0.66	16.68	0.04	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	49	1.85	12.96	0.71	17.39	0.04	1.02	1	1	5.26	5.26	2.20	2.20	0.42	0.42	309.14	12.64			
4	200	300	250	3	52	0.79	13.76	1.06	18.45	0.06	1.08	0	1	0.00	5.26	0.00	2.20	0.00	0.42	0.00	11.92			
5	300	500	400	9	61	2.38	16.14	7.46	25.91	0.44	1.52	0	1	0.00	5.26	0.00	2.20	0.00	0.42	0.00	8.49			
6	500	750	625	8	69	2.12	18.25	6.94	32.84	0.41	1.93	1	2	5.26	10.53	4.59	6.79	0.87	1.29	66.21	20.68			
7	750	1,000	875	11	80	2.91	21.16	8.64	41.49	0.51	2.44	0	2	0.00	10.53	0.00	6.79	0.00	1.29	0.00	16.37			
8	1,000	1,500	1,250	22	102	5.82	26.98	37.23	78.72	2.19	4.63	1	3	5.26	15.79	9.18	15.98	1.74	3.03	24.67	20.29			
9	1,500	2,000	1,750	27	129	7.14	34.13	15.84	94.56	0.93	5.56	0	3	0.00	15.79	0.00	15.98	0.00	3.03	0.00	16.89			
10	2,000	2,500	2,250	11	140	2.91	37.04	35.96	130.52	2.11	7.67	1	4	5.26	21.05	6.88	22.86	1.31	4.34	19.15	17.51			
11	2,500	3,000	2,750	13	153	3.44	40.48	44.97	175.49	2.64	10.31	1	5	5.26	26.32	29.37	52.23	5.57	9.91	65.31	29.76			
12	3,000	4,000	3,500	10	163	2.65	43.12	39.21	214.70	2.30	12.62	0	5	0.00	26.32	0.00	52.23	0.00	9.91	0.00	24.33			
13	4,000	5,000	4,500	14	177	3.70	46.83	65.54	280.24	3.85	16.47	0	5	0.00	26.32	0.00	52.23	0.00	9.91	0.00	18.64			
14	5,000	7,500	6,250	17	194	4.50	51.32	71.70	351.94	4.21	20.68	0	5	0.00	26.32	0.00	52.23	0.00	9.91	0.00	14.84			
15	7,500	10,000	8,750	9	203	2.38	53.70	82.76	434.70	4.86	25.54	0	5	0.00	26.32	0.00	52.23	0.00	9.91	0.00	12.01			
16	10,000	20,000	15,000	46	249	12.17	65.87	431.39	866.08	25.35	50.89	8	13	42.11	68.42	379.93	432.16	72.08	81.98	88.07	49.90			
17	20,000	50,000	35,000	41	290	10.85	76.72	284.25	1,150.34	16.70	67.59	0	13	0.00	68.42	0.00	432.16	0.00	81.98	0.00	37.57			
18	50,000	100,000	75,000	16	306	4.23	80.95	134.52	1,284.86	7.90	75.50	0	13	0.00	68.42	0.00	432.16	0.00	81.98	0.00	33.63			
19	100,000	500,000	300,000	55	361	14.55	95.50	288.23	1,573.09	16.94	92.43	6	19	31.58	100.00	94.96	527.12	18.02	100.00	32.95	33.51			
20	500,000	UP		17	378	4.50	100.00	128.81	1,701.90	7.57	100.00	0	19	0.00	100.00	0.00	527.12	0.00	100.00	0.00	30.97			
				378					1,701.90					19					527.12					30.97



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23012 Ink Factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	68	68	15.96	15.96	3.17	3.17	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	69	0.23	16.20	0.19	3.37	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	72	0.70	16.90	0.42	3.78	0.03	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	83	2.58	19.48	0.50	4.28	0.04	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	21	104	4.93	24.41	1.17	5.45	0.08	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	119	3.52	27.93	10.86	16.31	0.77	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	20	139	4.69	32.63	14.43	30.74	1.02	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	158	4.46	37.09	20.50	51.24	1.45	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	24	182	5.63	42.72	31.61	82.85	2.23	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	203	4.93	47.65	17.53	100.38	1.24	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	44	247	10.33	57.98	36.54	136.93	2.58	9.66	1	1	100.00	100.00	16.80	16.80	100.00	100.00	45.98	12.27	
12	3,000	4,000	3,500	16	263	3.76	61.74	62.60	199.53	4.42	14.07	0	1	0.00	100.00	0.00	16.80	0.00	100.00	0.00	8.42	
13	4,000	5,000	4,500	8	271	1.88	63.62	38.46	237.99	2.71	16.79	0	1	0.00	100.00	2.71	16.80	0.00	100.00	0.00	7.06	
14	5,000	7,500	6,250	36	307	8.45	72.07	131.19	369.18	9.25	26.04	0	1	0.00	100.00	0.00	16.80	0.00	100.00	0.00	4.55	
15	7,500	10,000	8,750	17	324	3.99	76.06	131.34	500.52	9.26	35.30	0	1	0.00	100.00	0.00	16.80	0.00	100.00	0.00	3.36	
16	10,000	20,000	15,000	20	344	4.69	80.75	206.54	707.06	14.57	49.87	0	1	0.00	100.00	0.00	16.80	0.00	100.00	0.00	2.38	
17	20,000	50,000	35,000	15	359	3.52	84.27	216.03	923.09	15.24	65.11	0	1	0.00	100.00	15.24	16.80	0.00	100.00	0.00	1.82	
18	50,000	100,000	75,000	18	377	4.23	88.50	206.49	1,129.57	14.56	79.67	0	1	0.00	100.00	0.00	16.80	0.00	100.00	0.00	1.49	
19	100,000	500,000	300,000	44	421	10.33	98.83	300.49	1,430.06	21.19	100.87	0	1	0.00	100.00	0.00	16.80	0.00	100.00	0.00	1.18	
20	500,000	UP		5	426	1.17	100.00	12.33	1,417.73	0.87	100.00	0	1	0.00	100.00	0.00	16.80	0.00	100.00	0.00	1.19	
				426					1,417.73					1					16.80			1.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 230121 Ink factories - solvent base

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	0.13	0.13	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	0.09	0.22	1.54	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	0.13	0.34	2.21	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	0.13	0.47	2.21	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	0.09	0.56	1.54	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	0.09	0.65	1.54	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	0.09	0.74	1.54	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	0.09	0.83	1.54	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	0.09	0.91	1.54	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	13	21.05	68.42	0.35	1.27	6.15	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	5.26	73.68	2.25	3.52	39.13	61.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	5.26	78.95	0.65	4.18	11.35	72.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	5.26	84.21	0.24	4.41	4.13	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	5.26	89.47	0.34	4.75	5.87	82.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	5.26	94.74	0.41	5.16	7.12	89.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	5.26	100.00	0.60	5.76	10.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	5.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					5.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23013 Stencil and printing ink factories using ignitable/materials

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	35.29	35.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	5.88	41.18	3.79	3.79	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	5.88	47.06	4.42	8.21	2.86	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	5.88	52.94	1.27	9.48	0.82	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	5.88	58.82	10.73	20.20	6.94	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	5.88	64.71	16.80	37.00	10.88	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	5.88	70.59	29.65	66.65	19.20	43.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	5.88	76.47	25.42	92.07	16.46	59.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	5.88	82.35	25.42	117.50	16.46	76.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	5.88	88.24	29.65	147.15	19.20	95.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	5.88	94.12	4.00	151.15	2.59	97.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	5.88	100.00	3.30	154.45	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	154.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					154.45					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 231 Oil processing

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	13.06	13.06	7.18	7.18	0.47	0.47	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	30	0.45	13.51	0.04	7.22	0.00	0.47	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	32	0.90	14.41	0.08	7.29	0.00	0.47	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	35	1.35	15.77	4.40	11.69	0.29	0.76	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	41	2.70	18.47	7.72	19.41	0.50	1.26	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	50	4.05	22.52	88.23	107.63	5.73	6.98	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	51	0.45	22.97	1.40	109.04	0.09	7.08	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	60	4.05	27.03	16.05	125.09	1.04	8.12	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	69	4.05	31.08	10.34	135.43	0.67	8.79	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	76	3.15	34.23	13.59	149.02	0.88	9.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	77	0.45	34.68	0.78	149.80	0.05	9.72	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	86	4.05	38.74	54.06	203.86	3.51	13.23	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	95	4.05	42.79	24.89	228.75	1.62	14.84	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	99	1.80	44.59	50.89	279.64	3.30	18.15	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	116	7.66	52.25	104.93	384.57	6.81	24.96	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	139	10.36	62.61	149.64	534.21	9.71	34.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	162	10.36	72.97	395.89	930.10	25.69	60.36	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	185	10.36	83.33	415.18	1,345.28	26.94	87.30	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	208	10.36	93.69	163.75	1,509.03	10.63	97.93	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	222	6.31	100.00	31.95	1,540.98	2.07	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				222					1,540.98					1					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2310 Oil Refinery, establishments primarily engaged in producing

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	5.50	5.50	22.91	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	9.14	14.64	38.08	60.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	2.00	16.64	8.33	69.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	16.64	0.00	69.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	2.43	19.07	10.13	79.45	1	1	100.00	100.00	1,123.07	1,123.07	100.00	100.00	46191.07	5887.77		
7	750	1,000	875	1	6	14.29	85.71	2.43	16.64	10.13	69.32	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	6747.90		
8	1,000	1,500	1,250	1	7	14.29	100.00	7.37	24.01	30.68	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
20	500,000	UP		0	7	0.00	100.00	0.00	24.01	0.00	100.00	0	1	0.00	100.00	0.00	1,123.07	0.00	100.00	0.00	4677.64		
				7				24.01		1						1,123.07				4677.64			



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23101 Distillation of hydrocarbonsatmospheric

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	12.50	12.50	0.10	0.10	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	7	9.38	21.88	0.59	0.69	0.31	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	3.13	25.00	0.27	0.96	0.14	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	3.13	28.13	0.69	1.65	0.37	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	13	12.50	40.63	3.57	5.22	1.90	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	15	6.25	46.88	2.05	7.27	1.09	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	3.13	50.00	0.71	7.97	0.38	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	3.13	53.13	22.88	30.85	12.16	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	3.13	56.25	4.52	35.38	2.41	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	3.13	59.38	3.57	38.95	1.90	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	3.13	62.50	2.23	41.17	1.18	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	3.13	65.63	17.20	58.38	9.15	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	3.13	68.75	18.90	77.28	10.05	41.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	3.13	71.88	4.77	82.04	2.53	43.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	3.13	75.00	67.95	149.99	36.13	79.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	25	3.13	78.13	3.41	153.40	1.81	81.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	26	3.13	81.25	8.17	161.57	4.34	85.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	27	3.13	84.38	6.42	168.00	3.42	89.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	30	9.38	93.75	8.47	176.47	4.50	93.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	32	6.25	100.00	11.59	188.06	6.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					188.06					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23105 Dehydrogenation of paraffines into basic petrochemical mater

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.71	0.71	16.78	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.16	0.86	3.74	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.11	1.98	26.49	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	2.23	4.20	52.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	4.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					4.20					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 231051 Dehydrogenation of paraffines at pressures below 50 atm/500C

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	50.00	50.00	0.38	0.38	14.29	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	25.00	75.00	2.10	2.47	79.67	93.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	25.00	100.00	0.16	2.63	6.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	2.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					2.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 231061 Alkylation at pressures below 50 atm / 500 C

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.22	0.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					0.22					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23108 Treating processes including air blowing

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.14	1.14	44.52	44.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.43	2.57	55.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					2.57					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23109 Seperation processes. e.g desulphurizationextraction

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	6.36	6.36	42.55	42.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	8.58	14.94	57.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					14.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2311 Other Chemical and physical treatments e.g washing, desalin

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	1.75	1.75	4.93	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	0.01	1.74	0.03	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	1.17	0.57	3.31	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.67	26.67	2.95	2.38	8.31	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.67	33.33	2.22	4.60	6.24	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.67	40.00	0.02	4.62	0.06	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.67	46.67	5.38	0.76	15.15	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.67	53.33	13.21	12.45	37.21	35.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.67	60.00	0.68	13.13	1.92	36.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.67	66.67	0.36	13.49	1.01	38.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.67	73.33	0.36	13.85	1.01	39.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.67	80.00	17.58	31.43	49.53	88.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.67	86.67	1.99	33.42	5.60	94.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.67	93.33	1.04	34.46	2.93	97.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.67	100.00	1.04	35.50	2.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	35.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					35.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 23110 Other chemical and physical treatments (e.g washing etc)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	14.00	14.00	8.76	8.76	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	1.00	15.00	0.30	9.06	0.06	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	16	1.00	16.00	0.02	9.08	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	1.00	17.00	0.11	9.19	0.02	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	1.00	18.00	1.19	10.38	0.23	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	1.00	19.00	1.92	12.30	0.37	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	1.00	20.00	1.10	13.40	0.21	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	22	2.00	22.00	5.19	18.60	1.00	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	25	3.00	25.00	4.74	23.34	0.91	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	31	6.00	31.00	25.15	48.49	4.82	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	37	6.00	37.00	26.81	75.30	5.14	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	40	3.00	40.00	14.75	90.05	2.83	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	44	4.00	44.00	8.76	98.81	1.68	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	53	9.00	53.00	87.23	186.04	16.72	35.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	61	8.00	61.00	57.56	243.59	11.03	46.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	72	11.00	72.00	61.63	305.22	11.81	58.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	89	17.00	89.00	151.44	456.66	29.02	87.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	92	3.00	92.00	7.91	464.57	1.52	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	98	6.00	98.00	51.15	515.72	9.80	98.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	100	2.00	100.00	6.05	521.77	1.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				100					521.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23111 Hydrogen generation from natural gas of liquid hydrocarbons

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.45	3.45	0.56	0.56	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	10.34	13.79	0.34	0.90	0.35	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	6.90	20.69	0.24	1.14	0.25	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	3.45	24.14	0.53	1.66	0.55	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	11	13.79	37.93	1.95	3.61	2.03	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	19	27.59	65.52	10.01	13.62	10.44	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	21	6.90	72.41	1.49	15.11	1.56	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	3.45	75.86	2.89	18.00	3.02	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	23	3.45	79.31	5.62	23.62	5.86	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	3.45	82.76	9.20	32.82	9.60	34.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	25	3.45	86.21	10.56	43.38	11.01	45.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	26	3.45	89.66	5.54	48.91	5.78	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	27	3.45	93.10	3.51	52.43	3.66	54.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	28	3.45	96.55	14.95	67.38	15.60	70.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	29	3.45	100.00	28.50	95.88	29.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	29	0.00	100.00	0.00	95.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				29					95.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23113 Sulphur extraction from hydro gen sulfide

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	2.63	2.63	15.76	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	5.85	8.48	35.04	50.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	8.21	16.69	49.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	16.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				16.69		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23114 Other plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.81	0.81	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	0.80	1.61	0.46	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	1.40	3.01	0.81	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	2.80	5.81	1.63	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	3.10	8.91	1.80	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	3.25	12.16	1.89	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	5.62	17.78	3.26	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	5.10	22.88	2.96	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	12	16.00	48.00	7.14	30.02	4.14	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.00	52.00	0.89	30.90	0.52	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.00	56.00	0.93	31.83	0.54	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	4.00	60.00	2.28	34.11	1.32	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	4.00	64.00	2.98	37.10	1.73	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	4.00	68.00	3.69	40.79	2.14	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	4.00	72.00	2.82	43.61	1.64	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	4.00	76.00	30.88	74.49	17.93	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	25	24.00	100.00	97.74	172.23	56.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	172.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	172.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					172.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 231141 Other plants:workshops and stores

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.34	0.34	0.74	0.74	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	0.68	1.02	0.01	0.75	0.02	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	11	2.72	3.74	1.30	2.05	1.69	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	49	12.93	16.67	4.87	6.92	6.34	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	83	132	28.23	44.90	2.59	9.51	3.37	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	86	218	29.25	74.15	12.05	21.56	15.68	28.06	1	1	100.00	100.00	1.77	1.77	100.00	100.00	14.67	8.20			
7	750	1,000	875	34	252	11.56	85.71	20.90	42.45	27.20	55.26	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	4.16			
8	1,000	1,500	1,250	31	283	10.54	96.26	8.07	50.52	10.50	65.75	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	3.50			
9	1,500	2,000	1,750	5	288	1.70	97.96	6.10	56.62	7.94	73.69	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	3.12			
10	2,000	2,500	2,250	2	290	0.68	98.64	0.05	56.67	0.07	73.76	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	3.12			
11	2,500	3,000	2,750	1	291	0.34	98.98	4.91	61.58	6.40	80.15	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.87			
12	3,000	4,000	3,500	1	292	0.34	99.32	0.05	61.63	0.07	80.22	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.87			
13	4,000	5,000	4,500	1	293	0.34	99.66	15.14	76.77	19.71	99.92	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30			
14	5,000	7,500	6,250	1	294	0.34	100.00	0.06	76.83	0.08	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30			
15	7,500	10,000	8,750	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30			
16	10,000	20,000	15,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30			
17	20,000	50,000	35,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30			
18	50,000	100,000	75,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30			
19	100,000	500,000	300,000	0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30			
20	500,000	UP		0	294	0.00	100.00	0.00	76.83	0.00	100.00	0	1	0.00	100.00	0.00	1.77	0.00	100.00	0.00	2.30			
				294					76.83					1					1.77					2.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 231142 Other Plants:Water treatment plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	3.13	28.13	0.42	0.42	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	3.13	31.25	0.98	1.40	0.90	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	3.13	34.38	1.40	2.81	1.28	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	3.13	37.50	1.90	4.71	1.74	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	3.13	40.63	2.05	6.75	1.87	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	3.13	43.75	0.05	6.80	0.05	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	3.13	46.88	0.01	6.82	0.01	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.13	50.00	3.16	9.98	2.89	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.13	53.13	6.15	16.13	5.62	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.13	56.25	5.70	21.83	5.22	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.13	59.38	0.08	21.91	0.08	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.13	62.50	0.23	22.14	0.21	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.13	65.63	10.59	32.73	9.69	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.13	68.75	18.90	51.63	17.30	47.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	27	15.63	84.38	40.39	92.02	36.96	84.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	31	12.50	96.88	0.92	92.95	0.84	85.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	32	3.13	100.00	16.34	109.29	14.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	109.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	32	0.00	100.00	0.00	109.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				109.29				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 23115 Oil refinery plants (pabrik pengolahan/daur ulang oli bekas)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	42.31	42.31	4.39	4.39	2.53	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	3.85	46.15	5.57	9.96	3.21	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	3.85	50.00	13.27	23.23	7.66	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	3.85	53.85	0.79	24.02	0.46	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	3.85	57.69	3.01	27.02	1.74	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	3.85	61.54	4.76	31.78	2.75	18.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	3.85	65.38	4.76	36.54	2.75	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	3.85	69.23	37.44	73.98	21.62	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	3.85	73.08	17.10	91.08	9.88	52.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	3.85	76.92	12.87	103.95	7.43	60.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	3.85	80.77	10.72	114.67	6.19	66.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	3.85	84.62	9.25	123.92	5.34	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	3.85	88.46	24.48	148.40	14.14	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	3.85	92.31	24.48	172.88	14.14	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	3.85	96.15	0.17	173.04	0.10	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	26	3.85	100.00	0.11	173.15	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	173.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					173.15					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 232 Petrochemical works

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2321 Petrochemical work with basic materials such as ethylene etc

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	86	86	16.54	16.54	9.12	9.12	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	97	2.12	18.65	8.85	17.97	0.69	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	21	118	4.04	22.69	18.76	36.72	1.46	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	128	1.92	24.62	1.00	37.73	0.08	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	129	0.19	24.81	0.07	37.80	0.01	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	141	2.31	27.12	1.92	39.71	0.15	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	18	159	3.46	30.58	7.93	47.64	0.62	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	179	3.85	34.42	9.57	57.21	0.75	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	44	223	8.46	42.88	29.11	86.32	2.27	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	25	248	4.81	47.69	19.07	105.39	1.49	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	257	1.73	49.42	7.97	113.37	0.62	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	39	296	7.50	56.92	42.93	156.29	3.34	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	303	1.35	58.27	10.02	166.32	0.78	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	317	2.69	60.96	22.47	188.78	1.75	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	320	0.58	61.54	4.66	193.44	0.36	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	37	357	7.12	68.65	157.54	350.98	12.27	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	19	376	3.65	72.31	161.70	512.69	12.60	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	25	401	4.81	77.12	166.51	679.20	12.97	52.90	1	1	100.00	100.00	697.25	697.25	100.00	100.00	418.74	102.66	
19	100,000	500,000	300,000	58	459	11.15	88.27	277.30	956.50	21.60	74.50	0	1	0.00	100.00	0.00	697.25	0.00	100.00	0.00	72.90	
20	500,000	UP		61	520	11.73	100.00	327.34	1,283.84	25.50	100.00	0	1	0.00	100.00	0.00	697.25	0.00	100.00	0.00	54.31	
				520					1,283.84					1					697.25			54.31



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2322 Petrochemical intermediate product(Vinyl chloride & others)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	16.22	16.22	0.34	0.34	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	13	1.35	17.57	15.34	15.68	2.15	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	1.35	18.92	15.98	31.65	2.24	4.43	1	1	33.33	33.33	69.35	69.35	14.49	14.49	434.06	219.08	
4	200	300	250	1	15	1.35	20.27	1.98	33.63	0.28	4.71	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	206.18	
5	300	500	400	1	16	1.35	21.62	2.15	35.79	0.30	5.01	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	193.77	
6	500	750	625	1	17	1.35	22.97	0.25	36.04	0.04	5.04	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	192.42	
7	750	1,000	875	1	18	1.35	24.32	9.09	45.13	1.27	6.32	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	153.65	
8	1,000	1,500	1,250	1	19	1.35	25.68	10.37	55.50	1.45	7.77	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	124.95	
9	1,500	2,000	1,750	1	20	1.35	27.03	12.44	67.94	1.74	9.51	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	102.07	
10	2,000	2,500	2,250	1	21	1.35	28.38	2.14	70.08	0.30	9.81	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	98.95	
11	2,500	3,000	2,750	1	22	1.35	29.73	3.64	73.72	0.51	10.32	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	94.07	
12	3,000	4,000	3,500	1	23	1.35	31.08	1.21	74.93	0.17	10.49	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	92.55	
13	4,000	5,000	4,500	1	24	1.35	32.43	10.90	85.83	1.53	12.01	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	80.80	
14	5,000	7,500	6,250	1	25	1.35	33.78	7.79	93.62	1.09	13.10	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	74.07	
15	7,500	10,000	8,750	1	26	1.35	35.14	9.26	102.88	1.30	14.40	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	67.41	
16	10,000	20,000	15,000	6	32	8.11	43.24	75.43	178.31	10.56	24.96	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	38.89	
17	20,000	50,000	35,000	8	40	10.81	54.05	101.27	279.58	14.17	39.13	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	24.80	
18	50,000	100,000	75,000	8	48	10.81	64.86	79.17	358.75	11.08	50.21	0	1	0.00	33.33	0.00	69.35	0.00	14.49	0.00	19.33	
19	100,000	500,000	300,000	22	70	29.73	94.59	193.73	552.48	27.12	77.33	1	2	33.33	66.67	409.09	478.43	85.51	100.00	211.17	86.60	
20	500,000	UP		4	74	5.41	100.00	161.98	714.45	22.67	100.00	1	3	33.33	100.00		478.43	0.00	100.00	0.00	66.97	
				74					714.45					3					478.43			66.97



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2323 Polymerization on a large scale :manufacture of polyethylene

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.10	4.10	14.15	14.15	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.41	4.51	0.05	14.20	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.41	4.92	0.07	14.27	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.41	5.33	0.10	14.36	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.41	5.74	0.14	14.51	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.41	6.15	0.10	14.61	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.41	6.56	0.08	14.68	0.00	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	19	1.23	7.79	3.92	18.60	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	22	1.23	9.02	4.45	23.06	0.11	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	28	2.46	11.48	15.08	38.13	0.39	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	30	0.82	12.30	2.14	35.99	0.05	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	43	5.33	17.62	43.66	79.65	1.12	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	45	0.82	18.44	11.54	91.19	0.30	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	60	6.15	24.59	69.73	160.92	1.79	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	82	9.02	33.61	171.94	332.86	4.40	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	99	6.97	40.57	208.82	541.68	5.35	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	138	15.98	56.56	497.51	1,039.19	12.74	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	157	7.79	64.34	53.03	1,092.23	1.36	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	187	12.30	76.64	293.68	1,385.90	7.52	35.49	1	1	16.67	16.67	220.24	220.24	11.58	11.58	74.99	15.89			
20	500,000	UP		57	244	23.36	100.00	2,518.94	3,904.84	64.51	100.00	5	6	83.33	100.00	1,680.83	1,901.06	88.42	100.00	66.73	48.68			
				244					3,904.84					6					1,901.06					48.68



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23231 Polymerization on a large scale:manufacture of polyethylene

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.70	7.41	5.55	5.55	9.14	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.70	11.11	0.86	6.41	1.41	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.70	14.81	4.29	10.70	7.07	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.70	18.52	27.76	38.46	45.72	63.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.70	22.22	1.25	39.71	2.06	65.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.70	25.93	1.79	41.50	2.95	68.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.70	29.63	3.53	45.03	5.81	74.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.70	33.33	0.58	45.60	0.95	75.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.70	37.04	2.88	48.49	4.75	79.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.70	40.74	4.76	53.25	7.85	87.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.70	44.44	2.41	55.66	3.98	91.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.70	48.15	4.76	60.43	7.85	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.70	51.85	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.70	55.56	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.70	59.26	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.70	62.96	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	3.70	66.67	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	3.70	70.37	0.00	60.43	0.00	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	27	29.63	100.00	0.29	60.71	0.47	100.00	2	2	100.00	100.00	1,766.88	1,766.88	100.00	100.00	618563.60	2910.29			
				27					60.71					2					1,766.88					2910.29



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23232 Polymerization on a large scale:manufacture of PVC

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	40.00	40.00	3.99	3.99	12.39	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	20.00	60.00	3.52	7.51	10.93	23.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	20.00	80.00	3.15	10.66	9.77	33.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	20.00	100.00	21.54	32.20	66.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	32.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					32.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2324 Fertilizar factories on petrochemical basis

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	10.52	10.52	4.66	4.66	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	64	1.72	12.24	0.02	4.68	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	72	1.53	13.77	0.44	5.12	0.03	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	77	0.96	14.72	1.20	6.31	0.07	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	91	2.68	17.40	3.90	10.21	0.22	0.59	1	1	6.67	6.67	1.51	1.51	0.16	0.16	38.78	14.81			
6	500	750	625	4	95	0.76	18.16	1.77	11.98	0.10	0.69	0	1	0.00	6.67	0.00	1.51	0.00	0.16	0.00	12.62			
7	750	1,000	875	9	104	1.72	19.89	5.83	17.81	0.34	1.02	0	1	0.00	6.67	0.00	1.51	0.00	0.16	0.00	8.49			
8	1,000	1,500	1,250	19	123	3.63	23.52	13.97	31.78	0.80	1.83	1	2	6.67	13.33	0.76	2.27	0.08	0.24	5.45	7.15			
9	1,500	2,000	1,750	15	138	2.87	26.39	31.37	63.15	1.80	3.63	0	2	0.00	13.33	0.00	2.27	0.00	0.24	0.00	3.60			
10	2,000	2,500	2,250	5	143	0.96	27.34	9.66	72.81	0.56	4.19	0	2	0.00	13.33	0.00	2.27	0.00	0.24	0.00	3.12			
11	2,500	3,000	2,750	5	148	0.96	28.30	13.60	86.40	0.78	4.97	0	2	0.00	13.33	0.00	2.27	0.00	0.24	0.00	2.63			
12	3,000	4,000	3,500	12	160	2.29	30.59	30.77	117.17	1.77	6.74	0	2	0.00	13.33	0.00	2.27	0.00	0.24	0.00	1.94			
13	4,000	5,000	4,500	12	172	2.29	32.89	27.83	145.01	1.60	8.34	2	4	13.33	26.67	5.69	7.96	0.59	0.83	20.44	5.49			
14	5,000	7,500	6,250	16	188	3.06	35.95	68.50	213.50	3.94	12.28	0	4	0.00	26.67	0.00	7.96	0.00	0.83	0.00	3.73			
15	7,500	10,000	8,750	8	196	1.53	37.48	79.53	293.03	4.57	16.85	0	4	0.00	26.67	0.00	7.96	0.00	0.83	0.00	2.72			
16	10,000	20,000	15,000	35	231	6.69	44.17	242.58	535.61	13.95	30.80	3	7	20.00	46.67	102.18	110.14	10.67	11.50	42.12	20.56			
17	20,000	50,000	35,000	46	277	8.80	52.96	190.21	725.82	10.94	41.74	0	7	0.00	46.67	0.00	110.14	0.00	11.50	0.00	15.18			
18	50,000	100,000	75,000	51	328	9.75	62.72	223.32	949.14	12.84	54.58	0	7	0.00	46.67	0.00	110.14	0.00	11.50	0.00	11.60			
19	100,000	500,000	300,000	88	416	16.83	79.54	344.62	1,293.76	19.82	74.40	3	10	20.00	66.67	7.28	117.42	0.76	12.26	2.11	9.08			
20	500,000	UP		107	523	20.46	100.00	445.11	1,738.87	25.60	100.00	5	15	33.33	100.00	840.41	957.84	87.74	100.00	188.81	55.08			
				523					1,738.87					15					957.84					55.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23241 Ammonia production and or urea production

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.89	0.89	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.89	1.79	0.98	0.98	0.19	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.89	2.68	0.88	1.86	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.89	3.57	1.15	3.01	0.23	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	0.89	4.46	0.32	3.32	0.06	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	7	1.79	6.25	2.42	5.74	0.48	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	0.89	7.14	0.03	5.77	0.01	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	0.89	8.04	0.08	5.85	0.02	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	0.89	8.93	6.06	11.91	1.21	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	0.89	9.82	0.22	12.13	0.04	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	0.89	10.71	2.86	14.99	0.57	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	15	2.68	13.39	8.00	22.99	1.59	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	0.89	14.29	0.23	23.22	0.05	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	18	1.79	16.07	10.99	34.21	2.19	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	23	4.46	20.54	49.87	84.08	9.93	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	35	10.71	31.25	167.88	251.96	33.44	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	46	9.82	41.07	16.95	268.91	3.38	53.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	29	75	25.89	66.96	66.88	335.79	13.32	66.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		37	112	33.04	100.00	166.21	502.00	33.11	100.00	1	1	100.00	100.00	519.23	519.23	100.00	100.00	312.39	103.43			
				112					502.00					1					519.23					103.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23242 Production of melamine powder/melamine crystals using urea

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.17	4.35	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.17	6.52	0.00	0.02	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.17	8.70	0.23	0.25	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.17	10.87	0.39	0.64	0.38	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.17	13.04	0.04	0.69	0.04	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.17	15.22	0.02	0.70	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.17	17.39	0.01	0.72	0.01	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.17	19.57	0.17	0.89	0.17	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.17	21.74	0.10	0.99	0.09	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.17	23.91	0.04	1.03	0.04	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.17	26.09	0.09	1.12	0.09	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.17	28.26	0.22	1.34	0.21	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.17	30.43	0.16	1.50	0.15	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.17	32.61	0.18	1.68	0.17	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	2.17	34.78	0.74	2.42	0.72	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	22	13.04	47.83	1.74	4.16	1.68	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	32	21.74	69.57	67.22	71.38	64.95	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	40	17.39	86.96	15.24	86.63	14.73	83.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	46	13.04	100.00	16.88	103.50	16.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				46					103.50					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2325 Synthetic rubber

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	1.41	1.41	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	7.11	8.52	1.94	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	5.80	14.32	1.58	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	5.39	19.71	1.47	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	6.18	25.89	1.68	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	3.61	29.50	0.98	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	7.42	36.92	2.02	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	7.81	44.73	2.13	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	12.40	57.14	3.38	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	16.53	73.67	4.50	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	27.83	101.50	7.58	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	1.87	103.36	0.51	28.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	0.74	104.10	0.20	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	163.68	267.78	44.56	72.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	25.33	293.11	6.90	79.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	10.02	303.13	2.73	82.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.56	94.44	45.97	349.10	12.52	95.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.56	100.00	18.21	367.31	4.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	367.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					367.31					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2326 Liquefaction of natural gas

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.04	4.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.01	5.05	0.67	0.67	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.01	6.06	1.07	1.74	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.01	7.07	1.17	2.90	0.11	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.01	8.08	1.79	4.70	0.17	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.01	9.09	1.60	6.30	0.15	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.01	10.10	3.14	9.43	0.29	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	12	2.02	12.12	3.22	12.65	0.30	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	17	5.05	17.17	1.99	14.63	0.18	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	1.01	18.18	3.87	18.50	0.36	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	20	2.02	20.20	11.02	29.53	1.02	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	1.01	21.21	7.89	37.41	0.73	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	26	5.05	26.26	30.38	67.80	2.81	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	33	7.07	33.33	81.23	149.03	7.51	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	41	8.08	41.41	78.40	227.43	7.24	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	62	21.21	62.63	405.07	632.50	37.43	58.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	71	9.09	71.72	221.02	853.52	20.42	78.87	1	1	100.00	100.00	47.20	47.20	100.00	100.00	21.36	5.53			
18	50,000	100,000	75,000	11	82	11.11	82.83	73.70	927.22	6.81	85.68	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	5.09			
19	100,000	500,000	300,000	14	96	14.14	96.97	154.92	1,082.15	14.32	100.00	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	4.36			
20	500,000	UP		3	99	3.03	100.00	0.01	1,082.14	0.00	100.00	0	1	0.00	100.00	0.00	47.20	0.00	100.00	0.00	4.36			
				99					1,082.14					1					47.20					4.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2327 Liquefaction of petroleum gases

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.17	4.17	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.83	5.00	0.09	0.16	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	9	2.50	7.50	1.47	1.64	0.15	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	1.67	9.17	1.24	2.88	0.12	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	2.50	11.67	2.23	5.12	0.22	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.83	12.50	0.92	6.03	0.09	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.83	13.33	0.94	6.97	0.09	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	18	1.67	15.00	4.84	11.81	0.48	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	21	2.50	17.50	10.41	22.22	1.04	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	0.83	18.33	4.00	26.22	0.40	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	25	2.50	20.83	15.59	41.81	1.56	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	27	1.67	22.50	11.93	53.74	1.19	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	31	3.33	25.83	19.52	73.25	1.95	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	33	1.67	27.50	11.15	84.41	1.12	8.44	1	1	100.00	100.00	3.45	3.45	100.00	100.00	30.93	4.09			
15	7,500	10,000	8,750	6	39	5.00	32.50	66.19	150.60	6.62	15.06	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	2.29			
16	10,000	20,000	15,000	19	58	15.83	48.33	282.02	432.62	28.20	43.26	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.80			
17	20,000	50,000	35,000	4	62	3.33	51.67	78.26	510.88	7.82	51.08	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.68			
18	50,000	100,000	75,000	9	71	7.50	59.17	118.42	629.30	11.84	62.92	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.55			
19	100,000	500,000	300,000	27	98	22.50	81.67	277.72	907.02	27.77	90.69	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.38			
20	500,000	UP		22	120	18.33	100.00	93.11	1,000.13	9.31	100.00	0	1	0.00	100.00	0.00	3.45	0.00	100.00	0.00	0.34			
				120					1,000.13					1					3.45					0.34



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2328 Petrol coke soot graphite

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	14.22	14.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	14.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					14.22					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2329 Liquefaction and gasification of coal

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	3.00	3.00	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	4.88	7.88	3.85	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	29.05	36.92	22.97	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	0.00	36.92	0.00	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	19.80	56.72	15.66	44.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	37.12	93.84	29.35	74.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	0.58	94.42	0.46	74.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	1.39	95.81	1.10	75.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	0.65	96.47	0.52	76.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	1.25	97.72	0.99	77.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	28.75	126.47	22.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	126.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					126.47					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 233 Storage tanks

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.01	0.01	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.76	0.76	0.63	0.63	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.17	12.50	4.75	5.52	3.93	4.56	4.56	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.17	16.67	3.95	9.46	3.26	7.82	7.82	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.17	20.83	12.49	21.96	10.32	18.14	18.14	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.17	25.00	3.49	25.44	2.88	21.02	21.02	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.17	29.17	10.37	35.81	8.57	29.59	29.59	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.17	33.33	24.12	59.93	19.92	49.51	49.51	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.17	37.50	6.80	66.73	5.62	55.13	55.13	55.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.17	41.67	24.12	90.85	19.92	75.05	75.05	75.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.17	45.83	0.05	90.90	0.04	75.09	75.09	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.17	50.00	0.04	90.94	0.03	75.12	75.12	75.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.17	54.17	0.02	90.96	0.02	75.14	75.14	75.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.17	58.33	0.02	90.98	0.01	75.15	75.15	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.17	62.50	0.00	90.98	0.00	75.16	75.16	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.17	66.67	0.00	90.98	0.00	75.16	75.16	75.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	21	20.83	87.50	24.18	115.17	19.98	95.14	95.14	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	24	12.50	100.00	5.89	121.06	4.88	100.00	100.00	100.00	1	1	100.00	100.00	3.69	3.69	100.00	100.00	62.69	3.05
20	500,000	UP		0	24	0.00	100.00	0.00	121.06	0.00	100.00	100.00	100.00	0	1	0.00	100.00	0.00	3.69	0.00	100.00	0.00	3.05
				24				121.06						1				3.69					3.05



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2331 Crude oil

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	18.18	18.18	11.54	11.54	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	18	2.27	20.45	5.70	17.24	0.94	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	19	1.14	21.59	0.06	17.29	0.01	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	1.14	22.73	0.07	17.36	0.01	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	1.14	23.86	0.00	17.36	0.00	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	1.14	25.00	0.00	17.36	0.00	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	1.14	26.14	1.31	18.67	0.22	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	24	1.14	27.27	1.23	19.90	0.20	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	25	1.14	28.41	4.67	24.57	0.77	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	26	1.14	29.55	0.11	24.46	0.02	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	1.14	30.68	0.29	24.75	0.05	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	1.14	31.82	3.98	28.73	0.66	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	1.14	32.95	1.99	30.73	0.33	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	31	2.27	35.23	17.79	48.51	2.93	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	34	3.41	38.64	26.98	75.49	4.45	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	46	13.64	52.27	86.48	161.98	14.25	26.69	2	2	50.00	50.00	9.67	9.67	71.95	71.95	11.19	5.97			
17	20,000	50,000	35,000	17	63	19.32	71.59	213.68	375.66	35.21	61.89	0	2	0.00	50.00	0.00	9.67	0.00	71.95	0.00	2.58			
18	50,000	100,000	75,000	5	68	5.68	77.27	46.52	422.18	7.66	69.56	1	3	25.00	75.00	1.44	11.11	10.67	82.62	3.09	2.63			
19	100,000	500,000	300,000	7	75	7.95	85.23	95.53	517.71	15.74	85.30	1	4	25.00	100.00	2.34	13.45	17.38	100.00	2.45	2.60			
20	500,000	UP		13	88	14.77	100.00	89.24	606.95	14.70	100.00	0	4	0.00	100.00	0.00	13.45	0.00	100.00	0.00	2.22			
				88					606.95					4					13.45					2.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2332 Oil products in tanks located in harbour area

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	7.80	7.80	10.11	10.11	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	33	1.39	9.19	19.20	29.31	0.99	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	34	0.28	9.47	1.05	30.36	0.05	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	35	0.28	9.75	0.76	31.12	0.04	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	39	1.11	10.86	4.27	35.38	0.22	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	46	1.95	12.81	8.16	43.54	0.42	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	48	0.56	13.37	3.40	46.94	0.17	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	74	7.24	20.61	26.25	73.19	1.35	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	81	1.95	22.56	9.66	82.85	0.50	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	89	2.23	24.79	10.17	93.01	0.52	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	92	0.84	25.63	13.86	106.88	0.71	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	98	1.67	27.30	19.50	126.38	1.00	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	108	2.79	30.08	27.26	153.64	1.40	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	122	3.90	33.98	112.22	265.86	5.77	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	142	5.57	39.55	111.31	377.17	5.73	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	189	13.09	52.65	335.91	713.08	17.28	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	75	264	20.89	73.54	451.96	1,165.04	23.25	59.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	46	310	12.81	86.35	413.65	1,578.69	21.28	81.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	340	8.36	94.71	234.73	1,813.42	12.08	93.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		19	359	5.29	100.00	130.43	1,943.86	6.71	100.00	2	2	100.00	100.00	14.49	14.49	100.00	100.00	11.11	0.75			
				359					1,943.86					2					14.49					0.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2333 Liquefied gases

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	16.24	16.24	2.57	2.57	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	65	2.28	18.52	0.96	3.54	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	68	0.85	19.37	0.52	4.06	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	75	1.99	21.37	25.02	29.07	0.95	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	85	2.85	24.22	6.66	35.73	0.25	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	98	3.70	27.92	14.59	50.33	0.55	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	115	4.84	32.76	24.46	74.78	0.93	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	135	5.70	38.46	26.84	101.62	1.02	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	146	3.13	41.60	48.00	149.62	1.82	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	151	1.42	43.02	22.73	172.36	0.86	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	162	3.13	46.15	48.15	220.51	1.83	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	175	3.70	49.86	63.11	283.62	2.40	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	187	3.42	53.28	106.38	390.01	4.04	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	220	9.40	62.68	448.27	838.28	17.03	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	34	254	9.69	72.36	548.05	1,386.33	20.82	52.67	1	1	50.00	50.00	14.39	14.39	8.55	8.55	2.63	1.04			
16	10,000	20,000	15,000	34	288	9.69	82.05	532.22	1,918.54	20.22	72.89	1	2	50.00	100.00	154.01	168.41	91.45	100.00	28.94	8.78			
17	20,000	50,000	35,000	16	304	4.56	86.61	126.56	2,045.11	4.81	77.70	0	2	0.00	100.00	0.00	168.41	0.00	100.00	0.00	8.23			
18	50,000	100,000	75,000	11	315	3.13	89.74	23.74	2,068.84	0.90	78.60	0	2	0.00	100.00	0.00	168.41	0.00	100.00	0.00	8.14			
19	100,000	500,000	300,000	23	338	6.55	96.30	303.34	2,372.18	11.53	90.13	0	2	0.00	100.00	0.00	168.41	0.00	100.00	0.00	7.10			
20	500,000	UP		13	351	3.70	100.00	259.78	2,631.96	9.87	100.00	0	2	0.00	100.00	0.00	168.41	0.00	100.00	0.00	6.40			
				351					2,631.96					2					168.41					6.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2334 Pipeline for chemical products

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.41	4.41	3.44	3.44	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.47	5.88	0.69	4.12	0.10	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.47	7.35	1.52	5.64	0.22	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.47	8.82	4.69	10.33	0.68	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.47	10.29	2.10	12.43	0.30	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.47	11.76	0.00	12.43	0.00	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.47	13.24	4.03	16.46	0.58	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.47	14.71	5.73	22.19	0.83	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	1.47	16.18	11.19	33.38	1.62	4.83	1	1	33.33	33.33	64.40	64.40	6.78	6.78	575.35	192.92			
10	2,000	2,500	2,250	1	12	1.47	17.65	4.23	37.61	0.61	5.45	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	171.24			
11	2,500	3,000	2,750	1	13	1.47	19.12	9.20	46.80	1.33	6.78	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	137.59			
12	3,000	4,000	3,500	1	14	1.47	20.59	13.57	60.37	1.96	8.74	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	106.67			
13	4,000	5,000	4,500	1	15	1.47	22.06	0.00	60.37	0.00	8.74	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	106.67			
14	5,000	7,500	6,250	3	18	4.41	26.47	20.96	81.33	3.03	11.78	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	79.18			
15	7,500	10,000	8,750	4	22	5.88	32.35	21.70	103.03	3.14	14.92	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	62.51			
16	10,000	20,000	15,000	5	27	7.35	39.71	78.01	181.04	11.30	26.22	0	1	0.00	33.33	0.00	64.40	0.00	6.78	0.00	35.57			
17	20,000	50,000	35,000	19	46	27.94	67.65	301.70	482.74	43.69	69.90	1	2	33.33	66.67	644.00	708.39	67.80	74.58	213.46	146.74			
18	50,000	100,000	75,000	4	50	5.88	73.53	83.00	565.74	12.02	81.92	1	3	33.33	100.00	241.50	949.89	25.42	100.00	290.97	167.90			
19	100,000	500,000	300,000	18	68	26.47	100.00	124.86	690.60	18.08	100.00	0	3	0.00	100.00	0.00	949.89	0.00	100.00	0.00	137.55			
20	500,000	UP		0	68	0.00	100.00	0.00	690.60	0.00	100.00	0	3	0.00	100.00	0.00	949.89	0.00	100.00	0.00	137.55			
				68					690.60					3					949.89					137.55



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2335 Other liquid chemicals (e.g ammonia)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	10.87	10.87	1.58	1.58	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.72	11.59	0.14	1.72	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	0.72	12.32	0.28	2.00	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.72	13.04	5.56	7.56	0.43	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	0.72	13.77	1.80	9.36	0.14	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	21	1.45	15.22	1.08	10.44	0.08	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	0.72	15.94	1.40	11.85	0.11	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	25	2.17	18.12	14.96	26.81	1.16	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	29	2.90	21.01	6.97	33.78	0.54	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	0.72	21.74	2.38	36.16	0.18	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	34	2.90	24.64	10.85	47.00	0.84	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	35	0.72	25.36	7.87	54.87	0.61	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	36	0.72	26.09	10.44	65.31	0.81	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	48	8.70	34.78	62.32	127.62	4.83	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	53	3.62	38.41	79.73	207.35	6.18	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	68	10.87	49.28	56.81	264.16	4.41	20.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	91	16.67	65.94	191.06	455.22	14.82	35.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	108	12.32	78.26	291.40	746.62	22.61	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	133	18.12	96.38	441.10	1,187.72	34.22	92.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	138	3.62	100.00	101.35	1,289.07	7.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					1,289.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 234 Manufacture of plastic articles foam plastics synthetic resi

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.83	4.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.69	5.52	0.72	0.72	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	0.69	6.21	0.47	1.19	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.69	6.90	1.46	2.66	0.08	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	0.69	7.59	0.02	2.68	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	0.69	8.28	0.01	2.68	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	18	4.14	12.41	18.97	21.66	1.01	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	21	2.07	14.48	5.95	27.60	0.32	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	33	8.28	22.76	44.27	71.88	2.35	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	40	4.83	27.59	22.81	94.68	1.21	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	45	3.45	31.03	17.58	112.26	0.93	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	52	4.83	35.86	19.67	131.94	1.04	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	61	6.21	42.07	53.16	185.10	2.82	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	74	8.97	51.03	114.09	299.19	6.06	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	83	6.21	57.24	45.24	344.43	2.40	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	103	13.79	71.03	207.39	551.82	11.01	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	125	15.17	86.21	456.98	1,008.79	24.27	53.58	2	2	100.00	100.00	69.61	69.61	100.00	100.00	15.23	6.90			
18	50,000	100,000	75,000	10	135	6.90	93.10	177.28	1,186.07	9.42	62.99	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	5.87			
19	100,000	500,000	300,000	9	144	6.21	99.31	114.08	1,300.14	6.06	69.05	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	5.35			
20	500,000	UP		1	145	0.69	100.00	582.70	1,882.85	30.95	100.00	0	2	0.00	100.00	0.00	69.61	0.00	100.00	0.00	3.70			
				145					1,882.85					2					69.61					3.70



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2341 Manufacture of plastic articles

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,569	1,569	8.80	8.80	221.69	221.69	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	102	1,671	0.57	9.37	207.32	429.01	0.19	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	245	1,916	1.37	10.74	396.42	825.43	0.37	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	251	2,167	1.41	12.15	332.55	1,157.98	0.31	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	572	2,739	3.21	15.36	577.53	1,735.51	0.53	1.61	3	3	1.32	1.32	648.44	648.44	0.34	0.34	112.28	37.36			
6	500	750	625	537	3,276	3.01	18.37	1,011.59	2,747.10	0.94	2.54	8	11	3.51	4.82	1,800.24	2,448.68	0.93	1.27	177.96	89.14			
7	750	1,000	875	646	3,922	3.62	21.99	1,114.85	3,861.95	1.03	3.57	3	14	1.32	6.14	11.86	2,460.54	0.01	1.27	1.06	63.71			
8	1,000	1,500	1,250	857	4,779	4.81	26.80	2,040.71	5,902.66	1.89	5.46	4	18	1.75	7.89	3,394.67	5,855.21	1.76	3.03	166.35	99.20			
9	1,500	2,000	1,750	823	5,602	4.62	31.42	2,521.80	8,424.46	2.33	7.79	5	23	2.19	10.09	959.67	6,814.87	0.50	3.52	38.05	80.89			
10	2,000	2,500	2,250	763	6,365	4.28	35.69	2,772.94	11,197.40	2.56	10.36	7	30	3.07	13.16	5,375.73	12,190.61	2.78	6.30	193.86	108.87			
11	2,500	3,000	2,750	777	7,142	4.36	40.05	3,050.67	14,248.08	2.82	13.18	11	41	4.82	17.98	5,888.76	18,079.37	3.05	9.35	193.03	126.89			
12	3,000	4,000	3,500	913	8,055	5.12	45.17	4,384.81	18,632.89	4.06	17.23	2	43	0.88	18.86	76.41	18,155.77	0.04	9.39	1.74	97.44			
13	4,000	5,000	4,500	823	8,878	4.62	49.79	4,602.52	23,235.41	4.26	21.49	6	49	2.63	21.49	7,257.44	25,413.21	3.75	13.14	157.68	109.37			
14	5,000	7,500	6,250	1,450	10,328	8.13	57.92	9,774.60	33,010.02	9.04	30.53	9	58	3.95	25.44	3,232.76	28,645.96	1.67	14.81	33.07	86.78			
15	7,500	10,000	8,750	1,081	11,409	6.06	63.98	9,246.62	42,256.63	8.55	39.08	15	73	6.58	32.02	8,615.93	37,261.89	4.46	19.27	93.18	88.18			
16	10,000	20,000	15,000	2,221	13,630	12.46	76.44	22,681.97	64,938.61	20.98	60.06	37	110	16.23	48.25	30,555.72	67,817.61	15.80	35.07	134.71	104.43			
17	20,000	50,000	35,000	2,046	15,676	11.47	87.91	24,312.07	89,250.67	22.48	82.54	48	158	21.05	69.30	19,229.08	87,046.69	9.94	45.02	79.09	97.53			
18	50,000	100,000	75,000	1,180	16,856	6.62	94.53	10,644.97	99,895.64	9.84	92.39	38	196	16.67	85.96	81,239.02	168,285.71	42.01	87.03	763.17	168.46			
19	100,000	500,000	300,000	784	17,640	4.40	98.92	7,461.82	107,357.46	6.90	99.29	24	220	10.53	96.49	22,771.98	191,057.68	11.78	98.80	305.18	177.96			
20	500,000	UP		192	17,832	1.08	100.00	770.92	108,128.38	0.71	100.00	8	228	3.51	100.00	2,311.21	193,368.90	1.20	100.00	299.80	178.83			
				17,832					108,128.38					228					193,368.90					178.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2342 Manufacture and processing of foam plastics

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	5.09	5.09	29.66	29.66	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	74	0.53	5.62	38.82	9.16	0.19	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	88	1.06	6.69	67.22	76.38	0.34	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	97	0.68	7.37	27.07	103.45	0.14	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	44	141	3.34	10.71	155.87	259.32	0.78	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	34	175	2.58	13.30	183.28	442.59	0.92	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	20	195	1.52	14.82	186.74	629.34	0.94	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	233	2.89	17.71	248.84	878.17	1.25	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	59	292	4.48	22.19	528.67	1,406.84	2.65	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	52	344	3.95	26.14	419.95	1,826.79	2.11	9.16	1	1	33.33	33.33	550.73	550.73	62.46	62.46	131.14	30.15
11	2,500	3,000	2,750	55	399	4.18	30.32	527.62	2,354.41	2.65	11.81	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	23.39
12	3,000	4,000	3,500	69	468	5.24	35.56	1,076.31	3,430.72	5.40	17.20	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	16.05
13	4,000	5,000	4,500	79	547	6.00	41.57	639.69	4,070.41	3.21	20.41	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	13.53
14	5,000	7,500	6,250	155	702	11.78	53.34	1,913.65	5,984.05	9.60	30.01	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	9.20
15	7,500	10,000	8,750	144	846	10.94	64.29	2,346.94	8,330.99	11.77	41.77	0	1	0.00	33.33	0.00	550.73	0.00	62.46	0.00	6.61
16	10,000	20,000	15,000	226	1,072	17.17	81.46	4,824.24	13,155.24	24.19	65.96	2	3	66.67	100.00	331.01	881.74	37.54	100.00	6.86	6.70
17	20,000	50,000	35,000	198	1,270	15.05	96.50	5,168.33	18,323.56	25.91	91.88	0	3	0.00	100.00	0.00	881.74	0.00	100.00	0.00	4.81
18	50,000	100,000	75,000	17	1,287	1.29	97.80	688.44	19,012.01	3.45	95.33	0	3	0.00	100.00	0.00	881.74	0.00	100.00	0.00	4.64
19	100,000	500,000	300,000	23	1,310	1.75	99.54	866.83	19,878.84	4.35	99.68	0	3	0.00	100.00	0.00	881.74	0.00	100.00	0.00	4.44
20	500,000	UP		6	1,316	0.46	100.00	64.66	19,943.49	0.32	100.00	0	3	0.00	100.00	0.00	881.74	0.00	100.00	0.00	4.42
				1,316				19,943.49				3				881.74				4.42	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2343 Manufacture of synthetic adhesives also called synthetic res

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	11.48	11.48	923.33	923.33	30.14	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	22	0.55	12.02	3.50	919.82	0.11	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	23	0.55	12.57	26.09	893.73	0.85	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	25	1.09	13.66	3.38	890.35	0.11	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	30	2.73	16.39	11.96	878.40	0.39	28.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	33	1.64	18.03	6.32	872.08	0.21	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	43	5.46	23.50	2.11	874.19	0.07	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	44	0.55	24.04	6.66	867.54	0.22	28.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	60	8.74	32.79	44.03	823.50	1.44	26.88	0	0	0.00	0.00	1.44	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	61	0.55	33.33	16.41	807.10	0.54	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	70	4.92	38.25	29.63	777.46	0.97	25.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	71	0.55	38.80	23.40	754.06	0.76	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	76	2.73	41.53	5.66	748.40	0.18	24.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	80	2.19	43.72	183.61	564.79	5.99	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	84	2.19	45.90	133.73	431.06	4.36	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	108	13.11	59.02	692.69	261.63	22.61	8.54	3	3	50.00	50.00	161.24	161.24	57.20	57.20	23.28	61.63			
17	20,000	50,000	35,000	20	128	10.93	69.95	718.30	979.93	23.44	31.98	1	4	16.67	66.67	51.04	212.28	18.11	75.30	7.11	21.66			
18	50,000	100,000	75,000	30	158	16.39	86.34	1,094.40	2,074.34	35.72	67.70	2	6	33.33	100.00	69.61	281.89	24.70	100.00	6.36	13.59			
19	100,000	500,000	300,000	25	183	13.66	100.00	989.58	3,063.91	32.30	100.00	0	6	0.00	100.00	0.00	281.89	0.00	100.00	0.00	9.20			
20	500,000	UP		0	183	0.00	100.00	0.00	3,063.91	0.00	100.00	0	6	0.00	100.00	0.00	281.89	0.00	100.00	0.00	9.20			
				183					3,063.91					6					281.89					9.20



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 23431 Using inflammable/combustible under Tariff Code 2343

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	4.87	4.87	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	14.51	19.38	4.65	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	14.51	33.89	4.65	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	3.76	37.65	1.21	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	0.60	38.25	0.19	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	17.61	55.86	5.64	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	4.77	60.62	1.53	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	4.29	64.91	1.37	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	30.23	95.14	9.69	30.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	30.22	125.36	9.69	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	2.79	128.15	0.90	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	1.74	129.90	0.56	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	127.00	256.90	40.70	82.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	1.07	257.97	0.34	82.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	13.14	271.12	4.21	86.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	21.08	292.20	6.76	93.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	18	11.11	100.00	19.83	312.03	6.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	312.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	312.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					312.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 23432 Using liquid methanolwater and air continuous process

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.37	0.37	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	41.23	41.60	31.79	32.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	23.76	65.36	18.32	50.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	64.32	129.68	49.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	129.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					129.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 235 Manufacture of artificial fibres (petrochemical feedstock)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	7.52	7.52	7.39	7.39	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	22	0.75	8.27	14.87	22.26	0.65	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	29	2.63	10.90	35.52	57.77	1.55	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	35	2.26	13.16	26.15	83.93	1.14	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	39	1.50	14.66	5.86	89.78	0.26	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	41	0.75	15.41	1.37	91.15	0.06	3.98	1	1	7.69	7.69	582.50	582.50	5.70	5.70	42580.57	639.03			
7	750	1,000	875	11	52	4.14	19.55	15.78	106.94	0.69	4.67	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	544.72			
8	1,000	1,500	1,250	7	59	2.63	22.18	24.24	131.17	1.06	5.73	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	444.07			
9	1,500	2,000	1,750	6	65	2.26	24.44	7.48	138.65	0.33	6.06	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	420.12			
10	2,000	2,500	2,250	17	82	6.39	30.83	88.03	226.68	3.84	9.90	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	256.97			
11	2,500	3,000	2,750	5	87	1.88	32.71	13.73	240.41	0.60	10.50	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	242.29			
12	3,000	4,000	3,500	5	92	1.88	34.59	22.82	263.24	1.00	11.50	0	1	0.00	7.69	0.00	582.50	0.00	5.70	0.00	221.28			
13	4,000	5,000	4,500	4	96	1.50	36.09	36.01	299.25	1.57	13.07	1	2	7.69	15.38	3,570.69	4,153.19	34.94	40.64	9916.51	1387.89			
14	5,000	7,500	6,250	19	115	7.14	43.23	146.81	446.05	6.41	19.48	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	931.10			
15	7,500	10,000	8,750	13	128	4.89	48.12	87.23	533.28	3.81	23.29	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	778.80			
16	10,000	20,000	15,000	42	170	15.79	63.91	586.66	1,119.94	25.62	48.91	0	2	0.00	15.38	0.00	4,153.19	0.00	40.64	0.00	370.84			
17	20,000	50,000	35,000	32	202	12.03	75.94	569.70	1,689.64	24.88	73.80	1	3	7.69	23.08	900.49	5,053.68	8.81	49.45	158.06	299.10			
18	50,000	100,000	75,000	13	215	4.89	80.83	172.41	1,862.05	7.53	81.33	3	6	23.08	46.15	1,200.66	6,254.34	11.75	61.20	696.40	335.88			
19	100,000	500,000	300,000	20	235	7.52	88.35	216.54	2,078.59	9.46	90.78	2	8	15.38	61.54	492.90	6,747.24	4.82	66.03	227.63	324.61			
20	500,000	UP		31	266	11.65	100.00	211.00	2,289.59	9.22	100.00	5	13	38.46	100.00	3,471.59	10,218.83	33.97	100.00	1645.29	446.32			
				266					2,289.59					13					10,218.83					446.32



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 236 Manufacture of film photo grafic paper and magnetic tape

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	12.87	12.87	2.61	2.61	0.14	0.14	3	3	9.68	9.68	185.87	185.87	5.34	5.34	7121.95	7121.95			
2	50	100	75	3	46	0.90	13.77	7.51	4.90	0.41	0.27	2	5	6.45	16.13	123.15	309.02	3.54	8.87	1640.55	6311.02			
3	100	200	150	5	51	1.50	15.27	2.09	6.99	0.11	0.38	2	7	6.45	22.58	251.96	560.98	7.23	16.11	12039.43	8026.29			
4	200	300	250	5	56	1.50	16.77	3.37	10.36	0.18	0.57	4	11	12.90	35.48	671.63	1,232.62	19.28	35.39	19932.97	11899.26			
5	300	500	400	4	60	1.20	17.96	1.72	12.08	0.09	0.66	0	11	0.00	35.48	0.00	1,232.62	0.00	35.39	0.00	10206.90			
6	500	750	625	2	62	0.60	18.56	0.07	12.15	0.00	0.66	0	11	0.00	35.48	0.00	1,232.62	0.00	35.39	0.00	10148.78			
7	750	1,000	875	3	65	0.90	19.46	2.42	14.56	0.13	0.80	0	11	0.00	35.48	0.00	1,232.62	0.00	35.39	0.00	8464.35			
8	1,000	1,500	1,250	8	73	2.40	21.86	4.15	18.71	0.23	1.02	2	13	6.45	41.94	1,530.63	2,763.24	43.95	79.34	36876.11	14766.29			
9	1,500	2,000	1,750	3	76	0.90	22.75	1.62	20.34	0.09	1.11	0	13	0.00	41.94	0.00	2,763.24	0.00	79.34	0.00	13587.14			
10	2,000	2,500	2,250	5	81	1.50	24.25	5.58	25.91	0.30	1.42	0	13	0.00	41.94	0.00	2,763.24	0.00	79.34	0.00	10663.05			
11	2,500	3,000	2,750	3	84	0.90	25.15	4.25	30.16	0.23	1.65	0	13	0.00	41.94	0.00	2,763.24	0.00	79.34	0.00	9161.52			
12	3,000	4,000	3,500	8	92	2.40	27.54	18.14	48.30	0.99	2.64	0	13	0.00	41.94	0.00	2,763.24	0.00	79.34	0.00	5721.40			
13	4,000	5,000	4,500	6	98	1.80	29.34	13.20	61.50	0.72	3.36	0	13	0.00	41.94	0.00	2,763.24	0.00	79.34	0.00	4493.33			
14	5,000	7,500	6,250	20	118	5.99	35.33	68.50	130.00	3.75	7.11	0	13	0.00	41.94	0.00	2,763.24	0.00	79.34	0.00	2125.56			
15	7,500	10,000	8,750	18	136	5.39	40.72	56.15	186.15	3.07	10.18	0	13	0.00	41.94	0.00	2,763.24	0.00	79.34	0.00	1484.44			
16	10,000	20,000	15,000	32	168	9.58	50.30	266.46	452.60	14.57	24.75	2	15	6.45	48.39	0.80	2,764.04	0.02	79.36	0.30	610.70			
17	20,000	50,000	35,000	38	206	11.38	61.68	260.17	712.77	14.23	38.97	1	16	3.23	51.61	5.31	2,769.35	0.15	79.52	2.04	388.53			
18	50,000	100,000	75,000	35	241	10.48	72.16	136.81	849.58	7.48	46.45	0	16	0.00	51.61	0.00	2,769.35	0.00	79.52	0.00	325.97			
19	100,000	500,000	300,000	37	278	11.08	83.23	225.99	1,075.57	12.36	58.81	6	22	19.35	70.97	12.25	2,781.60	0.35	79.87	5.42	258.62			
20	500,000	UP		56	334	16.77	100.00	753.31	1,828.88	41.19	100.00	9	31	29.03	100.00	701.18	3,482.78	20.13	100.00	93.08	190.43			
				334					1,828.88					31					3,482.78					190.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 237 Manufacture of tooth paste soap detergents polishes etheric

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	7.66	7.66	29.56	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	18.26	25.92	70.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	25.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					25.92					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2371 Manufacture of soaps detergents and polishes

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	72	72	13.19	13.19	1.46	1.46	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	84	2.20	15.38	1.56	3.03	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	101	3.11	18.50	3.79	6.82	0.19	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	114	2.38	20.88	4.61	11.42	0.22	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	127	2.38	23.26	8.96	20.38	0.44	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	139	2.20	25.46	11.18	31.56	0.55	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	161	4.03	29.49	26.05	57.61	1.27	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	181	3.66	33.15	24.22	81.83	1.18	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	31	212	5.68	38.83	48.92	130.75	2.39	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	223	2.01	40.84	29.98	160.73	1.46	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	230	1.28	42.12	27.66	188.39	1.35	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	27	257	4.95	47.07	43.36	231.75	2.12	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	271	2.56	49.63	24.13	255.89	1.18	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	27	298	4.95	54.58	163.63	419.51	7.99	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	317	3.48	58.06	126.97	546.48	6.20	26.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	355	6.96	65.02	272.37	818.86	13.30	39.98	1	1	100.00	100.00	4.06	4.06	100.00	100.00	1.49	0.50	
17	20,000	50,000	35,000	43	398	7.88	72.89	402.21	1,221.06	19.64	59.62	0	1	0.00	100.00	0.00	4.06	4.06	0.00	100.00	0.00	0.33
18	50,000	100,000	75,000	36	434	6.59	79.49	393.28	1,614.34	19.20	78.82	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.25	
19	100,000	500,000	300,000	55	489	10.07	89.56	279.71	1,894.05	13.66	92.48	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.21	
20	500,000	UP		57	546	10.44	100.00	153.99	2,048.04	7.52	100.00	0	1	0.00	100.00	0.00	4.06	0.00	100.00	0.00	0.20	
				546					2,048.04					1					4.06			0.20



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2372 Manufacture of etheric oils, essences, perfumes and cosmetic

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	4.52	4.52	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	36	0.73	5.25	6.08	6.10	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	54	2.62	7.87	52.95	59.05	1.32	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	74	2.92	10.79	50.71	109.77	1.26	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	103	4.23	15.01	70.38	180.15	1.75	4.48	0	0	0.00	0.00	1.75	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	140	5.39	20.41	14.37	194.52	0.36	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	159	2.77	23.18	42.46	236.97	1.06	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	180	3.06	26.24	30.34	267.31	0.76	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	41	221	5.98	32.22	53.37	320.68	1.33	7.98	0	0	0.00	0.00	1.33	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	247	3.79	36.01	62.63	383.31	1.56	9.54	1	1	8.33	8.33	107.33	107.33	3.84	3.84	171.36	28.00			
11	2,500	3,000	2,750	19	266	2.77	38.78	85.88	469.19	2.14	11.68	1	2	8.33	16.67	2,578.42	2,685.75	92.30	96.14	3002.34	572.42			
12	3,000	4,000	3,500	21	287	3.06	41.84	102.06	571.26	2.54	14.22	1	3	8.33	25.00	38.72	2,724.47	1.39	97.52	37.93	476.93			
13	4,000	5,000	4,500	18	305	2.62	44.46	103.61	674.87	2.58	16.80	0	3	0.00	25.00	0.00	2,724.47	0.00	97.52	0.00	403.70			
14	5,000	7,500	6,250	40	345	5.83	50.29	363.54	1,038.41	9.05	25.84	0	3	0.00	25.00	0.00	2,724.47	0.00	97.52	0.00	262.37			
15	7,500	10,000	8,750	18	363	2.62	52.92	241.43	1,279.84	6.01	31.85	0	3	0.00	25.00	0.00	2,724.47	0.00	97.52	0.00	212.88			
16	10,000	20,000	15,000	54	417	7.87	60.79	589.84	1,869.67	14.68	46.53	0	3	0.00	25.00	0.00	2,724.47	0.00	97.52	0.00	145.72			
17	20,000	50,000	35,000	86	503	12.54	73.32	848.57	2,718.24	21.12	67.65	4	7	33.33	58.33	52.33	2,776.80	1.87	99.40	6.17	102.15			
18	50,000	100,000	75,000	90	593	13.12	86.44	581.99	3,300.24	14.48	82.13	0	7	0.00	58.33	0.00	2,776.80	0.00	99.40	0.00	84.14			
19	100,000	500,000	300,000	80	673	11.66	98.10	486.04	3,786.28	12.10	94.23	5	12	41.67	100.00	16.86	2,793.66	0.60	100.00	3.47	73.78			
20	500,000	UP		13	686	1.90	100.00	231.85	4,018.13	5.77	100.00	0	12	0.00	100.00	0.00	2,793.66	0.00	100.00	0.00	69.53			
				686					4,018.13					12					2,793.66					69.53



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2373 Manufacture of glatine non synthetic adhesives starches

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.97	5.97	7.05	7.05	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	15	1.49	7.46	0.66	7.71	0.04	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	27	5.97	13.43	32.02	39.73	1.95	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	33	2.99	16.42	4.15	43.88	0.25	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	45	5.97	22.39	19.48	63.36	1.19	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	49	1.99	24.38	8.39	71.75	0.51	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	65	7.96	32.34	11.16	82.91	0.68	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	85	9.95	42.29	79.69	162.59	4.86	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	106	10.45	52.74	58.49	221.08	3.57	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	122	7.96	60.70	67.58	288.66	4.12	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	136	6.97	67.66	37.57	326.23	2.29	19.91	1	1	100.00	100.00	139.85	139.85	100.00	100.00	372.28	42.87			
12	3,000	4,000	3,500	5	141	2.49	70.15	52.02	378.24	3.17	23.09	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	36.97			
13	4,000	5,000	4,500	6	147	2.99	73.13	12.00	390.24	0.73	23.82	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	35.84			
14	5,000	7,500	6,250	6	153	2.99	76.12	83.87	474.11	5.12	28.94	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	29.50			
15	7,500	10,000	8,750	14	167	6.97	83.08	95.07	569.18	5.80	34.74	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	24.57			
16	10,000	20,000	15,000	9	176	4.48	87.56	142.55	711.73	8.70	43.44	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	19.65			
17	20,000	50,000	35,000	9	185	4.48	92.04	288.52	1,000.26	17.61	61.05	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	13.98			
18	50,000	100,000	75,000	6	191	2.99	95.02	290.10	1,290.36	17.71	78.76	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	10.84			
19	100,000	500,000	300,000	10	201	4.98	100.00	348.07	1,638.43	21.24	100.00	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	8.54			
20	500,000	UP		0	201	0.00	100.00	0.00	1,638.43	0.00	100.00	0	1	0.00	100.00	0.00	139.85	0.00	100.00	0.00	8.54			
				201					1,638.43					1					139.85					8.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2374 Manufacture of natural adhesive (glue) of organic origin c

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	7.87	7.87	4.32	4.32	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	23	0.75	8.61	11.16	15.49	0.83	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	26	1.12	9.74	19.34	34.82	1.44	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	31	1.87	11.61	1.54	36.36	0.11	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	36	1.87	13.48	6.68	43.04	0.50	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	42	2.25	15.73	29.17	72.21	2.18	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	51	3.37	19.10	14.73	86.95	1.10	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	71	7.49	26.59	46.74	133.69	3.49	9.99	1	1	12.50	12.50	14.02	14.02	3.56	3.56	30.00	10.49			
9	1,500	2,000	1,750	14	85	5.24	31.84	47.61	181.30	3.56	13.55	1	1	0.00	12.50	0.00	14.02	0.00	3.56	0.00	7.73			
10	2,000	2,500	2,250	14	99	5.24	37.08	47.10	228.40	3.52	17.07	0	1	0.00	12.50	0.00	14.02	0.00	3.56	0.00	6.14			
11	2,500	3,000	2,750	3	102	1.12	38.20	21.05	249.45	1.57	18.64	0	1	0.00	12.50	0.00	14.02	0.00	3.56	0.00	5.62			
12	3,000	4,000	3,500	7	109	2.62	40.82	26.98	276.43	2.02	20.65	0	1	0.00	12.50	0.00	14.02	0.00	3.56	0.00	5.07			
13	4,000	5,000	4,500	9	118	3.37	44.19	37.29	313.72	2.79	23.44	0	1	0.00	12.50	0.00	14.02	0.00	3.56	0.00	4.47			
14	5,000	7,500	6,250	16	134	5.99	50.19	78.30	392.02	5.85	29.29	0	1	0.00	12.50	0.00	14.02	0.00	3.56	0.00	3.58			
15	7,500	10,000	8,750	13	147	4.87	55.06	36.50	428.52	2.73	32.02	0	1	0.00	12.50	0.00	14.02	0.00	3.56	0.00	3.27			
16	10,000	20,000	15,000	11	158	4.12	59.18	145.20	573.72	10.85	42.87	0	1	0.00	12.50	0.00	14.02	0.00	3.56	0.00	2.44			
17	20,000	50,000	35,000	58	216	21.72	80.90	458.54	1,032.25	34.26	77.13	6	7	75.00	87.50	312.79	326.81	79.45	83.01	68.21	31.66			
18	50,000	100,000	75,000	25	241	9.36	90.26	239.21	1,271.46	17.87	95.00	0	7	0.00	87.50	0.00	326.81	0.00	83.01	0.00	25.70			
19	100,000	500,000	300,000	25	266	9.36	99.63	42.53	1,313.99	3.18	98.18	1	8	12.50	100.00	66.88	393.69	16.99	100.00	157.26	29.96			
20	500,000	UP		1	267	0.37	100.00	24.35	1,338.34	1.82	100.00	0	8	0.00	100.00	0.00	393.69	0.00	100.00	0.00	29.42			
				267					1,338.34					8					393.69					29.42



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23741 Using water or other non combustibile solvent(s) as the sole

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.01	0.01	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.03	0.05	0.14	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.18	0.22	0.68	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.06	0.28	0.23	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.09	0.37	0.33	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.26	0.62	1.00	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	9.14	9.76	35.51	37.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	4.57	14.33	17.76	55.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	11.40	25.73	44.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	25.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				25.73				0				0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 23742 Using inflammable/combustible producing combustible final

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	14.29	14.29	5.34	5.34	7.29	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	4.76	19.05	0.00	5.34	0.00	7.29	1	1	50.00	50.00	69.23	69.23	71.12	71.12	0.00	1295.34	
3	100	200	150	1	5	4.76	23.81	0.51	4.83	0.70	6.59	0	1	0.00	50.00	0.00	69.23	0.00	71.12	0.00	1432.87	
4	200	300	250	2	7	9.52	33.33	0.07	4.76	0.09	6.50	0	1	0.00	50.00	0.00	69.23	0.00	71.12	0.00	1453.39	
5	300	500	400	1	8	4.76	38.10	5.34	0.58	7.29	0.79	0	1	0.00	50.00	0.00	69.23	0.00	71.12	0.00	11911.50	
6	500	750	625	1	9	4.76	42.86	4.36	4.94	5.95	6.74	1	2	50.00	100.00	28.11	97.34	28.88	100.00	645.03	1970.58	
7	750	1,000	875	1	10	4.76	47.62	9.40	14.34	12.84	19.58	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	678.64	
8	1,000	1,500	1,250	1	11	4.76	52.38	2.21	16.55	3.02	22.59	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	588.05	
9	1,500	2,000	1,750	1	12	4.76	57.14	24.56	8.00	33.52	10.92	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	1216.31	
10	2,000	2,500	2,250	1	13	4.76	61.90	2.28	5.72	3.11	7.81	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	1701.39	
11	2,500	3,000	2,750	1	14	4.76	66.67	15.15	9.43	20.68	12.87	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	1032.12	
12	3,000	4,000	3,500	3	17	14.29	80.95	19.19	28.62	26.18	39.06	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	340.17	
13	4,000	5,000	4,500	1	18	4.76	85.71	18.05	46.67	24.64	63.69	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	208.60	
14	5,000	7,500	6,250	1	19	4.76	90.48	8.87	55.53	12.10	75.80	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	175.29	
15	7,500	10,000	8,750	2	21	9.52	100.00	17.73	73.27	24.20	100.00	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	132.86	
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	132.86	
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	132.86	
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	132.86	
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	132.86	
20	500,000	UP		0	21	0.00	100.00	0.00	73.27	0.00	100.00	0	2	0.00	100.00	0.00	97.34	0.00	100.00	0.00	132.86	
				21					73.27					2					97.34			132.86



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2378 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	8.00	8.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.00	12.00	3.03	3.03	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.00	16.00	22.25	25.28	6.89	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.00	20.00	13.60	38.88	4.21	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.00	24.00	24.48	63.36	7.58	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.00	28.00	24.48	87.84	7.58	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.00	32.00	24.48	63.36	7.58	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.00	36.00	0.00	63.36	0.00	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.00	40.00	24.48	87.84	7.58	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.00	44.00	24.48	112.32	7.58	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.00	48.00	63.04	175.36	19.52	54.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.00	52.00	12.47	162.89	3.86	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.00	56.00	27.18	190.07	8.42	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.00	60.00	37.96	228.03	11.75	70.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.00	64.00	48.80	276.83	15.11	85.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	4.00	68.00	3.03	279.86	0.94	86.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	4.00	72.00	4.38	284.23	1.35	88.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	20	8.00	80.00	22.63	306.86	7.01	95.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	25	20.00	100.00	16.07	322.93	4.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	322.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					322.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 238 Chemical fertilizer factories (conventional)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	9.39	9.39	1.98	1.98	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	30	1.44	10.83	0.75	2.73	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	37	2.53	13.36	1.38	4.12	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	39	0.72	14.08	1.96	6.08	0.08	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	54	5.42	19.49	6.89	12.97	0.27	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	60	2.17	21.66	4.35	17.32	0.17	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	69	3.25	24.91	12.32	29.64	0.49	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	85	5.78	30.69	40.08	69.72	1.59	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	98	4.69	35.38	32.87	102.59	1.31	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	107	3.25	38.63	32.64	135.23	1.30	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	111	1.44	40.07	21.79	157.02	0.87	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	115	1.44	41.52	21.32	178.34	0.85	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	129	5.05	46.57	72.58	250.92	2.89	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	21	150	7.58	54.15	137.79	388.70	5.48	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	165	5.42	59.57	124.10	512.80	4.93	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	180	5.42	64.98	172.77	685.58	6.87	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	32	212	11.55	76.53	177.16	862.74	7.04	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	226	5.05	81.59	134.72	997.45	5.36	39.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	26	252	9.39	90.97	169.25	1,166.70	6.73	46.38	2	2	100.00	100.00	23.83	23.83	100.00	100.00	14.08	2.04	
20	500,000	UP		25	277	9.03	100.00	1,348.75	2,515.45	53.62	100.00	0	0	0.00	100.00	0.00	23.83	0.00	100.00	0.00	0.95	
				277					2,515.45					2					23.83			0.95



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 239 Powders explosives matches and firework factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	4.44	4.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	2.22	6.67	1.31	1.31	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	2.22	8.89	0.70	2.01	0.07	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	2.22	11.11	1.38	3.38	0.13	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	2.22	13.33	1.52	4.90	0.14	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	2.22	15.56	1.43	6.33	0.13	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	2.22	17.78	1.20	7.53	0.11	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	5	11.11	28.89	10.14	17.67	0.95	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	2	4.44	33.33	22.69	40.36	2.12	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.22	35.56	19.90	60.27	1.86	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	4	8.89	44.44	91.33	151.60	8.54	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	2.22	46.67	28.19	179.79	2.64	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	2	4.44	51.11	25.02	204.81	2.34	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	4	8.89	60.00	19.21	224.02	1.80	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	3	6.67	66.67	94.91	318.94	8.88	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	4	8.89	75.56	301.39	620.32	28.19	58.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	8	17.78	93.33	267.46	887.78	25.02	83.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	3	6.67	100.00	181.27	1,069.04	16.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	1,069.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	1,069.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				45					1,069.04					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2399 Other industries in main category 23

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	14.75	14.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	21	2.46	17.21	0.87	0.87	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	26	4.10	21.31	7.06	7.93	0.50	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	0.82	22.13	4.90	12.83	0.35	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	30	2.46	24.59	8.31	21.15	0.59	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	36	4.92	29.51	14.18	35.33	1.00	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	41	4.10	33.61	22.51	57.84	1.59	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	50	7.38	40.98	23.90	81.74	1.69	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	58	6.56	47.54	39.26	121.00	2.78	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	63	4.10	51.64	39.77	160.77	2.81	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	77	11.48	63.11	80.25	241.02	5.67	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	89	9.84	72.95	83.20	324.22	5.88	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	96	5.74	78.69	50.21	374.43	3.55	26.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	98	1.64	80.33	43.33	417.75	3.06	29.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	99	0.82	81.15	15.50	433.25	1.10	30.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	106	5.74	86.89	356.22	789.48	25.18	55.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	114	6.56	93.44	245.91	1,035.38	17.38	73.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	115	0.82	94.26	173.60	1,208.98	12.27	85.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	122	5.74	100.00	205.78	1,414.76	14.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	122	0.00	100.00	0.00	1,414.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					1,414.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.24	4.24	0.53	0.53	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	0.85	5.08	0.66	0.12	0.05	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.42	5.51	0.10	0.22	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.42	5.93	0.75	0.96	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	19	2.12	8.05	6.12	7.08	0.42	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	23	1.69	9.75	6.70	13.78	0.46	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	37	5.93	15.68	16.80	30.58	1.16	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	42	2.12	17.80	20.94	51.52	1.45	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	56	5.93	23.73	38.18	89.70	2.64	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	62	2.54	26.27	25.53	115.22	1.77	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	70	3.39	29.66	22.40	137.62	1.55	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	82	5.08	34.75	55.09	192.71	3.81	13.34	1	1	16.67	16.67	0.00	0.00	0.01	0.01	0.01	0.00			
13	4,000	5,000	4,500	13	95	5.51	40.25	39.35	232.07	2.72	16.06	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.01	0.00			
14	5,000	7,500	6,250	25	120	10.59	50.85	95.03	327.10	6.58	22.64	1	2	16.67	33.33	0.13	0.14	0.34	0.35	0.14	0.04			
15	7,500	10,000	8,750	13	133	5.51	56.36	95.02	422.12	6.58	29.21	0	2	0.00	33.33	0.00	0.14	0.00	0.35	0.00	0.03			
16	10,000	20,000	15,000	28	161	11.86	68.22	338.48	760.61	23.43	52.64	3	5	50.00	83.33	36.95	37.09	95.01	95.36	10.92	4.88			
17	20,000	50,000	35,000	43	204	18.22	86.44	269.03	1,029.63	18.62	71.26	0	5	0.00	83.33	0.00	37.09	0.00	95.36	0.00	3.60			
18	50,000	100,000	75,000	7	211	2.97	89.41	70.93	1,100.56	4.91	76.17	0	5	0.00	83.33	0.00	37.09	0.00	95.36	0.00	3.37			
19	100,000	500,000	300,000	13	224	5.51	94.92	270.31	1,370.88	18.71	94.88	1	6	16.67	100.00	1.81	38.90	4.64	100.00	0.67	2.84			
20	500,000	UP		12	236	5.08	100.00	74.02	1,444.90	5.12	100.00	0	6	0.00	100.00	0.00	38.90	0.00	100.00	0.00	2.69			
				236					1,444.90					6					38.90					2.69



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 240 Spinning mills pre-spinning process

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	1.58	1.58	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	0.12	1.45	0.15	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	3.53	4.98	4.28	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	3.86	8.84	4.68	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	1.70	10.55	2.07	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	3.18	13.73	3.86	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	15.91	29.64	19.28	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	40.76	70.40	49.41	85.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	1.42	71.82	1.72	87.06	1	1	100.00	100.00	2.58	2.58	100.00	100.00	182.13	182.13	3.60	3.60	
11	2,500	3,000	2,750	1	10	7.69	76.92	0.80	72.62	0.97	88.02	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.56	3.56
12	3,000	4,000	3,500	1	11	7.69	84.62	2.99	75.60	3.62	91.64	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.42	3.42
13	4,000	5,000	4,500	1	12	7.69	92.31	2.46	78.06	2.98	94.62	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.31	3.31
14	5,000	7,500	6,250	1	13	7.69	100.00	4.44	82.50	5.38	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
20	500,000	UP		0	13	0.00	100.00	0.00	82.50	0.00	100.00	0	1	0.00	100.00	0.00	2.58	0.00	100.00	0.00	0.00	0.00	3.13	3.13
				13					82.50					1					2.58					3.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2401 Spinning millsPre-spinning : Animal Fibres

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	2.85	2.85	5.67	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.64	3.49	1.27	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	1.84	5.34	3.67	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	1.43	3.91	2.84	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	0.00	3.91	0.00	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	4.29	8.20	8.53	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	1.43	9.63	2.84	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	2.17	11.79	4.31	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	7.50	19.29	14.91	38.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	19.12	38.41	38.03	76.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	11.87	50.28	23.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	50.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11					50.28					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2402 Spinning millsPre-spinning : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	6.42	6.42	2.85	2.85	0.11	0.11	1	1	3.33	3.33	1.63	1.63	0.30	0.30	57.21	57.21			
2	50	100	75	10	53	1.49	7.91	0.94	3.79	0.04	0.15	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	43.04			
3	100	200	150	16	69	2.39	10.30	1.39	5.17	0.06	0.21	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	31.50			
4	200	300	250	2	71	0.30	10.60	0.42	5.59	0.02	0.23	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	29.15			
5	300	500	400	11	82	1.64	12.24	6.85	12.44	0.28	0.50	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	13.10			
6	500	750	625	20	102	2.99	15.22	12.45	24.89	0.50	1.00	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	6.55			
7	750	1,000	875	13	115	1.94	17.16	8.18	33.07	0.33	1.33	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	4.93			
8	1,000	1,500	1,250	15	130	2.24	19.40	13.27	46.34	0.53	1.87	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	3.52			
9	1,500	2,000	1,750	4	134	0.60	20.00	10.92	57.26	0.44	2.31	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	2.85			
10	2,000	2,500	2,250	2	136	0.30	20.30	5.81	63.07	0.23	2.54	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	2.58			
11	2,500	3,000	2,750	9	145	1.34	21.64	26.54	89.61	1.07	3.61	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	1.82			
12	3,000	4,000	3,500	8	153	1.19	22.84	15.12	104.73	0.61	4.22	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	1.56			
13	4,000	5,000	4,500	8	161	1.19	24.03	16.85	121.58	0.68	4.90	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	1.34			
14	5,000	7,500	6,250	19	180	2.84	26.87	109.64	231.21	4.42	9.31	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	0.70			
15	7,500	10,000	8,750	34	214	5.07	31.94	109.85	341.07	4.42	13.74	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	0.48			
16	10,000	20,000	15,000	57	271	8.51	40.45	154.11	495.18	6.21	19.95	0	1	0.00	3.33	0.00	1.63	0.00	0.30	0.00	0.33			
17	20,000	50,000	35,000	74	345	11.04	51.49	517.88	1,013.06	20.86	40.80	8	9	26.67	30.00	174.44	176.07	32.62	32.93	33.68	17.38			
18	50,000	100,000	75,000	71	416	10.60	62.09	450.12	1,463.19	18.13	58.93	5	14	16.67	46.67	42.12	218.19	7.88	40.81	9.36	14.91			
19	100,000	500,000	300,000	159	575	23.73	85.82	727.83	2,191.02	29.32	88.25	15	29	50.00	96.67	316.51	534.70	59.19	100.00	43.49	24.40			
20	500,000	UP		95	670	14.18	100.00	291.70	2,482.71	11.75	100.00	1	30	3.33	100.00	0.00	534.70	0.00	100.00	0.00	21.54			
				670					2,482.71					30					534.70					21.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2403 Spinning millsPre-spinning : Synthetic fibres/mechanical pr

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	6.04	6.04	11.05	11.05	0.24	0.24	3	3	9.68	9.68	45.38	45.38	1.59	1.59	410.47	410.47			
2	50	100	75	6	77	0.51	6.55	0.96	12.01	0.02	0.26	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	377.71			
3	100	200	150	6	83	0.51	7.06	14.87	26.88	0.32	0.57	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	168.79			
4	200	300	250	18	101	1.53	8.59	0.84	27.72	0.02	0.59	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	163.68			
5	300	500	400	30	131	2.55	11.14	26.80	54.52	0.57	1.16	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	83.22			
6	500	750	625	27	158	2.30	13.44	12.40	66.92	0.26	1.42	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	67.80			
7	750	1,000	875	6	164	0.51	13.95	82.80	149.73	1.76	3.18	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	30.31			
8	1,000	1,500	1,250	33	197	2.81	16.75	34.90	184.62	0.74	3.93	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	24.58			
9	1,500	2,000	1,750	32	229	2.72	19.47	226.03	410.65	4.81	8.73	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	11.05			
10	2,000	2,500	2,250	20	249	1.70	21.17	32.65	443.30	0.69	9.43	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	10.24			
11	2,500	3,000	2,750	20	269	1.70	22.87	41.56	484.86	0.88	10.31	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	9.36			
12	3,000	4,000	3,500	17	286	1.45	24.32	11.88	496.74	0.25	10.56	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	9.13			
13	4,000	5,000	4,500	25	311	2.13	26.45	44.42	541.16	0.94	11.51	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	8.39			
14	5,000	7,500	6,250	26	337	2.21	28.66	54.19	595.35	1.15	12.66	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	7.62			
15	7,500	10,000	8,750	41	378	3.49	32.14	94.56	689.91	2.01	14.67	0	3	0.00	9.68	0.00	45.38	0.00	1.59	0.00	6.58			
16	10,000	20,000	15,000	120	498	10.20	42.35	582.54	1,272.45	12.39	27.06	2	5	6.45	16.13	11.42	56.80	0.40	1.99	1.96	4.46			
17	20,000	50,000	35,000	187	685	15.90	58.25	996.41	2,268.86	21.19	48.25	1	6	3.23	19.35	0.00	56.80	0.00	1.99	0.00	2.50			
18	50,000	100,000	75,000	126	811	10.71	68.96	601.87	2,870.73	12.80	61.05	12	18	38.71	58.06	2,564.52	2,621.31	90.05	92.04	426.09	91.31			
19	100,000	500,000	300,000	251	1,062	21.34	90.31	1,346.21	4,216.94	28.63	89.68	10	28	32.26	90.32	214.09	2,835.41	7.52	99.56	15.90	67.24			
20	500,000	UP		114	1,176	9.69	100.00	485.14	4,702.09	10.32	100.00	3	31	9.68	100.00	12.54	2,847.95	0.44	100.00	2.59	60.57			
				1,176					4,702.09					31					2,847.95					60.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2408 Spinning millsPre-spinning : Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	77	77	7.01	7.01	0.21	0.21	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	78	0.09	7.10	3.38	3.17	0.14	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	83	0.46	7.56	0.87	4.04	0.04	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	86	0.27	7.83	1.24	5.28	0.05	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	95	0.82	8.65	3.61	8.89	0.15	0.37	1	1	2.00	2.00	30.05	30.05	0.03	0.03	832.06	338.12
6	500	750	625	8	103	0.73	9.38	4.02	12.91	0.17	0.53	0	1	0.00	2.00	0.00	30.05	0.00	0.03	0.00	232.74
7	750	1,000	875	11	114	1.00	10.38	4.06	16.97	0.17	0.70	0	1	0.00	2.00	0.00	30.05	0.00	0.03	0.00	177.10
8	1,000	1,500	1,250	15	129	1.37	11.75	15.64	32.60	0.65	1.35	0	1	0.00	2.00	0.00	30.05	0.00	0.03	0.00	92.16
9	1,500	2,000	1,750	6	135	0.55	12.30	9.09	41.69	0.38	1.73	0	1	0.00	2.00	0.00	30.05	0.00	0.03	0.00	72.07
10	2,000	2,500	2,250	8	143	0.73	13.02	3.39	45.08	0.14	1.87	0	1	0.00	2.00	0.00	30.05	0.00	0.03	0.00	66.65
11	2,500	3,000	2,750	7	150	0.64	13.66	18.39	63.47	0.76	2.63	0	1	0.00	2.00	0.00	30.05	0.00	0.03	0.00	47.34
12	3,000	4,000	3,500	5	155	0.46	14.12	9.07	72.54	0.38	3.01	0	1	0.00	2.00	0.00	30.05	0.00	0.03	0.00	41.42
13	4,000	5,000	4,500	12	167	1.09	15.21	6.29	78.84	0.26	3.27	0	1	0.00	2.00	0.00	30.05	0.00	0.03	0.00	38.11
14	5,000	7,500	6,250	21	188	1.91	17.12	49.76	128.59	2.06	5.33	1	2	2.00	4.00	25.40	55.44	0.02	0.05	51.04	43.12
15	7,500	10,000	8,750	36	224	3.28	20.40	89.80	218.40	3.72	9.05	0	2	0.00	4.00	0.00	55.44	0.00	0.05	0.00	25.39
16	10,000	20,000	15,000	69	293	6.28	26.68	202.74	421.14	8.40	17.45	1	3	2.00	6.00	2.74	58.18	0.00	0.05	1.35	13.82
17	20,000	50,000	35,000	145	438	13.21	39.89	450.01	871.15	18.65	36.10	1	4	2.00	8.00	4.11	62.29	0.00	0.05	0.91	7.15
18	50,000	100,000	75,000	88	526	8.01	47.91	247.65	1,118.80	10.26	46.36	4	8	8.00	16.00	4,802.16	4,864.45	4.17	4.23	1939.08	434.79
19	100,000	500,000	300,000	208	734	18.94	66.85	513.39	1,632.19	21.27	67.63	13	21	26.00	42.00	3,615.29	8,479.74	3.14	7.37	704.20	519.53
20	500,000	UP		364	1,098	33.15	100.00	781.17	2,413.36	32.37	100.00	29	50	58.00	100.00	106,602.32	115,082.07	92.63	100.00	13646.54	4768.55
				1,098				2,413.36				50				115,082.07				4768.55	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 241 Weaving pre-weaving process

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	9.09	9.09	0.01	0.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	9.09	18.18	0.74	0.75	4.48	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	9.09	27.27	0.14	0.89	0.88	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	9.09	36.36	0.58	1.47	3.54	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	9.09	45.45	3.23	4.70	19.67	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	9.09	54.55	2.15	6.85	13.06	41.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	9.09	63.64	4.98	11.83	30.35	72.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	9.09	72.73	2.41	14.25	14.70	86.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	9.09	81.82	0.84	15.09	5.14	91.90	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	9.09	90.91	0.79	15.88	4.82	96.73	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	9.09	100.00	0.54	16.42	3.27	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	11	0.00	100.00	0.00	16.42	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				11					16.42					1					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2411 WeavingPre-Weaving Processes:Animal fibres

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.17	8.33	0.59	0.59	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.17	12.50	1.35	1.94	1.45	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.17	16.67	1.39	3.33	1.49	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.17	20.83	1.94	5.27	2.08	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.17	25.00	1.39	6.66	1.49	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.17	29.17	3.72	10.38	3.99	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.17	33.33	0.72	11.10	0.77	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.17	37.50	1.14	12.24	1.23	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.17	41.67	1.44	13.69	1.55	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.17	45.83	2.86	16.55	3.07	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.17	50.00	0.44	16.99	0.47	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.17	54.17	5.15	22.14	5.52	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.17	58.33	2.50	24.63	2.68	26.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.17	62.50	10.57	35.21	11.34	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.17	66.67	10.57	45.78	11.34	49.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	23	29.17	95.83	39.83	85.61	42.72	91.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	24	4.17	100.00	7.63	93.24	8.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	93.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	93.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					93.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2412 WeavingPre-Weaving Processes:Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	2.47	2.47	6.93	6.93	0.24	0.24	1	1	2.56	2.56	84.02	84.02	0.53	0.53	1211.52	1211.52			
2	50	100	75	8	25	1.16	3.63	24.06	31.00	0.83	1.07	0	1	0.00	2.56	0.00	84.02	0.00	0.53	0.00	271.02			
3	100	200	150	7	32	1.02	4.64	2.34	33.34	0.08	1.15	0	1	0.00	2.56	0.00	84.02	0.00	0.53	0.00	251.99			
4	200	300	250	1	33	0.15	4.79	28.60	61.94	0.98	2.13	0	1	0.00	2.56	0.00	84.02	0.00	0.53	0.00	135.64			
5	300	500	400	5	38	0.73	5.52	1.96	63.90	0.07	2.20	1	2	2.56	5.13	67.21	151.23	0.42	0.95	3430.89	236.66			
6	500	750	625	18	56	2.61	8.13	8.26	72.16	0.28	2.49	0	2	0.00	5.13	0.00	151.23	0.00	0.95	0.00	209.56			
7	750	1,000	875	21	77	3.05	11.18	13.91	86.07	0.48	2.96	1	3	2.56	7.69	168.03	319.26	1.06	2.01	1208.39	370.93			
8	1,000	1,500	1,250	25	102	3.63	14.80	18.96	105.03	0.65	3.62	1	4	2.56	10.26	270.00	589.26	1.70	3.70	1424.30	561.06			
9	1,500	2,000	1,750	29	131	4.21	19.01	59.79	164.82	2.06	5.68	0	4	0.00	10.26	0.00	589.26	0.00	3.70	0.00	357.52			
10	2,000	2,500	2,250	28	159	4.06	23.08	39.61	204.43	1.36	7.04	1	5	2.56	12.82	990.00	1,579.26	6.22	9.93	2499.53	772.53			
11	2,500	3,000	2,750	13	172	1.89	24.96	33.66	238.08	1.16	8.20	0	5	0.00	12.82	0.00	1,579.26	0.00	9.93	0.00	663.32			
12	3,000	4,000	3,500	24	196	3.48	28.45	83.33	321.41	2.87	11.07	0	5	0.00	12.82	0.00	1,579.26	0.00	9.93	0.00	491.35			
13	4,000	5,000	4,500	12	208	1.74	30.19	63.35	384.76	2.18	13.25	0	5	0.00	12.82	0.00	1,579.26	0.00	9.93	0.00	410.45			
14	5,000	7,500	6,250	54	262	7.84	38.03	142.57	527.33	4.91	18.16	2	7	5.13	17.95	887.17	2,466.43	5.58	15.50	622.27	467.72			
15	7,500	10,000	8,750	66	328	9.58	47.61	330.98	858.31	11.40	29.56	5	12	12.82	30.77	2,007.97	4,474.39	12.62	28.12	606.67	521.30			
16	10,000	20,000	15,000	98	426	14.22	61.83	785.56	1,643.87	27.05	56.61	10	22	25.64	56.41	2,042.47	6,516.86	12.84	40.96	260.00	396.43			
17	20,000	50,000	35,000	71	497	10.30	72.13	444.16	2,088.04	15.30	71.91	6	28	15.38	71.79	4,238.36	10,755.22	26.64	67.60	954.23	515.09			
18	50,000	100,000	75,000	81	578	11.76	83.89	329.70	2,417.74	11.35	83.26	4	32	10.26	82.05	4,879.43	15,634.66	30.67	98.27	1479.95	646.66			
19	100,000	500,000	300,000	97	675	14.08	97.97	451.67	2,869.42	15.55	98.82	7	39	17.95	100.00	275.10	15,909.76	1.73	100.00	60.91	554.46			
20	500,000	UP		14	689	2.03	100.00	34.33	2,903.75	1.18	100.00	0	39	0.00	100.00	0.00	15,909.76	0.00	100.00	0.00	547.90			
				689					2,903.75					39					15,909.76					547.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2413 WeavingPre-Weaving Processes:Synthetic fibres

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	62	62	5.84	5.84	10.25	10.25	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	64	0.19	6.03	15.57	25.82	0.38	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	67	0.28	6.31	27.20	53.03	0.66	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	74	0.66	6.97	1.84	54.87	0.04	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	94	1.88	8.85	10.04	64.90	0.24	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	16	110	1.51	10.36	114.95	50.05	2.80	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	121	1.04	11.39	15.52	34.52	0.38	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	139	1.69	13.09	35.16	0.64	0.86	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	28	167	2.64	15.73	49.41	50.05	1.20	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	186	1.79	17.51	99.57	149.63	2.43	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	203	1.60	19.11	60.51	210.14	1.47	5.12	1	1	3.57	3.57	92.29	92.29	2.33	2.33	152.52	43.92
12	3,000	4,000	3,500	55	258	5.18	24.29	146.14	356.28	3.56	8.68	0	1	0.00	3.57	0.00	92.29	0.00	2.33	0.00	25.90
13	4,000	5,000	4,500	63	321	5.93	30.23	150.33	506.61	3.66	12.34	0	1	0.00	3.57	0.00	92.29	0.00	2.33	0.00	18.22
14	5,000	7,500	6,250	45	366	4.24	34.46	174.39	681.00	4.25	16.59	0	1	0.00	3.57	0.00	92.29	0.00	2.33	0.00	13.55
15	7,500	10,000	8,750	50	416	4.71	39.17	115.03	796.03	2.80	19.39	5	6	17.86	21.43	2,806.63	2,898.92	70.75	73.07	2439.91	364.17
16	10,000	20,000	15,000	144	560	13.56	52.73	632.93	1,428.96	15.41	34.80	2	8	7.14	28.57	2.90	2,901.82	0.07	73.15	0.46	203.07
17	20,000	50,000	35,000	210	770	19.77	72.50	1,207.94	2,636.90	29.42	64.22	6	14	21.43	50.00	14.83	2,916.65	0.37	73.52	1.23	110.61
18	50,000	100,000	75,000	107	877	10.08	82.58	518.07	3,154.98	12.62	76.84	6	20	21.43	71.43	15.46	2,932.11	0.39	73.91	2.98	92.94
19	100,000	500,000	300,000	153	1,030	14.41	96.99	744.84	3,899.82	18.14	94.98	8	28	28.57	100.00	1,035.07	3,967.18	26.09	100.00	138.97	101.73
20	500,000	UP		32	1,062	3.01	100.00	206.17	4,105.99	5.02	100.00	0	28	0.00	100.00	0.00	3,967.18	0.00	100.00	0.00	96.62
				1,062				4,105.99				28				3,967.18				96.62	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2418 WeavingPre-Weaving Processes:Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	27	27	3.98	3.98	1.46	1.46	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	28	0.15	4.13	6.88	8.33	0.28	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	30	0.29	4.42	1.13	9.46	0.05	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	0.88	5.31	2.50	11.96	0.10	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	40	0.59	5.90	2.72	14.67	0.11	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	46	0.88	6.78	7.72	22.39	0.31	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	56	1.47	8.26	11.62	34.01	0.47	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	76	2.95	11.21	36.77	70.78	1.49	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	77	0.15	11.36	9.53	80.31	0.39	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	90	1.92	13.27	27.29	107.60	1.10	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	97	1.03	14.31	23.89	131.49	0.97	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	108	1.62	15.93	45.09	176.58	1.82	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	120	1.77	17.70	41.61	218.19	1.68	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	29	149	4.28	21.98	146.11	364.30	5.91	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	165	2.36	24.34	167.57	531.88	6.78	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	55	220	8.11	32.45	522.14	1,054.02	21.11	42.62	4	4	14.29	14.29	6,851.31	6,851.31	10.13	10.13	1312.15	650.02
17	20,000	50,000	35,000	85	305	12.54	44.99	389.48	1,443.50	15.75	58.36	3	7	10.71	25.00	1,080.64	7,931.95	1.60	11.73	277.45	549.49
18	50,000	100,000	75,000	58	363	8.55	53.54	475.08	1,918.58	19.21	77.57	4	11	14.29	39.29	16,681.56	24,613.51	24.67	36.39	3511.32	1282.90
19	100,000	500,000	300,000	146	509	21.53	75.07	358.46	2,277.04	14.49	92.06	1	12	3.57	42.86	20.00	24,633.51	0.03	36.42	5.58	1081.82
20	500,000	UP		169	678	24.93	100.00	196.28	2,473.32	7.94	100.00	16	28	57.14	100.00	42,997.99	67,631.50	63.58	100.00	21906.14	2734.44
				678				2,473.32				28				67,631.50					2734.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 242 Dressing (including but not limited to printing) and finis

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	10.00	20.00	0.15	0.15	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	10.00	30.00	0.57	0.72	1.66	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	10.00	40.00	2.97	3.69	8.59	10.68	1	1	100.00	100.00	29.58	29.58	100.00	100.00	996.70	801.66	
5	300	500	400	1	5	10.00	50.00	17.99	21.68	52.07	62.74	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	136.40	
6	500	750	625	1	6	10.00	60.00	2.34	24.03	6.78	69.52	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	123.11	
7	750	1,000	875	1	7	10.00	70.00	2.55	26.57	7.37	76.89	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	111.31	
8	1,000	1,500	1,250	1	8	10.00	80.00	5.17	31.74	14.96	91.85	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	93.18	
9	1,500	2,000	1,750	1	9	10.00	90.00	2.47	34.22	7.16	99.01	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	86.44	
10	2,000	2,500	2,500	1	10	10.00	100.00	0.34	34.56	0.99	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
20	500,000	UP		0	10	0.00	100.00	0.00	34.56	0.00	100.00	0	1	0.00	100.00	0.00	29.58	0.00	100.00	0.00	85.59	
				10					34.56					1					29.58			85.59



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2421 Animal fibres

(loadings if applicable)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	10.00	10.00	0.05	0.05	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.33	13.33	0.02	0.07	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	10.00	23.33	0.06	0.13	0.15	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	9	6.67	30.00	0.07	0.20	0.18	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	3.33	33.33	4.11	4.30	10.50	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	15	16.67	50.00	1.34	5.65	3.43	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	3.33	53.33	2.46	8.10	6.28	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	18	6.67	60.00	5.50	13.60	14.07	34.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	20	6.67	66.67	6.53	20.13	16.69	51.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	3.33	70.00	0.40	20.53	1.03	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	3.33	73.33	0.42	20.95	1.08	53.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	3.33	76.67	0.65	21.60	1.66	55.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	3.33	80.00	0.45	22.06	1.15	56.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	3.33	83.33	3.31	25.37	8.47	64.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	3.33	86.67	2.80	28.16	7.15	72.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	3.33	90.00	2.41	30.57	6.15	78.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	28	3.33	93.33	2.90	33.46	7.41	85.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	29	3.33	96.67	2.43	35.90	6.22	91.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	30	3.33	100.00	3.21	39.10	8.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	30	0.00	100.00	0.00	39.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					39.10					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2422 Vegetable and cellulose fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.28	2.28	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.46	2.74	0.39	0.43	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.46	3.20	0.35	0.78	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	15	3.65	6.85	3.18	3.96	0.29	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	19	1.83	8.68	1.92	5.87	0.17	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	0.46	9.13	1.39	7.26	0.13	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	28	3.65	12.79	1.57	8.83	0.14	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	36	3.65	16.44	8.26	17.09	0.75	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	39	1.37	17.81	4.31	21.40	0.39	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	40	0.46	18.26	0.11	21.51	0.01	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	53	5.94	24.20	32.42	53.93	2.95	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	55	0.91	25.11	19.73	73.67	1.80	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	64	4.11	29.22	1.39	75.06	0.13	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	98	15.53	44.75	139.96	215.02	12.74	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	102	1.83	46.58	34.45	249.47	3.14	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	19	121	8.68	55.25	142.62	392.09	12.98	35.69	1	1	50.00	50.00	10.70	10.70	100.00	100.00	7.50	2.73
17	20,000	50,000	35,000	30	151	13.70	68.95	235.92	628.01	21.48	57.17	0	1	0.00	50.00	0.00	10.70	0.00	100.00	0.00	1.70
18	50,000	100,000	75,000	39	190	17.81	86.76	283.42	911.43	25.80	82.97	1	2	50.00	100.00	0.00	10.70	0.00	100.00	0.00	1.17
19	100,000	500,000	300,000	28	218	12.79	99.54	173.42	1,084.85	15.79	98.75	0	2	0.00	100.00	0.00	10.70	0.00	100.00	0.00	0.99
20	500,000	UP		1	219	0.46	100.00	13.70	1,098.55	1.25	100.00	0	2	0.00	100.00	0.00	10.70	0.00	100.00	0.00	0.97
				219				1,098.55		2						10.70					0.97



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2423 Synthetic fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	8.28	8.28	16.61	16.61	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	48	1.41	9.70	22.11	38.71	1.14	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	52	0.81	10.51	1.23	39.94	0.06	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	53	0.20	10.71	0.44	40.39	0.02	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	59	1.21	11.92	3.12	43.50	0.16	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	62	0.61	12.53	2.79	46.29	0.14	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	68	1.21	13.74	5.52	51.81	0.29	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	83	3.03	16.77	9.56	61.37	0.49	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	97	2.83	19.60	8.44	69.80	0.44	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	116	3.84	23.43	37.16	106.96	1.92	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	123	1.41	24.85	17.08	124.04	0.88	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	143	4.04	28.89	44.27	168.31	2.29	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	161	3.64	32.53	38.34	206.65	1.99	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	194	6.67	39.19	89.31	295.96	4.62	15.32	1	1	4.35	4.35	59.31	59.31	3.19	3.19	66.41	20.04			
15	7,500	10,000	8,750	13	207	2.63	41.82	76.91	372.87	3.98	19.30	0	1	0.00	4.35	0.00	59.31	0.00	3.19	0.00	15.91			
16	10,000	20,000	15,000	44	251	8.89	50.71	228.49	601.36	11.83	31.13	2	3	8.70	13.04	79.02	138.33	4.25	7.44	34.58	23.00			
17	20,000	50,000	35,000	68	319	13.74	64.44	452.62	1,053.98	23.43	54.57	3	6	13.04	26.09	1.23	139.56	0.07	7.51	0.27	13.24			
18	50,000	100,000	75,000	53	372	10.71	75.15	362.44	1,416.42	18.76	73.33	6	12	26.09	52.17	104.19	243.75	5.60	13.11	28.75	17.21			
19	100,000	500,000	300,000	75	447	15.15	90.30	476.34	1,892.77	24.66	97.99	7	19	30.43	82.61	1,582.20	1,825.95	85.09	98.20	332.15	96.47			
20	500,000	UP		48	495	9.70	100.00	38.81	1,931.58	2.01	100.00	4	23	17.39	100.00	33.41	1,859.36	1.80	100.00	86.08	96.26			
				495					1,931.58					23					1,859.36					96.26



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2428 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	6.94	6.94	0.95	0.95	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	21	0.35	7.29	15.40	16.35	0.70	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	22	0.35	7.64	0.49	16.83	0.02	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	24	0.69	8.33	0.70	17.53	0.03	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	29	1.74	10.07	7.90	25.44	0.36	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	32	1.04	11.11	4.12	29.56	0.19	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	35	1.04	12.15	12.33	17.22	0.56	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	46	3.82	15.97	21.43	38.65	0.97	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	53	2.43	18.40	23.26	61.91	1.05	2.81	0	0	0.00	0.00	1.05	2.81	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	57	1.39	19.79	21.32	83.23	0.97	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	69	4.17	23.96	25.63	108.85	1.16	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	76	2.43	26.39	61.10	169.95	2.77	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	80	1.39	27.78	28.59	198.54	1.30	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	98	6.25	34.03	177.46	376.00	8.04	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	113	5.21	39.24	241.04	617.04	10.93	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	149	12.50	51.74	400.90	1,017.94	18.17	46.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	53	202	18.40	70.14	790.71	1,808.65	35.84	81.98	2	2	100.00	100.00	107.31	107.31	100.00	100.00	13.57	5.93			
18	50,000	100,000	75,000	34	236	11.81	81.94	225.28	2,033.93	10.21	92.19	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	5.28			
19	100,000	500,000	300,000	37	273	12.85	94.79	145.28	2,179.21	6.58	98.77	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	4.92			
20	500,000	UP		15	288	5.21	100.00	27.03	2,206.24	1.23	100.00	0	2	0.00	100.00	0.00	107.31	0.00	100.00	0.00	4.86			
				288					2,206.24					2					107.31					4.86



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 243 Mixed process (spinning weaving dressing and finishing)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.78	2.78	0.42	0.42	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.78	5.56	0.04	0.47	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.78	8.33	0.06	0.52	0.04	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.78	11.11	1.46	1.98	1.00	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.78	13.89	0.34	2.32	0.24	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.78	16.67	0.33	2.65	0.23	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.78	19.44	0.38	3.03	0.26	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.78	22.22	0.39	3.42	0.27	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.78	25.00	1.46	4.88	1.00	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.78	27.78	0.71	5.59	0.49	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.78	30.56	1.22	6.81	0.84	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.78	33.33	1.16	7.97	0.80	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	15	8.33	41.67	7.22	15.19	4.97	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	17	5.56	47.22	8.76	23.95	6.03	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	21	11.11	58.33	18.69	42.64	12.88	29.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	25	11.11	69.44	8.51	51.15	5.86	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	29	11.11	80.56	41.90	93.05	28.87	64.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	36	19.44	100.00	52.10	145.16	35.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	36	0.00	100.00	0.00	145.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				36					145.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2431 Mixed processes(spinningweaving):Animal fibres

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.09	9.09	0.55	0.55	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.55	13.64	0.04	0.58	0.10	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.55	18.18	0.05	0.63	0.13	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.55	22.73	2.00	2.63	5.55	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.55	27.27	0.50	3.13	1.39	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.55	31.82	0.48	3.61	1.32	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.55	36.36	0.01	3.62	0.02	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.55	40.91	0.51	4.12	1.40	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.55	45.45	0.66	4.78	1.83	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.55	50.00	0.00	4.78	0.00	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.55	54.55	7.76	12.54	21.50	34.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	14	9.09	63.64	2.14	14.68	5.92	40.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	4.55	68.18	1.37	16.05	3.79	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	17	9.09	77.27	2.40	18.45	6.65	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	4.55	81.82	1.87	20.32	5.18	56.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	4.55	86.36	3.93	24.25	10.89	67.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	22	13.64	100.00	11.84	36.08	32.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	36.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					36.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2432 Mixed processes(spinningweaving) : Vegetable and cellulose

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	6.54	6.54	4.92	4.92	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	31	0.70	7.24	0.06	4.98	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	37	1.40	8.64	1.66	6.64	0.12	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	40	0.70	9.35	6.07	12.71	0.43	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	44	0.93	10.28	4.03	16.74	0.29	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	47	0.70	10.98	5.00	21.75	0.35	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	52	1.17	12.15	1.13	22.88	0.08	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	61	2.10	14.25	14.52	37.40	1.03	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	72	2.57	16.82	13.07	50.47	0.92	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	10	82	2.34	19.16	12.47	62.95	0.88	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	87	1.17	20.33	8.40	71.35	0.59	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	102	3.50	23.83	28.94	100.29	2.05	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	117	3.50	27.34	42.73	143.01	3.02	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	19	136	4.44	31.78	43.06	186.07	3.05	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	140	0.93	32.71	5.37	191.45	0.38	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	46	186	10.75	43.46	172.81	364.26	12.23	25.77	1	1	9.09	9.09	2,171.08	2,171.08	6.38	6.38	1256.35	596.03			
17	20,000	50,000	35,000	60	246	14.02	57.48	307.44	671.69	21.75	47.52	4	5	36.36	45.45	13,270.36	15,441.44	38.97	45.35	4316.46	2298.89			
18	50,000	100,000	75,000	33	279	7.71	65.19	269.50	941.19	19.07	66.58	3	8	27.27	72.73	18,559.16	34,000.60	54.51	99.86	6886.56	3612.51			
19	100,000	500,000	300,000	103	382	24.07	89.25	308.93	1,250.12	21.85	88.44	2	10	18.18	90.91	46.45	34,047.05	0.14	99.99	15.04	2723.50			
20	500,000	UP		46	428	10.75	100.00	163.44	1,413.56	11.56	100.00	1	11	9.09	100.00	2.50	34,049.55	0.01	100.00	1.53	2408.79			
				428					1,413.56					11					34,049.55					2408.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2433 Mixed processes(spinningweaving):Synthetic fibres

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	189	189	12.52	12.52	88.79	88.79	2.56	2.56	1	1	3.57	3.57	1,315.37	1,315.37	16.16	16.16	1481.51	1481.51			
2	50	100	75	29	218	1.92	14.45	163.27	252.06	4.70	7.26	1	2	3.57	7.14	5.06	1,320.43	0.06	16.22	3.10	523.86			
3	100	200	150	6	224	0.40	14.84	0.42	252.48	0.01	7.27	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	522.99			
4	200	300	250	5	229	0.33	15.18	1.03	253.51	0.03	7.30	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	520.87			
5	300	500	400	15	244	0.99	16.17	2.20	255.71	0.06	7.36	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	516.38			
6	500	750	625	25	269	1.66	17.83	18.61	274.32	0.54	7.90	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	481.35			
7	750	1,000	875	7	276	0.46	18.29	1.73	276.05	0.05	7.95	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	478.32			
8	1,000	1,500	1,250	42	318	2.78	21.07	13.57	289.63	0.39	8.34	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	455.91			
9	1,500	2,000	1,750	21	339	1.39	22.47	13.91	303.54	0.40	8.74	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	435.01			
10	2,000	2,500	2,250	18	357	1.19	23.66	23.51	327.05	0.68	9.42	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	403.74			
11	2,500	3,000	2,750	18	375	1.19	24.85	25.30	352.34	0.73	10.15	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	374.76			
12	3,000	4,000	3,500	36	411	2.39	27.24	37.91	390.25	1.09	11.24	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	338.35			
13	4,000	5,000	4,500	32	443	2.12	29.36	23.41	413.66	0.67	11.91	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	319.20			
14	5,000	7,500	6,250	62	505	4.11	33.47	85.89	499.55	2.47	14.39	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	264.32			
15	7,500	10,000	8,750	56	561	3.71	37.18	74.09	573.64	2.13	16.52	0	2	0.00	7.14	0.00	1,320.43	0.00	16.22	0.00	230.19			
16	10,000	20,000	15,000	178	739	11.80	48.97	428.52	1,002.15	12.34	28.86	1	3	3.57	10.71	9.34	1,329.77	0.11	16.33	2.18	132.69			
17	20,000	50,000	35,000	246	985	16.30	65.28	919.26	1,921.41	26.47	55.34	0	3	0.00	10.71	0.00	1,329.77	0.00	16.33	0.00	69.21			
18	50,000	100,000	75,000	186	1,171	12.33	77.60	806.35	2,727.76	23.22	78.56	8	11	28.57	39.29	101.21	1,430.99	1.24	17.58	12.55	52.46			
19	100,000	500,000	300,000	220	1,391	14.58	92.18	624.55	3,352.31	17.99	96.55	6	17	21.43	60.71	239.62	1,670.60	2.94	20.52	38.37	49.83			
20	500,000	UP		118	1,509	7.82	100.00	119.89	3,472.20	3.45	100.00	11	28	39.29	100.00	6,470.14	8,140.75	79.48	100.00	5396.81	234.46			
				1,509					3,472.20					28					8,140.75					234.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2438 Mixed processes(spinningweaving dres.&finis.): Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	6.99	6.99	7.87	7.87	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	76	1.44	8.44	1.29	9.16	0.04	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	91	1.66	10.10	20.12	29.29	0.57	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	101	1.11	11.21	4.87	34.15	0.14	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	106	0.55	11.76	4.59	38.74	0.13	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	128	2.44	14.21	70.06	108.80	2.00	3.10	1	1	6.67	6.67	248.40	248.40	5.55	5.55	354.58	228.31			
7	750	1,000	875	16	144	1.78	15.98	19.68	128.48	0.56	3.66	0	1	0.00	6.67	0.00	248.40	0.00	5.55	0.00	193.34			
8	1,000	1,500	1,250	23	167	2.55	18.53	46.89	175.37	1.34	5.00	1	2	6.67	13.33	35.82	284.22	0.80	6.35	76.38	162.07			
9	1,500	2,000	1,750	20	187	2.22	20.75	26.63	202.00	0.76	5.76	0	2	0.00	13.33	0.00	284.22	0.00	6.35	0.00	140.70			
10	2,000	2,500	2,250	18	205	2.00	22.75	34.28	236.28	0.98	6.74	0	2	0.00	13.33	0.00	284.22	0.00	6.35	0.00	120.29			
11	2,500	3,000	2,750	12	217	1.33	24.08	78.38	314.66	2.24	8.97	1	3	6.67	20.00	185.39	469.61	4.14	10.49	236.54	149.25			
12	3,000	4,000	3,500	45	262	4.99	29.08	132.46	447.12	3.78	12.75	0	3	0.00	20.00	0.00	469.61	0.00	10.49	0.00	105.03			
13	4,000	5,000	4,500	31	293	3.44	32.52	61.78	508.90	1.76	14.51	0	3	0.00	20.00	0.00	469.61	0.00	10.49	0.00	92.28			
14	5,000	7,500	6,250	40	333	4.44	36.96	182.71	691.61	5.21	19.73	0	3	0.00	20.00	0.00	469.61	0.00	10.49	0.00	67.90			
15	7,500	10,000	8,750	36	369	4.00	40.95	275.54	967.16	7.86	27.58	0	3	0.00	20.00	0.00	469.61	0.00	10.49	0.00	48.56			
16	10,000	20,000	15,000	111	480	12.32	53.27	437.72	1,404.88	12.48	40.07	1	4	6.67	26.67	58.44	528.05	1.31	11.80	13.35	37.59			
17	20,000	50,000	35,000	137	617	15.21	68.48	807.80	2,212.68	23.04	63.11	9	13	60.00	86.67	2,419.75	2,947.80	54.07	65.86	299.55	133.22			
18	50,000	100,000	75,000	82	699	9.10	77.58	374.73	2,587.41	10.69	73.80	1	14	6.67	93.33	1,211.72	4,159.52	27.07	92.94	323.36	160.76			
19	100,000	500,000	300,000	131	830	14.54	92.12	565.60	3,153.01	16.13	89.93	0	14	0.00	93.33	0.00	4,159.52	0.00	92.94	0.00	131.92			
20	500,000	UP		71	901	7.88	100.00	353.19	3,506.19	10.07	100.00	1	15	6.67	100.00	316.11	4,475.64	7.06	100.00	89.50	127.65			
				901					3,506.19					15					4,475.64					127.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 244 Processing of textile waste and non-woven material

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.16	0.16	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	17.64	17.79	80.62	81.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	4.08	21.88	18.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	21.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					21.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2441 Processing of textile waste : Animal fibres

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	50.00	50.00	0.15	0.15	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	50.00	100.00	10.61	10.76	98.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	10.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2				10.76		0				0.00				0.00				0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2442

Processing of textile waste : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	35.71	35.71	7.19	7.19	8.53	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	7.14	42.86	0.00	7.19	0.00	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	7.14	50.00	0.31	7.50	0.37	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	7.14	57.14	0.00	7.50	0.00	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	7.14	64.29	9.50	17.00	11.26	20.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	7.14	71.43	57.00	74.00	67.58	87.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	7.14	78.57	0.50	74.51	0.60	88.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	7.14	85.71	2.40	76.90	2.84	91.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	7.14	92.86	5.05	81.95	5.98	97.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	14	7.14	100.00	2.40	84.35	2.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	84.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					84.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2443 Processing of textile waste : Synthetic fibres

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	3.76	3.76	3.74	3.74	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	0.94	4.69	8.24	11.98	1.12	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	13	1.41	6.10	0.99	12.97	0.13	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	17	1.88	7.98	1.07	14.03	0.15	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	0.47	8.45	1.48	15.52	0.20	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	0.47	8.92	2.36	17.88	0.32	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	0.47	9.39	0.94	18.82	0.13	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	23	1.41	10.80	11.84	30.65	1.61	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	0.47	11.27	0.62	31.27	0.08	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	26	0.94	12.21	10.46	41.74	1.42	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	33	3.29	15.49	13.37	55.10	1.82	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	45	5.63	21.13	38.40	93.50	5.23	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	52	3.29	24.41	22.54	116.04	3.07	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	68	7.51	31.92	133.51	249.55	18.18	33.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	69	0.47	32.39	39.58	289.13	5.39	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	75	2.82	35.21	58.77	347.90	8.00	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	72	147	33.80	69.01	93.49	441.40	12.73	60.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	36	183	16.90	85.92	70.91	512.31	9.66	69.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	27	210	12.68	98.59	148.36	660.67	20.20	89.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	213	1.41	100.00	73.77	734.44	10.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				213					734.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2448 Processing of textile waste : Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	28.40	28.40	1.16	1.16	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	24	1.23	29.63	1.13	2.29	0.35	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	25	1.23	30.86	1.35	3.64	0.41	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	26	1.23	32.10	0.23	3.86	0.07	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	27	1.23	33.33	0.58	4.44	0.18	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	29	2.47	35.80	2.74	7.19	0.84	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	37	9.88	45.68	26.61	33.80	8.18	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	44	8.64	54.32	26.10	59.90	8.02	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	45	1.23	55.56	9.15	69.04	2.81	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	46	1.23	56.79	12.47	81.51	3.83	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	47	1.23	58.02	3.94	85.45	1.21	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	1.23	59.26	3.20	88.65	0.98	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	61	16.05	75.31	75.39	164.04	23.17	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	68	8.64	83.95	57.55	221.59	17.69	68.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	69	1.23	85.19	0.11	221.70	0.03	68.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	71	2.47	87.65	1.77	223.47	0.55	68.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	77	7.41	95.06	88.81	312.28	27.30	95.98	1	1	33.33	33.33	38.46	38.46	49.39	49.39	43.31	12.32			
18	50,000	100,000	75,000	1	78	1.23	96.30	0.08	312.36	0.02	96.01	0	1	0.00	33.33	0.00	38.46	0.00	49.39	0.00	12.31			
19	100,000	500,000	300,000	3	81	3.70	100.00	13.00	325.35	3.99	100.00	2	3	66.67	100.00	39.41	77.87	50.61	100.00	303.24	23.93			
20	500,000	UP		0	81	0.00	100.00	0.00	325.35	0.00	100.00	0	3	0.00	100.00	0.00	77.87	0.00	100.00	0.00	23.93			
				81					325.35					3					77.87					23.93



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 245 Ropemakers stringmaker sackmakers blankets weaving mills car

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	8.47	8.47	23.23	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	8.70	17.17	23.87	47.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	19.28	36.45	52.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	36.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					36.45					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2451 Ropemakers stringmakers and sackmakers

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.20	6.20	0.82	0.82	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.78	6.98	0.06	0.88	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.78	7.75	0.02	0.90	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	14	3.10	10.85	2.21	3.11	0.24	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	18	3.10	13.95	3.55	6.66	0.38	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	24	4.65	18.60	10.46	17.13	1.12	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	26	1.55	20.16	4.37	21.50	0.47	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	40	10.85	31.01	46.02	67.52	4.92	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	44	3.10	34.11	17.96	85.47	1.92	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	46	1.55	35.66	9.86	95.33	1.05	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	49	2.33	37.98	14.09	109.42	1.51	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	52	2.33	40.31	22.69	132.11	2.43	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	55	2.33	42.64	14.20	146.30	1.52	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	58	2.33	44.96	27.49	173.79	2.94	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	67	6.98	51.94	66.72	240.52	7.13	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	83	12.40	64.34	130.11	370.62	13.91	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	114	24.03	88.37	419.12	789.74	44.81	84.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	123	6.98	95.35	87.63	877.38	9.37	93.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	129	4.65	100.00	58.05	935.43	6.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	129	0.00	100.00	0.00	935.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				129					935.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2452 Blankets weaving milss and carpet manufactures

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	58	58	13.65	13.65	30.33	30.33	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	61	0.71	14.35	0.35	30.68	0.03	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	65	0.94	15.29	1.19	31.87	0.08	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	69	0.94	16.24	1.30	33.17	0.09	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	75	1.41	17.65	8.30	41.47	0.59	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	84	2.12	19.76	4.18	45.65	0.30	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	88	0.94	20.71	4.64	50.29	0.33	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	103	3.53	24.24	15.92	66.20	1.13	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	111	1.88	26.12	9.55	75.76	0.68	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	114	0.71	26.82	6.92	82.68	0.49	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	118	0.94	27.76	1.43	84.11	0.10	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	132	3.29	31.06	35.74	119.86	2.55	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	143	2.59	33.65	27.10	146.95	1.93	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	170	6.35	40.00	60.23	207.18	4.29	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	175	1.18	41.18	36.38	243.56	2.59	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	68	243	16.00	57.18	251.73	495.30	17.93	35.29	1	1	100.00	100.00	307.90	307.90	100.00	100.00	122.31	62.17			
17	20,000	50,000	35,000	87	330	20.47	77.65	382.02	877.32	27.22	62.50	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	35.10			
18	50,000	100,000	75,000	40	370	9.41	87.06	238.52	1,115.83	16.99	79.50	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	27.59			
19	100,000	500,000	300,000	29	399	6.82	93.88	172.86	1,288.70	12.32	91.81	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	23.89			
20	500,000	UP		26	425	6.12	100.00	114.92	1,403.61	8.19	100.00	0	1	0.00	100.00	0.00	307.90	0.00	100.00	0.00	21.94			
				425					1,403.61					1					307.90					21.94



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 24521 Blankets weaving mills

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	0.47	0.47	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	8.33	16.67	0.56	1.03	0.94	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	8.33	25.00	4.45	5.49	7.43	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	8.33	33.33	0.66	6.15	1.10	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	8.33	41.67	0.02	6.17	0.04	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	8.33	50.00	0.02	6.19	0.04	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	8.33	58.33	5.48	11.67	9.14	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	8.33	66.67	8.79	20.46	14.67	34.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	8.33	75.00	6.59	27.05	10.99	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	8.33	83.33	0.72	27.76	1.19	46.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	8.33	91.67	0.11	27.87	0.18	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	8.33	100.00	32.07	59.94	53.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	59.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					59.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24522 Carpet manufacturers

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	6.19	6.19	0.52	0.52	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.03	7.22	8.46	8.98	2.37	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.03	8.25	0.28	9.26	0.08	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.03	9.28	0.13	9.39	0.04	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.03	10.31	1.21	10.60	0.34	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.03	11.34	0.02	10.62	0.00	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.03	12.37	0.02	10.64	0.01	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	16	4.12	16.49	3.25	13.89	0.91	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	18	2.06	18.56	2.79	16.68	0.78	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	1.03	19.59	1.75	18.43	0.49	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	1.03	20.62	1.65	20.08	0.46	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	25	5.15	25.77	4.06	24.14	1.14	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	32	7.22	32.99	18.29	42.42	5.12	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	38	6.19	39.18	6.52	48.94	1.83	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	47	9.28	48.45	58.14	107.08	16.28	29.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	56	9.28	57.73	16.59	123.66	4.64	34.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	77	21.65	79.38	131.64	255.30	36.86	71.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	84	7.22	86.60	39.84	295.14	11.16	82.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	87	3.09	89.69	23.18	318.32	6.49	89.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	97	10.31	100.00	38.79	357.11	10.86	100.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				97					357.11					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2458 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.50	2.50	81.44	81.44	35.50	35.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.50	5.00	0.56	80.89	0.24	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.50	7.50	0.61	80.28	0.27	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.50	10.00	1.44	78.84	0.63	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.50	12.50	0.70	78.14	0.30	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.50	15.00	0.76	77.38	0.33	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.50	17.50	3.22	74.16	1.40	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.50	20.00	1.30	72.87	0.57	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	2.50	22.50	1.20	71.67	0.52	31.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	2.50	25.00	6.66	65.01	2.90	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	2.50	27.50	4.10	60.91	1.79	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	2.50	30.00	3.74	57.18	1.63	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	2.50	32.50	8.58	48.59	3.74	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	19	15.00	47.50	22.66	25.93	9.88	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	28	22.50	70.00	120.09	94.16	52.34	41.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	33	12.50	82.50	94.70	188.87	41.28	82.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	38	12.50	95.00	28.91	217.78	12.60	94.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	40	5.00	100.00	11.66	229.44	5.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	229.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	229.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					229.44					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 246 Knitting Mills Knitwear Factories Stockings Factories Gloves

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.26	10.53	1.31	1.31	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.26	15.79	2.09	3.40	1.46	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.26	21.05	1.76	5.16	1.23	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.26	26.32	2.02	7.18	1.41	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.26	31.58	1.03	8.21	0.72	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.26	36.84	1.03	9.25	0.72	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.26	42.11	1.85	11.09	1.29	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.26	47.37	11.21	22.30	7.84	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.26	52.63	20.72	43.02	14.49	30.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.26	57.89	9.26	52.28	6.47	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.26	63.16	1.13	53.41	0.79	37.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.26	68.42	33.35	86.76	23.32	60.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.26	73.68	20.39	107.15	14.26	74.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.26	78.95	5.22	112.37	3.65	78.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.26	84.21	0.14	112.52	0.10	78.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.26	89.47	1.30	113.82	0.91	79.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	18	5.26	94.74	20.39	134.21	14.26	93.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	19	5.26	100.00	8.80	143.01	6.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	143.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					143.01					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2461 Knitting mills knitwear factories stocking factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	163	163	8.21	8.21	20.15	20.15	0.13	0.13	2	2	6.25	6.25	42.75	42.75	4.37	4.37	212.22	212.22			
2	50	100	75	53	216	2.67	10.88	37.12	16.98	0.24	0.11	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	251.83			
3	100	200	150	33	249	1.66	12.54	35.96	52.94	0.24	0.35	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	80.76			
4	200	300	250	21	270	1.06	13.60	19.15	72.09	0.13	0.47	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	59.30			
5	300	500	400	71	341	3.58	17.18	139.61	211.70	0.91	1.39	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	20.20			
6	500	750	625	49	390	2.47	19.65	78.97	290.66	0.52	1.90	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	14.71			
7	750	1,000	875	64	454	3.22	22.87	147.75	438.41	0.97	2.87	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	9.75			
8	1,000	1,500	1,250	91	545	4.58	27.46	274.41	712.82	1.80	4.67	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	6.00			
9	1,500	2,000	1,750	81	626	4.08	31.54	270.83	983.65	1.77	6.44	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	4.35			
10	2,000	2,500	2,250	86	712	4.33	35.87	484.43	1,468.09	3.17	9.62	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	2.91			
11	2,500	3,000	2,750	75	787	3.78	39.65	337.97	1,806.05	2.21	11.83	0	2	0.00	6.25	0.00	42.75	0.00	4.37	0.00	2.37			
12	3,000	4,000	3,500	112	899	5.64	45.29	736.12	2,542.17	4.82	16.65	2	4	6.25	12.50	165.18	207.93	16.89	21.26	22.44	8.18			
13	4,000	5,000	4,500	77	976	3.88	49.17	716.34	3,258.51	4.69	21.34	0	4	0.00	12.50	0.00	207.93	0.00	21.26	0.00	6.38			
14	5,000	7,500	6,250	143	1,119	7.20	56.37	1,231.73	4,490.24	8.07	29.41	0	4	0.00	12.50	0.00	207.93	0.00	21.26	0.00	4.63			
15	7,500	10,000	8,750	128	1,247	6.45	62.82	1,434.40	5,924.64	9.39	38.80	2	6	6.25	18.75	281.55	489.48	28.79	50.05	19.63	8.26			
16	10,000	20,000	15,000	255	1,502	12.85	75.67	3,685.74	9,610.38	24.14	62.94	6	12	18.75	37.50	21.07	510.55	2.15	52.20	0.57	5.31			
17	20,000	50,000	35,000	214	1,716	10.78	86.45	2,749.32	12,359.70	18.01	80.95	5	17	15.63	53.13	294.35	804.90	30.09	82.29	10.71	6.51			
18	50,000	100,000	75,000	93	1,809	4.69	91.13	1,703.77	14,063.48	11.16	92.11	3	20	9.38	62.50	12.03	816.93	1.23	83.52	0.71	5.81			
19	100,000	500,000	300,000	127	1,936	6.40	97.53	1,073.83	15,137.31	7.03	99.14	12	32	37.50	100.00	161.14	978.08	16.48	100.00	15.01	6.46			
20	500,000	UP		49	1,985	2.47	100.00	131.05	15,268.36	0.86	100.00	0	32	0.00	100.00	0.00	978.08	0.00	100.00	0.00	6.41			
				1,985					15,268.36					32					978.08					6.41



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2462 Clothing and underwear manufacturessewing worksfurriers

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	170	170	8.58	8.58	46.38	46.38	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	48	218	2.42	11.00	26.54	72.92	0.40	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	91	309	4.59	15.59	129.86	202.78	1.94	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	102	411	5.15	20.74	39.93	242.71	0.60	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	103	514	5.20	25.93	75.83	318.55	1.13	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	86	600	4.34	30.27	96.79	415.34	1.44	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	78	678	3.94	34.21	100.98	516.32	1.51	7.71	2	2	7.69	7.69	96.55	96.55	1.40	1.40	95.61	18.70			
8	1,000	1,500	1,250	82	760	4.14	38.35	155.42	671.74	2.32	10.03	0	2	0.00	7.69	0.00	96.55	0.00	1.40	0.00	14.37			
9	1,500	2,000	1,750	53	813	2.67	41.02	142.72	814.46	2.13	12.16	0	2	0.00	7.69	0.00	96.55	0.00	1.40	0.00	11.85			
10	2,000	2,500	2,250	54	867	2.72	43.74	167.34	981.80	2.50	14.66	1	3	3.85	11.54	271.41	367.96	3.93	5.32	162.19	37.48			
11	2,500	3,000	2,750	44	911	2.22	45.96	103.63	1,085.43	1.55	16.20	1	4	3.85	15.38	21.51	389.47	0.31	5.64	20.76	35.88			
12	3,000	4,000	3,500	69	980	3.48	49.45	207.33	1,292.76	3.09	19.30	0	4	0.00	15.38	0.00	389.47	0.00	5.64	0.00	30.13			
13	4,000	5,000	4,500	39	1,019	1.97	51.41	169.39	1,462.15	2.53	21.83	0	4	0.00	15.38	0.00	389.47	0.00	5.64	0.00	26.64			
14	5,000	7,500	6,250	93	1,112	4.69	56.10	348.14	1,810.29	5.20	27.02	1	5	3.85	19.23	1,758.68	2,148.15	25.45	31.08	505.17	118.66			
15	7,500	10,000	8,750	52	1,164	2.62	58.73	218.21	2,028.50	3.26	30.28	1	6	3.85	23.08	754.54	2,902.69	10.92	42.00	345.78	143.10			
16	10,000	20,000	15,000	160	1,324	8.07	66.80	793.73	2,822.23	11.85	42.13	2	8	7.69	30.77	634.23	3,536.92	9.18	51.18	79.91	125.32			
17	20,000	50,000	35,000	298	1,622	15.04	81.84	1,876.95	4,699.18	28.02	70.15	2	10	7.69	38.46	1,371.48	4,908.40	19.84	71.02	73.07	104.45			
18	50,000	100,000	75,000	180	1,802	9.08	90.92	936.35	5,635.53	13.98	84.13	13	23	50.00	88.46	1,978.53	6,886.92	28.63	99.65	211.30	122.21			
19	100,000	500,000	300,000	168	1,970	8.48	99.39	1,039.27	6,674.80	15.51	99.64	3	26	11.54	100.00	24.25	6,911.18	0.35	100.00	2.33	103.54			
20	500,000	UP		12	1,982	0.61	100.00	24.06	6,698.86	0.36	100.00	0	26	0.00	100.00	0.00	6,911.18	0.00	100.00	0.00	103.17			
				1,982					6,698.86					26					6,911.18					103.17



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2463 Umbrella factories felt goods factories lace factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	4.79	4.79	8.58	8.58	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	92	4.21	9.00	12.36	20.94	0.39	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	183	275	17.91	26.91	88.02	108.96	2.81	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	174	449	17.03	43.93	90.78	199.73	2.90	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	101	550	9.88	53.82	85.94	285.67	2.74	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	64	614	6.26	60.08	91.02	376.70	2.90	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	58	672	5.68	65.75	112.44	489.14	3.59	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	58	730	5.68	71.43	146.21	635.35	4.66	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	58	788	5.68	77.10	198.00	833.35	6.32	26.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	808	1.96	79.06	87.07	920.42	2.78	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	835	2.64	81.70	131.11	1,051.53	4.18	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	50	885	4.89	86.59	283.77	1,335.30	9.05	42.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	904	1.86	88.45	134.61	1,469.91	4.29	46.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	931	2.64	91.10	264.05	1,733.96	8.42	55.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	953	2.15	93.25	293.13	2,027.09	9.35	64.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	979	2.54	95.79	566.76	2,593.85	18.08	82.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	994	1.47	97.26	268.80	2,862.65	8.58	91.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	1,012	1.76	99.02	209.22	3,071.87	6.68	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	1,022	0.98	100.00	62.38	3,134.25	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,022	0.00	100.00	0.00	3,134.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,022					3,134.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2464 Batik Establishments

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	9.33	9.33	0.90	0.90	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	32	4.89	14.22	1.69	2.59	0.20	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	41	4.00	18.22	2.38	4.97	0.28	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	52	4.89	23.11	6.83	11.79	0.80	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	72	8.89	32.00	14.06	25.85	1.65	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	88	7.11	39.11	16.76	42.61	1.97	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	103	6.67	45.78	18.50	61.11	2.17	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	109	2.67	48.44	12.18	73.29	1.43	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	121	5.33	53.78	35.15	108.44	4.13	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	130	4.00	57.78	26.36	134.80	3.10	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	135	2.22	60.00	18.51	153.31	2.18	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	143	3.56	63.56	31.40	184.71	3.69	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	152	4.00	67.56	61.74	246.45	7.26	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	164	5.33	72.89	102.57	349.03	12.06	41.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	177	5.78	78.67	59.76	408.79	7.02	48.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	202	11.11	89.78	264.10	672.88	31.04	79.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	220	8.00	97.78	153.57	826.46	18.05	97.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	221	0.44	98.22	7.28	833.74	0.86	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	225	1.78	100.00	17.02	850.76	2.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	225	0.00	100.00	0.00	850.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				225					850.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 24641 Batik tulis

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	25.00	50.00	0.78	0.78	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	25.00	75.00	6.86	7.63	24.31	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	25.00	100.00	20.57	28.20	72.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	28.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				28.20		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 24642 Batik cetak / Batik cap

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.26	10.26	0.26	0.26	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	7.69	17.95	3.45	3.71	3.30	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	10.26	28.21	0.69	4.39	0.66	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	13	5.13	33.33	0.78	5.18	0.75	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	15	5.13	38.46	1.38	6.55	1.32	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	18	7.69	46.15	2.87	9.42	2.74	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	20	5.13	51.28	1.05	10.47	1.00	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	7.69	58.97	6.92	17.38	6.62	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	2.56	61.54	2.92	20.30	2.79	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	28	10.26	71.79	11.50	31.81	11.01	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	31	7.69	79.49	12.71	44.51	12.16	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	32	2.56	82.05	4.65	49.17	4.45	47.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	37	12.82	94.87	48.70	97.86	46.60	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	38	2.56	97.44	0.56	98.42	0.53	94.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	39	2.56	100.00	6.09	104.51	5.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	39	0.00	100.00	0.00	104.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				104.51				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 24643 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	3.70	3.70	16.37	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	37.76	34.06	167.26	150.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	18.88	15.18	83.63	67.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	37.76	22.58	167.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	22.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					22.58					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2465 Garment factories (konpeksi)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	974	974	8.71	8.71	96.70	96.70	0.20	0.20	1	1	1.30	1.30	6.06	6.06	0.03	0.03	6.27	6.27			
2	50	100	75	261	1,235	2.34	11.05	151.04	247.74	0.31	0.50	0	1	0.00	1.30	0.00	6.06	0.00	0.03	0.00	2.45			
3	100	200	150	637	1,872	5.70	16.75	410.83	658.57	0.83	1.33	1	2	1.30	2.60	3.33	9.39	0.01	0.04	0.81	1.43			
4	200	300	250	625	2,497	5.59	22.34	520.67	1,179.24	1.05	2.38	0	2	0.00	2.60	0.00	9.39	0.00	0.04	0.00	0.80			
5	300	500	400	1,033	3,530	9.24	31.58	1,030.90	2,210.14	2.08	4.47	0	2	0.00	2.60	0.00	9.39	0.00	0.04	0.00	0.42			
6	500	750	625	944	4,474	8.45	40.03	1,356.46	3,566.59	2.74	7.21	3	5	3.90	6.49	679.25	688.64	3.02	3.06	50.08	19.31			
7	750	1,000	875	961	5,435	8.60	48.63	1,843.09	5,409.68	3.72	10.93	1	6	1.30	7.79	11.90	700.53	0.05	3.11	0.65	12.95			
8	1,000	1,500	1,250	1,083	6,518	9.69	58.32	2,554.91	7,964.59	5.16	16.09	3	9	3.90	11.69	142.66	843.19	0.63	3.75	5.58	10.59			
9	1,500	2,000	1,750	715	7,233	6.40	64.71	2,384.27	10,348.86	4.82	20.91	5	14	6.49	18.18	549.40	1,392.59	2.44	6.19	23.04	13.46			
10	2,000	2,500	2,250	450	7,683	4.03	68.74	1,673.12	12,021.98	3.38	24.29	2	16	2.60	20.78	59.34	1,451.92	0.26	6.46	3.55	12.08			
11	2,500	3,000	2,750	347	8,030	3.10	71.84	1,633.25	13,655.23	3.30	27.59	0	16	0.00	20.78	0.00	1,451.92	0.00	6.46	0.00	10.63			
12	3,000	4,000	3,500	431	8,461	3.86	75.70	2,253.24	15,908.47	4.55	32.15	1	17	1.30	22.08	0.00	1,451.92	0.00	6.46	0.00	9.13			
13	4,000	5,000	4,500	336	8,797	3.01	78.71	2,053.90	17,962.38	4.15	36.30	2	19	2.60	24.68	2.04	1,453.97	0.01	6.46	0.10	8.09			
14	5,000	7,500	6,250	457	9,254	4.09	82.80	3,756.74	21,719.12	7.59	43.89	9	28	11.69	36.36	2,187.25	3,641.22	9.73	16.19	58.22	16.77			
15	7,500	10,000	8,750	291	9,545	2.60	85.40	2,906.00	24,625.12	5.87	49.76	2	30	2.60	38.96	1,376.72	5,017.94	6.12	22.31	47.38	20.38			
16	10,000	20,000	15,000	488	10,033	4.37	89.76	7,235.77	31,860.89	14.62	64.38	6	36	7.79	46.75	984.01	6,001.95	4.38	26.69	13.60	18.84			
17	20,000	50,000	35,000	484	10,517	4.33	94.10	8,246.54	40,107.43	16.66	81.05	10	46	12.99	59.74	3,585.09	9,587.04	15.94	42.63	43.47	23.90			
18	50,000	100,000	75,000	258	10,775	2.31	96.40	4,887.59	44,995.02	9.88	90.93	11	57	14.29	74.03	1,117.05	10,704.09	4.97	47.59	22.85	23.79			
19	100,000	500,000	300,000	345	11,120	3.09	99.49	4,323.03	49,318.05	8.74	99.66	19	76	24.68	98.70	11,595.65	22,299.74	51.56	99.15	268.23	45.22			
20	500,000	UP		57	11,177	0.51	100.00	167.20	49,485.24	0.34	100.00	1	77	1.30	100.00	190.57	22,490.31	0.85	100.00	113.98	45.45			
				11,177					49,485.24					77					22,490.31					45.45



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2466 Zipper Factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.56	2.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.28	3.85	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	2.56	6.41	0.88	1.02	0.19	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.28	7.69	0.44	1.46	0.10	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	3.85	11.54	9.68	11.14	2.12	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.28	12.82	1.88	13.02	0.41	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	2.56	15.38	4.55	17.57	1.00	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	32	25.64	41.03	20.19	37.76	4.42	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	33	1.28	42.31	4.60	42.36	1.01	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	34	1.28	43.59	4.31	46.67	0.94	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	35	1.28	44.87	6.28	52.95	1.38	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	40	6.41	51.28	29.61	82.57	6.49	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	1.28	52.56	15.40	97.96	3.37	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	42	1.28	53.85	12.57	110.53	2.76	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	43	1.28	55.13	2.77	113.30	0.61	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	47	5.13	60.26	89.25	202.55	19.56	44.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	50	3.85	64.10	107.30	309.85	23.52	67.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	51	1.28	65.38	2.23	312.07	0.49	68.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	54	3.85	69.23	6.68	318.75	1.46	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		24	78	30.77	100.00	137.48	456.23	30.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				78					456.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2468 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	4.07	4.07	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	1.74	5.81	0.83	0.94	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	14	2.33	8.14	1.33	2.27	0.26	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	19	2.91	11.05	5.22	7.48	1.02	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	11	30	6.40	17.44	6.85	14.33	1.34	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	34	2.33	19.77	3.33	17.67	0.65	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	43	5.23	25.00	16.17	33.83	3.15	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	48	2.91	27.91	13.47	47.30	2.63	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	57	5.23	33.14	28.73	76.03	5.60	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	60	1.74	34.88	0.41	76.45	0.08	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	68	4.65	39.53	7.08	83.53	1.38	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	70	1.16	40.70	14.85	98.38	2.90	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	77	4.07	44.77	23.70	122.08	4.62	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	87	5.81	50.58	67.29	189.37	13.12	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	91	2.33	52.91	20.07	209.43	3.91	40.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	115	13.95	66.86	184.43	393.86	35.97	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	31	146	18.02	84.88	56.42	450.28	11.01	87.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	155	5.23	90.12	13.64	463.92	2.66	90.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	171	9.30	99.42	47.70	511.62	9.30	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	172	0.58	100.00	1.05	512.67	0.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				172				512.67				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 247 Upholstery cushionmakers and saddlers workshops

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.17	4.17	0.39	0.39	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	15	2.78	6.94	3.33	3.72	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	27	5.56	12.50	3.11	6.83	0.20	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	36	4.17	16.67	32.04	38.87	2.10	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	66	13.89	30.56	14.03	52.90	0.92	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	82	7.41	37.96	23.15	76.05	1.52	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	91	4.17	42.13	31.23	107.28	2.05	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	110	8.80	50.93	28.04	135.32	1.84	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	123	6.02	56.94	41.98	177.30	2.75	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	135	5.56	62.50	31.20	208.50	2.04	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	149	6.48	68.98	54.93	263.43	3.60	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	154	2.31	71.30	42.72	306.15	2.80	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	166	5.56	76.85	101.78	407.93	6.67	26.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	174	3.70	80.56	115.89	523.82	7.59	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	179	2.31	82.87	116.53	640.35	7.64	41.96	2	2	100.00	100.00	624.37	624.37	100.00	100.00	535.82	97.50			
16	10,000	20,000	15,000	15	194	6.94	89.81	270.35	910.70	17.72	59.68	0	2	0.00	100.00	0.00	624.37	0.00	100.00	0.00	68.56			
17	20,000	50,000	35,000	19	213	8.80	98.61	456.67	1,367.37	29.93	89.61	0	2	0.00	100.00	29.93	624.37	0.00	100.00	0.00	45.66			
18	50,000	100,000	75,000	3	216	1.39	100.00	158.56	1,525.93	10.39	100.00	0	2	0.00	100.00	0.00	624.37	0.00	100.00	0.00	40.92			
19	100,000	500,000	300,000	0	216	0.00	100.00	0.00	1,525.93	0.00	100.00	0	2	0.00	100.00	0.00	624.37	0.00	100.00	0.00	40.92			
20	500,000	UP		0	216	0.00	100.00	0.00	1,525.93	0.00	100.00	0	2	0.00	100.00	0.00	624.37	0.00	100.00	0.00	40.92			
				216					1,525.93					2					624.37					40.92



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 248 Cotton wool and capoc factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	31	9.48	9.48	6.88	6.88	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	31	5.21	14.69	9.75	2.87	1.19	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	39	3.79	18.48	5.62	8.49	0.68	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	45	2.84	21.33	4.89	13.38	0.60	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	53	3.79	25.12	10.94	24.32	1.33	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	63	4.74	29.86	12.22	36.53	1.49	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	71	3.79	33.65	19.92	56.45	2.43	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	93	10.43	44.08	60.99	117.44	7.44	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	106	6.16	50.24	44.93	162.37	5.48	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	117	5.21	55.45	13.98	176.35	1.70	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	126	4.27	59.72	33.19	209.54	4.05	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	138	5.69	65.40	94.59	304.12	11.54	37.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	146	3.79	69.19	28.59	332.72	3.49	40.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	162	7.58	76.78	119.67	452.39	14.60	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	175	6.16	82.94	74.00	526.39	9.03	64.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	184	4.27	87.20	66.17	592.56	8.07	72.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	194	4.74	91.94	170.28	762.84	20.77	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	202	3.79	95.73	34.00	796.84	4.15	97.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	211	4.27	100.00	23.00	819.84	2.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	211	0.00	100.00	0.00	819.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				211					819.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 249 Laundries pressers dry-(Chemical) cleaning cleaning of feath

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	0.30	0.30	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	0.34	0.63	0.59	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	1.39	2.02	2.45	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.67	26.67	1.46	3.48	2.57	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.67	33.33	1.84	5.31	3.25	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	7	13.33	46.67	4.47	9.78	7.90	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	6.67	53.33	2.53	7.26	4.47	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	6.67	60.00	8.34	15.59	14.73	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	6.67	66.67	7.40	22.99	13.08	40.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	6.67	73.33	7.87	30.86	13.90	54.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	6.67	80.00	15.40	46.26	27.21	81.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	6.67	86.67	1.72	47.98	3.04	84.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	6.67	93.33	5.33	53.31	9.42	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	6.67	100.00	3.28	56.60	5.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	56.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					56.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2491 Laundries and pressers

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	130	130	12.42	12.42	4.28	4.28	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	65	195	6.21	18.62	26.55	30.83	0.72	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	104	299	9.93	28.56	68.02	98.85	1.86	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	94	393	8.98	37.54	109.62	208.47	2.99	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	139	532	13.28	50.81	176.58	385.05	4.82	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	111	643	10.60	61.41	202.68	587.74	5.53	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	110	753	10.51	71.92	271.43	859.17	7.41	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	83	836	7.93	79.85	296.98	1,156.15	8.11	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	882	4.39	84.24	239.26	1,395.41	6.53	38.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	903	2.01	86.25	128.45	1,523.86	3.51	41.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	925	2.10	88.35	145.41	1,669.27	3.97	45.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	963	3.63	91.98	342.53	2,011.80	9.35	54.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	981	1.72	93.70	221.37	2,233.16	6.04	60.97	1	1	100.00	100.00	51.75	51.75	100.00	100.00	23.38	2.32			
14	5,000	7,500	6,250	35	1,016	3.34	97.04	550.37	2,783.53	15.03	76.00	0	1	0.00	100.00	0.00	51.75	0.00	100.00	0.00	1.86			
15	7,500	10,000	8,750	13	1,029	1.24	98.28	319.92	3,103.45	8.74	84.74	0	1	0.00	100.00	0.00	51.75	0.00	100.00	0.00	1.67			
16	10,000	20,000	15,000	12	1,041	1.15	99.43	283.51	3,386.96	7.74	92.48	0	1	0.00	100.00	0.00	51.75	0.00	100.00	0.00	1.53			
17	20,000	50,000	35,000	6	1,047	0.57	100.00	275.49	3,662.45	7.52	100.00	0	1	0.00	100.00	0.00	51.75	0.00	100.00	0.00	1.41			
18	50,000	100,000	75,000	0	1,047	0.00	100.00	0.00	3,662.45	0.00	100.00	0	1	0.00	100.00	0.00	51.75	0.00	100.00	0.00	1.41			
19	100,000	500,000	300,000	0	1,047	0.00	100.00	0.00	3,662.45	0.00	100.00	0	1	0.00	100.00	0.00	51.75	0.00	100.00	0.00	1.41			
20	500,000	UP		0	1,047	0.00	100.00	0.00	3,662.45	0.00	100.00	0	1	0.00	100.00	0.00	51.75	0.00	100.00	0.00	1.41			
				1,047					3,662.45					1					51.75					1.41



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2492 Dry-(chemical) cleaning

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	13.79	13.79	3.63	3.63	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	3.45	17.24	0.00	3.63	0.00	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	3.45	20.69	0.82	4.45	0.60	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	8	6.90	27.59	1.03	5.49	0.76	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	13	17.24	44.83	3.85	9.34	2.83	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	16	10.34	55.17	4.29	13.63	3.15	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	19	10.34	65.52	4.60	18.23	3.38	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	20	3.45	68.97	21.29	39.52	15.64	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	3.45	72.41	4.71	44.23	3.46	32.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	3.45	75.86	5.49	49.72	4.03	36.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	25	10.34	86.21	20.84	70.55	15.31	51.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	3.45	89.66	7.33	77.88	5.39	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	3.45	93.10	19.19	97.07	14.10	71.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	29	6.90	100.00	39.03	136.11	28.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	29	0.00	100.00	0.00	136.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				29					136.11					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2493 Cleaning of feathers and down

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	11.10	11.10	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	11.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					11.10					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2498 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	18.52	18.52	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	1.23	19.75	0.25	0.26	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	21	6.17	25.93	3.74	4.00	1.20	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	29	9.88	35.80	5.31	9.31	1.71	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	35	7.41	43.21	5.38	14.68	1.73	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	37	2.47	45.68	2.99	17.67	0.96	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	45	9.88	55.56	18.89	36.56	6.08	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	54	11.11	66.67	26.08	62.65	8.40	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	57	3.70	70.37	12.55	75.19	4.04	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	63	7.41	77.78	34.65	109.84	11.16	35.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	64	1.23	79.01	10.78	120.62	3.47	38.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	65	1.23	80.25	9.55	130.17	3.07	41.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	68	3.70	83.95	13.30	143.47	4.28	46.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	72	4.94	88.89	23.39	166.86	7.53	53.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	76	4.94	93.83	64.24	231.10	20.69	74.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	79	3.70	97.53	68.77	299.87	22.15	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	80	1.23	98.77	6.53	306.39	2.10	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	81	1.23	100.00	4.12	310.51	1.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	81	0.00	100.00	0.00	310.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	81	0.00	100.00	0.00	310.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				81					310.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	8.91	8.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.99	9.90	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.99	10.89	0.72	0.93	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.99	11.88	1.17	2.10	0.16	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	18	5.94	17.82	3.90	6.00	0.52	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	22	3.96	21.78	3.21	9.21	0.43	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	25	2.97	24.75	4.68	13.88	0.63	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	29	3.96	28.71	6.50	20.39	0.87	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	31	1.98	30.69	4.11	24.49	0.55	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	34	2.97	33.66	11.18	35.68	1.50	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	36	1.98	35.64	8.97	44.65	1.21	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	46	9.90	45.54	60.03	104.68	8.07	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	52	5.94	51.49	25.37	130.05	3.41	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	61	8.91	60.40	84.11	214.16	11.31	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	72	10.89	71.29	161.40	375.55	21.70	50.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	89	16.83	88.12	215.62	591.17	28.98	79.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	98	8.91	97.03	106.55	697.73	14.32	93.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	101	2.97	100.00	46.17	743.90	6.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	101	0.00	100.00	0.00	743.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	101	0.00	100.00	0.00	743.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				101					743.90					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 250 Wood pulp cellulose based on wood pulp and lino factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.15	0.15	15.61	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.81	0.96	84.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2			0.96				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2501 Wood pulp and cellulose based on wood pulp

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.79	1.79	0.60	0.60	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	3.57	5.36	0.84	1.44	0.63	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	5.36	10.71	4.56	6.00	3.39	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.79	12.50	2.22	8.23	1.65	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.79	14.29	2.22	10.45	1.65	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.79	16.07	3.14	13.59	2.33	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.79	17.86	5.20	18.79	3.87	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.79	19.64	6.27	25.07	4.66	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.79	21.43	5.18	30.25	3.85	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.79	23.21	0.77	31.02	0.57	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.79	25.00	3.49	34.52	2.60	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.79	26.79	10.37	44.88	7.71	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	1.79	28.57	44.36	0.53	32.97	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	1.79	30.36	5.23	5.75	3.89	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	1.79	32.14	1.32	7.07	0.98	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	31	23.21	55.36	80.24	87.32	59.65	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	32	1.79	57.14	0.00	87.32	0.00	64.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	38	10.71	67.86	4.39	91.71	3.26	68.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		18	56	32.14	100.00	42.81	134.52	31.83	100.00	4	4	100.00	100.00	2,673.29	2,673.29	100.00	100.00	6243.95	1987.26			
				56					134.52					4					2,673.29					1987.26



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2502 Lino factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	100.00	100.00	0.27	0.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 251 Paper cardboard and hardboard factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.33	3.33	0.18	0.18	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.33	6.67	7.12	7.31	3.94	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.33	10.00	36.30	43.60	20.10	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.33	13.33	36.67	80.27	20.31	44.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.33	16.67	42.83	123.10	23.72	68.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.33	20.00	1.80	124.90	1.00	69.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.33	23.33	5.52	130.42	3.05	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.33	26.67	0.77	131.19	0.43	72.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	3.33	30.00	1.13	132.32	0.63	73.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	3.33	33.33	0.99	133.31	0.55	73.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	3.33	36.67	5.52	138.82	3.05	76.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	3.33	40.00	1.13	139.95	0.63	77.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	3.33	43.33	1.11	141.07	0.62	78.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	3.33	46.67	0.58	141.64	0.32	78.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	3.33	50.00	1.13	142.77	0.63	79.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	3.33	53.33	1.09	143.86	0.60	79.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	3.33	56.67	1.07	144.93	0.59	80.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	3.33	60.00	3.27	148.20	1.81	82.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		12	30	40.00	100.00	32.37	180.57	17.93	100.00	1	1	100.00	100.00	289.30	289.30	100.00	100.00	893.75	160.21			
				30					180.57					1					289.30					160.21



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2511 Paper manufacture

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	116	116	8.88	8.88	46.72	46.72	0.90	0.90	2	2	7.14	7.14	0.53	0.53	0.00	0.00	1.13	1.13			
2	50	100	75	14	130	1.07	9.95	38.72	85.43	0.74	1.64	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.62	0.62		
3	100	200	150	13	143	1.00	10.95	19.07	104.50	0.37	2.00	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.51	0.51		
4	200	300	250	17	160	1.30	12.25	57.62	162.12	1.10	3.11	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.33	0.33		
5	300	500	400	11	171	0.84	13.09	49.36	211.48	0.95	4.05	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.25	0.25		
6	500	750	625	15	186	1.15	14.24	15.06	226.55	0.29	4.34	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.23	0.23		
7	750	1,000	875	22	208	1.68	15.93	21.74	248.29	0.42	4.76	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.21	0.21		
8	1,000	1,500	1,250	27	235	2.07	17.99	57.92	306.21	1.11	5.87	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.17	0.17		
9	1,500	2,000	1,750	21	256	1.61	19.60	48.43	354.65	0.93	6.80	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.15	0.15		
10	2,000	2,500	2,250	16	272	1.23	20.83	51.57	406.21	0.99	7.78	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.13	0.13		
11	2,500	3,000	2,750	14	286	1.07	21.90	49.98	456.19	0.96	8.74	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.12	0.12		
12	3,000	4,000	3,500	34	320	2.60	24.50	69.69	525.88	1.34	10.08	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.10	0.10		
13	4,000	5,000	4,500	36	356	2.76	27.26	109.14	635.03	2.09	12.17	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.08	0.08		
14	5,000	7,500	6,250	66	422	5.05	32.31	269.95	904.98	5.17	17.34	0	2	0.00	7.14	0.00	0.53	0.00	0.00	0.00	0.06	0.06		
15	7,500	10,000	8,750	50	472	3.83	36.14	237.25	1,142.23	4.55	21.89	4	6	14.29	21.43	171.19	171.72	1.62	1.63	72.16	15.03	15.03		
16	10,000	20,000	15,000	127	599	9.72	45.87	756.54	1,898.77	14.50	36.38	2	8	7.14	28.57	126.39	298.11	1.20	2.82	16.71	15.70	15.70		
17	20,000	50,000	35,000	134	733	10.26	56.13	979.91	2,878.67	18.78	55.16	1	9	3.57	32.14	19.79	317.90	0.19	3.01	2.02	11.04	11.04		
18	50,000	100,000	75,000	139	872	10.64	66.77	502.88	3,381.55	9.64	64.79	0	9	0.00	32.14	0.00	317.90	0.00	3.01	0.00	9.40	9.40		
19	100,000	500,000	300,000	256	1,128	19.60	86.37	1,197.93	4,579.48	22.95	87.74	10	19	35.71	67.86	330.27	648.17	3.13	6.13	27.57	14.15	14.15		
20	500,000	UP		178	1,306	13.63	100.00	639.67	5,219.15	12.26	100.00	9	28	32.14	100.00	9,917.11	10,565.28	93.87	100.00	1550.34	202.43	202.43		
				1,306					5,219.15					28					10,565.28					202.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2512 Manufacture of cardboard and hardboard

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	3.95	3.95	4.06	4.06	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	8	6.58	10.53	21.40	25.46	2.80	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	11	3.95	14.47	17.96	43.42	2.35	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	2.63	17.11	4.53	47.96	0.59	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	1.32	18.42	1.12	49.07	0.15	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	20	7.89	26.32	18.39	67.46	2.40	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	22	2.63	28.95	3.53	70.99	0.46	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	23	1.32	30.26	3.58	74.56	0.47	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	1.32	31.58	1.61	76.18	0.21	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	28	5.26	36.84	14.43	90.61	1.89	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	32	5.26	42.11	15.56	106.16	2.03	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	35	3.95	46.05	14.59	120.75	1.91	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	36	1.32	47.37	16.74	137.50	2.19	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	40	5.26	52.63	23.11	160.61	3.02	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	41	1.32	53.95	25.88	186.48	3.38	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	48	9.21	63.16	123.86	310.34	16.18	40.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	60	15.79	78.95	350.44	660.78	45.78	86.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	65	6.58	85.53	25.71	686.49	3.36	89.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	76	14.47	100.00	79.01	765.50	10.32	100.00	10	10	100.00	100.00	522.78	522.78	100.00	100.00	661.67	68.29	
20	500,000	UP		0	76	0.00	100.00	0.00	765.50	0.00	100.00	0	10	0.00	100.00	0.00	522.78	522.78	0.00	100.00	0.00	68.29
				76					765.50					10					522.78			68.29



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2518 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.33	3.33	0.74	0.74	0.26	0.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.33	6.67	0.53	1.26	0.18	0.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.33	10.00	0.30	1.56	0.11	0.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.33	13.33	1.62	3.18	0.57	1.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.33	16.67	3.92	7.10	1.37	2.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.33	20.00	3.96	11.06	1.39	3.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	8	6.67	26.67	11.05	22.12	3.87	7.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.33	30.00	0.68	22.79	0.24	7.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.33	33.33	0.96	23.75	0.34	8.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.33	36.67	1.81	25.56	0.63	8.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.33	40.00	2.16	27.72	0.75	9.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	3.33	43.33	11.95	39.67	4.18	13.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	3.33	46.67	0.60	40.26	0.21	14.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	3.33	50.00	11.96	52.23	4.19	18.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	18	10.00	60.00	15.56	67.78	5.44	23.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	30	40.00	100.00	218.04	285.82	76.29	100.00	5	5	100.00	100.00	82.88	82.88	100.00	100.00	38.01	29.00	29.00	29.00	
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00	29.00	29.00	
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00	29.00	29.00	
20	500,000	UP		0	30	0.00	100.00	0.00	285.82	0.00	100.00	0	5	0.00	100.00	0.00	82.88	0.00	100.00	0.00	29.00	29.00	29.00	
				30					285.82					5					82.88					29.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 252 Carton and paper goods factories bookbinders

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	4.49	4.49	87.87	87.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.62	5.11	12.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	5.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					5.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2521 Carton manufacture (loadings if applicable)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	26	26	6.16	6.16	3.95	3.95	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	29	0.71	6.87	5.83	9.79	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	37	1.90	8.77	12.00	21.79	0.33	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	45	1.90	10.66	12.55	34.34	0.35	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	51	1.42	12.09	4.70	39.03	0.13	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	63	2.84	14.93	24.10	63.14	0.67	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	70	1.66	16.59	17.82	80.95	0.49	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	97	6.40	22.99	101.98	182.93	2.82	5.05	5	5	25.00	25.00	117.67	117.67	19.17	19.17	115.39	64.33			
9	1,500	2,000	1,750	11	108	2.61	25.59	117.32	300.25	3.24	8.29	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	39.19			
10	2,000	2,500	2,250	14	122	3.32	28.91	87.81	388.07	2.42	10.72	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	30.32			
11	2,500	3,000	2,750	15	137	3.55	32.46	84.17	472.23	2.32	13.04	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	24.92			
12	3,000	4,000	3,500	26	163	6.16	38.63	175.50	647.73	4.85	17.89	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	18.17			
13	4,000	5,000	4,500	18	181	4.27	42.89	146.85	794.59	4.06	21.94	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	14.81			
14	5,000	7,500	6,250	15	196	3.55	46.45	244.29	1,038.88	6.75	28.69	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	11.33			
15	7,500	10,000	8,750	13	209	3.08	49.53	239.43	1,278.31	6.61	35.30	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	9.21			
16	10,000	20,000	15,000	30	239	7.11	56.64	673.20	1,951.50	18.59	53.89	0	5	0.00	25.00	0.00	117.67	0.00	19.17	0.00	6.03			
17	20,000	50,000	35,000	52	291	12.32	68.96	569.32	2,520.82	15.72	69.61	5	10	25.00	50.00	165.41	283.08	26.94	46.11	29.05	11.23			
18	50,000	100,000	75,000	59	350	13.98	82.94	677.49	3,198.32	18.71	88.32	7	17	35.00	85.00	201.92	485.00	32.89	79.01	29.80	15.16			
19	100,000	500,000	300,000	33	383	7.82	90.76	212.83	3,411.15	5.88	94.20	1	18	5.00	90.00	96.08	581.08	15.65	94.66	45.14	17.03			
20	500,000	UP		39	422	9.24	100.00	210.09	3,621.24	5.80	100.00	2	20	10.00	100.00	32.80	613.88	5.34	100.00	15.61	16.95			
				422					3,621.24					20					613.88					16.95



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2522 Paper goods and or carton goods factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	106	106	5.42	5.42	11.96	11.96	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	124	0.92	6.34	40.53	52.49	0.33	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	156	1.64	7.98	53.46	105.94	0.43	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	183	1.38	9.36	16.85	122.80	0.14	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	54	237	2.76	12.12	92.06	214.86	0.74	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	55	292	2.81	14.94	147.90	362.76	1.19	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	72	364	3.68	18.62	164.42	527.18	1.32	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	84	448	4.30	22.92	257.93	785.10	2.08	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	78	526	3.99	26.91	240.44	1,025.54	1.94	8.26	2	2	5.00	5.00	830.79	830.79	34.42	34.42	345.53	81.01			
10	2,000	2,500	2,250	55	581	2.81	29.72	294.52	1,320.06	2.37	10.63	0	2	0.00	5.00	0.00	830.79	0.00	34.42	0.00	62.94			
11	2,500	3,000	2,750	50	631	2.56	32.28	281.44	1,601.50	2.27	12.90	3	5	7.50	12.50	504.87	1,335.66	20.92	55.34	179.39	83.40			
12	3,000	4,000	3,500	80	711	4.09	36.37	589.47	2,190.96	4.75	17.65	0	5	0.00	12.50	0.00	1,335.66	0.00	55.34	0.00	60.96			
13	4,000	5,000	4,500	54	765	2.76	39.13	286.29	2,477.25	2.31	19.96	0	5	0.00	12.50	0.00	1,335.66	0.00	55.34	0.00	53.92			
14	5,000	7,500	6,250	125	890	6.39	45.52	857.79	3,335.05	6.91	26.87	1	6	2.50	15.00	1.26	1,336.92	0.05	55.39	0.15	40.09			
15	7,500	10,000	8,750	90	980	4.60	50.13	705.47	4,040.52	5.68	32.55	1	7	2.50	17.50	107.81	1,444.73	4.47	59.86	15.28	35.76			
16	10,000	20,000	15,000	246	1,226	12.58	62.71	2,573.79	6,614.31	20.73	53.28	6	13	15.00	32.50	222.58	1,667.30	9.22	69.08	8.65	25.21			
17	20,000	50,000	35,000	299	1,525	15.29	78.01	2,856.12	9,470.43	23.01	76.29	1	14	2.50	35.00	160.00	1,827.30	6.63	75.71	5.60	19.29			
18	50,000	100,000	75,000	191	1,716	9.77	87.77	1,443.36	10,913.79	11.63	87.92	13	27	32.50	67.50	266.02	2,093.32	11.02	86.74	18.43	19.18			
19	100,000	500,000	300,000	166	1,882	8.49	96.27	1,129.35	12,043.14	9.10	97.02	3	30	7.50	75.00	72.44	2,165.76	3.00	89.74	6.41	17.98			
20	500,000	UP		73	1,955	3.73	100.00	370.31	12,413.44	2.98	100.00	10	40	25.00	100.00	247.67	2,413.43	10.26	100.00	66.88	19.44			
				1,955					12,413.44					40					2,413.43					19.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2523 Bookbinders

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	20	20	4.64	4.64	6.51	6.51	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	25	1.16	5.80	1.03	7.55	0.06	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	34	2.09	7.89	3.80	11.34	0.21	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	42	1.86	9.74	28.32	39.66	1.53	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	54	2.78	12.53	8.94	48.61	0.48	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	63	2.09	14.62	14.97	63.57	0.81	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	68	1.16	15.78	10.64	74.21	0.57	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	96	6.50	22.27	58.36	132.57	3.15	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	106	2.32	24.59	9.59	142.16	0.52	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	114	1.86	26.45	25.35	167.51	1.37	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	121	1.62	28.07	37.67	205.18	2.03	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	22	143	5.10	33.18	88.56	293.73	4.78	15.87	1	1	33.33	33.33	384.75	384.75	86.23	86.23	434.47	130.99
13	4,000	5,000	4,500	22	165	5.10	38.28	45.97	339.70	2.48	18.35	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	113.26
14	5,000	7,500	6,250	82	247	19.03	57.31	202.32	542.02	10.93	29.28	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	70.99
15	7,500	10,000	8,750	28	275	6.50	63.81	71.96	613.97	3.89	33.17	0	1	0.00	33.33	0.00	384.75	0.00	86.23	0.00	62.67
16	10,000	20,000	15,000	67	342	15.55	79.35	404.86	1,018.84	21.87	55.04	1	2	33.33	66.67	61.44	446.19	13.77	100.00	15.17	43.79
17	20,000	50,000	35,000	52	394	12.06	91.42	532.89	1,551.73	28.79	83.83	1	3	33.33	100.00	0.00	446.19	0.00	100.00	0.00	28.75
18	50,000	100,000	75,000	26	420	6.03	97.45	161.50	1,713.22	8.72	92.55	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	26.04
19	100,000	500,000	300,000	11	431	2.55	100.00	137.86	1,851.09	7.45	100.00	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	24.10
20	500,000	UP		0	431	0.00	100.00	0.00	1,851.09	0.00	100.00	0	3	0.00	100.00	0.00	446.19	0.00	100.00	0.00	24.10
				431				1,851.09				3				446.19				24.10	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2528 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.03	3.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	3.03	6.06	0.50	0.50	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	4.55	10.61	1.32	1.82	0.28	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.52	12.12	1.26	3.08	0.27	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	3.03	15.15	3.55	6.63	0.75	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.52	16.67	3.02	9.64	0.64	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.52	18.18	4.55	14.19	0.96	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	15	4.55	22.73	17.29	31.49	3.65	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	19	6.06	28.79	15.30	46.78	3.23	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	22	4.55	33.33	36.81	83.59	7.77	17.65	1	1	100.00	100.00	2,077.57	2,077.57	100.00	100.00	5644.60	2485.46			
11	2,500	3,000	2,750	1	23	1.52	34.85	11.57	95.16	2.44	20.09	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	2183.15			
12	3,000	4,000	3,500	5	28	7.58	42.42	45.66	140.82	9.64	29.73	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	1475.35			
13	4,000	5,000	4,500	3	31	4.55	46.97	40.84	181.66	8.62	38.35	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	1143.66			
14	5,000	7,500	6,250	2	33	3.03	50.00	58.43	240.09	12.33	50.68	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	865.32			
15	7,500	10,000	8,750	1	34	1.52	51.52	0.17	239.92	0.04	50.65	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	865.95			
16	10,000	20,000	15,000	3	37	4.55	56.06	3.76	243.68	0.79	51.44	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	852.58			
17	20,000	50,000	35,000	1	38	1.52	57.58	47.23	290.91	9.97	61.41	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	714.16			
18	50,000	100,000	75,000	11	49	16.67	74.24	46.60	337.51	9.84	71.25	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	615.56			
19	100,000	500,000	300,000	15	64	22.73	96.97	129.82	467.33	27.40	98.65	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	444.57			
20	500,000	UP		2	66	3.03	100.00	6.38	473.70	1.35	100.00	0	1	0.00	100.00	0.00	2,077.57	0.00	100.00	0.00	438.58			
				66					473.70					1					2,077.57					438.58



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 253 Newspaper printers other printers art printing works lithogr

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	16.00	16.00	0.24	0.24	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	4.00	20.00	0.05	0.29	0.05	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	4.00	24.00	0.85	1.15	0.78	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	4.00	28.00	0.23	1.38	0.21	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	4.00	32.00	0.00	1.38	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	8.00	40.00	1.11	2.49	1.01	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	4.00	44.00	0.38	2.87	0.35	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	4.00	48.00	3.08	5.95	2.79	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	4.00	52.00	12.25	18.20	11.13	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	4.00	56.00	0.87	19.07	0.79	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.00	60.00	3.37	22.44	3.06	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	4.00	64.00	13.02	35.46	11.83	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	4.00	68.00	16.91	52.37	15.36	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	4.00	72.00	0.00	52.37	0.00	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	4.00	76.00	0.00	52.37	0.00	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	21	8.00	84.00	8.79	61.15	7.98	55.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	24	12.00	96.00	27.35	88.50	24.84	80.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	25	4.00	100.00	21.60	110.10	19.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	110.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	110.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					110.10					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2531 Newspaper printers

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	36	3.14	3.14	0.27	0.27	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	36	1.05	4.19	0.04	0.22	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	67	3.61	7.80	7.09	7.32	0.35	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	98	3.61	11.41	5.34	12.66	0.26	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	136	4.42	15.83	9.74	22.40	0.48	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	159	2.68	18.51	14.90	37.30	0.74	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	47	206	5.47	23.98	33.34	70.65	1.65	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	58	264	6.75	30.73	34.09	104.73	1.69	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	293	3.38	34.11	43.22	147.95	2.14	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	321	3.26	37.37	59.76	207.71	2.96	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	343	2.56	39.93	35.78	243.49	1.77	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	99	442	11.53	51.46	174.46	417.94	8.64	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	58	500	6.75	58.21	112.76	530.70	5.59	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	108	608	12.57	70.78	266.25	796.95	13.19	39.48	2	2	66.67	66.67	516.05	516.05	87.31	87.31	193.82	64.75			
15	7,500	10,000	8,750	71	679	8.27	79.05	309.69	1,106.65	15.34	54.83	1	3	33.33	100.00	75.00	591.05	12.69	100.00	24.22	53.41			
16	10,000	20,000	15,000	71	750	8.27	87.31	452.93	1,559.58	22.44	77.27	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	37.90			
17	20,000	50,000	35,000	70	820	8.15	95.46	142.02	1,701.60	7.04	84.30	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	34.73			
18	50,000	100,000	75,000	23	843	2.68	98.14	154.72	1,856.32	7.67	91.97	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	31.84			
19	100,000	500,000	300,000	16	859	1.86	100.00	162.07	2,018.39	8.03	100.00	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	29.28			
20	500,000	UP		0	859	0.00	100.00	0.00	2,018.39	0.00	100.00	0	3	0.00	100.00	0.00	591.05	0.00	100.00	0.00	29.28			
				859					2,018.39					3					591.05					29.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2532 Other printers art printing works lithographers

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	586	586	6.36	6.36	100.21	100.21	0.34	0.34	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	209	795	2.27	8.63	113.45	213.66	0.38	0.72	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	441	1,236	4.79	13.42	207.43	421.09	0.70	1.42	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	562	1,798	6.10	19.52	271.81	692.90	0.92	2.34	1	1	1	1.47	1.47	254.48	254.48	1.63	1.63	36.73			
5	300	500	400	793	2,591	8.61	28.13	624.66	1,317.56	2.11	4.44	2	3	3	2.94	4.41	407.88	662.36	2.61	4.24	50.27			
6	500	750	625	659	3,250	7.15	35.28	694.55	2,012.11	2.34	6.79	1	4	4	1.47	5.88	544.54	1,206.91	3.48	7.72	59.98			
7	750	1,000	875	650	3,900	7.06	42.34	936.51	2,948.62	3.16	9.94	0	4	4	0.00	5.88	0.00	1,206.91	0.00	7.72	40.93			
8	1,000	1,500	1,250	755	4,655	8.20	50.54	1,436.81	4,385.44	4.85	14.79	2	6	6	2.94	8.82	887.17	2,094.08	5.67	13.39	47.75			
9	1,500	2,000	1,750	630	5,285	6.84	57.38	1,392.94	5,778.37	4.70	19.49	1	7	7	1.47	10.29	161.50	2,255.58	1.03	14.42	39.03			
10	2,000	2,500	2,250	439	5,724	4.77	62.14	1,450.76	7,229.13	4.89	24.38	0	7	7	0.00	10.29	0.00	2,255.58	0.00	14.42	31.20			
11	2,500	3,000	2,750	348	6,072	3.78	65.92	1,239.84	8,468.97	4.18	28.56	2	9	9	2.94	13.24	3.93	2,259.50	0.03	14.45	26.68			
12	3,000	4,000	3,500	414	6,486	4.49	70.42	1,895.84	10,364.81	6.39	34.96	4	13	13	5.88	19.12	2,794.55	5,054.05	17.87	32.32	48.76			
13	4,000	5,000	4,500	325	6,811	3.53	73.94	1,672.68	12,037.49	5.64	40.60	0	13	13	0.00	19.12	0.00	5,054.05	0.00	32.32	41.99			
14	5,000	7,500	6,250	520	7,331	5.65	79.59	3,072.56	15,110.05	10.36	50.96	2	15	15	2.94	22.06	28.51	5,082.56	0.18	32.50	33.64			
15	7,500	10,000	8,750	354	7,685	3.84	83.43	2,676.52	17,786.57	9.03	59.99	6	21	21	8.82	30.88	445.45	5,528.01	2.85	35.35	31.08			
16	10,000	20,000	15,000	575	8,260	6.24	89.68	4,665.45	22,452.02	15.73	75.72	18	39	39	26.47	57.35	1,356.13	6,884.14	8.67	44.03	30.66			
17	20,000	50,000	35,000	457	8,717	4.96	94.64	4,060.06	26,512.08	13.69	89.41	12	51	51	17.65	75.00	563.33	7,447.47	3.60	47.63	28.09			
18	50,000	100,000	75,000	280	8,997	3.04	97.68	1,845.71	28,357.79	6.22	95.64	8	59	59	11.76	86.76	50.85	7,498.32	0.33	47.95	26.44			
19	100,000	500,000	300,000	154	9,151	1.67	99.35	946.48	29,304.28	3.19	98.83	8	67	67	11.76	98.53	8,135.15	15,633.47	52.03	99.98	53.35			
20	500,000	UP		60	9,211	0.65	100.00	346.87	29,651.15	1.17	100.00	1	68	68	1.47	100.00	3.22	15,636.68	0.02	100.00	52.74			
				9,211					29,651.15					68					15,636.68					52.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2533 Typeplate workshopsblock workshops

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	10.94	10.94	0.18	0.18	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	11	6.25	17.19	1.01	1.19	0.33	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	13	3.13	20.31	0.60	1.79	0.20	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	17	6.25	26.56	1.78	3.56	0.58	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	25	12.50	39.06	5.83	9.39	1.91	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	27	3.13	42.19	2.33	11.72	0.76	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	34	10.94	53.13	17.49	29.20	5.74	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	44	15.63	68.75	26.87	56.07	8.83	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	47	4.69	73.44	12.51	68.58	4.11	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	49	3.13	76.56	11.03	79.62	3.62	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	50	1.56	78.13	4.95	84.57	1.63	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	53	4.69	82.81	25.65	110.22	8.42	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	54	1.56	84.38	11.34	121.55	3.72	39.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	62	12.50	96.88	88.79	210.35	29.16	69.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	63	1.56	98.44	48.04	258.39	15.78	84.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	64	1.56	100.00	46.07	304.46	15.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	64	0.00	100.00	0.00	304.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				64					304.46					0					0.00			0.00



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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2534 Photogravure workshop

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	7.32	7.32	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	21	2.93	10.24	1.13	1.23	0.14	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	42	10.24	20.49	6.19	7.42	0.75	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	45	1.46	21.95	1.61	9.03	0.20	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	61	7.80	29.76	22.46	31.48	2.73	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	75	6.83	36.59	17.03	48.52	2.07	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	89	6.83	43.41	20.82	69.34	2.53	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	108	9.27	52.68	42.65	111.99	5.19	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	120	5.85	58.54	42.78	154.77	5.20	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	126	2.93	61.46	28.29	183.06	3.44	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	139	6.34	67.80	77.38	260.44	9.41	31.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	145	2.93	70.73	42.59	303.03	5.18	36.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	149	1.95	72.68	41.31	344.34	5.02	41.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	163	6.83	79.51	81.57	425.91	9.92	51.80	1	1	100.00	100.00	21.05	21.05	100.00	100.00	25.81	4.94			
15	7,500	10,000	8,750	2	165	0.98	80.49	22.17	448.08	2.70	54.50	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	4.70			
16	10,000	20,000	15,000	10	175	4.88	85.37	135.88	583.96	16.53	71.02	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	3.60			
17	20,000	50,000	35,000	15	190	7.32	92.68	155.90	739.85	18.96	89.98	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.85			
18	50,000	100,000	75,000	3	193	1.46	94.15	22.82	762.67	2.78	92.76	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.76			
19	100,000	500,000	300,000	9	202	4.39	98.54	48.60	811.27	5.91	98.67	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.59			
20	500,000	UP		3	205	1.46	100.00	10.95	822.23	1.33	100.00	0	1	0.00	100.00	0.00	21.05	0.00	100.00	0.00	2.56			
				205					822.23					1					21.05					2.56



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2538 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	11	11	3.09	3.09	2.29	2.29	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	17	1.69	4.78	3.66	1.37	0.19	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	30	3.65	8.43	14.69	16.06	0.77	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	17	47	4.78	13.20	11.85	27.91	0.62	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	42	89	11.80	25.00	47.35	75.26	2.49	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	35	124	9.83	34.83	46.77	122.03	2.46	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	28	152	7.87	42.70	47.10	169.13	2.48	8.90	1	1	20.00	20.00	34.17	34.17	26.72	26.72	72.55	20.20	
8	1,000	1,500	1,250	30	182	8.43	51.12	66.85	235.98	3.52	12.42	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	14.48	
9	1,500	2,000	1,750	18	200	5.06	56.18	72.13	308.11	3.80	16.22	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	11.09	
10	2,000	2,500	2,250	20	220	5.62	61.80	92.47	400.58	4.87	21.09	0	1	0.00	20.00	0.00	34.17	0.00	26.72	0.00	8.53	
11	2,500	3,000	2,750	12	232	3.37	65.17	115.93	516.51	6.10	27.19	1	2	20.00	40.00	39.45	73.62	30.84	57.56	34.03	14.25	
12	3,000	4,000	3,500	6	238	1.69	66.85	44.74	561.25	2.36	29.55	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	13.12	
13	4,000	5,000	4,500	13	251	3.65	70.51	71.95	633.21	3.79	33.34	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	11.63	
14	5,000	7,500	6,250	22	273	6.18	76.69	140.98	774.19	7.42	40.76	0	2	0.00	40.00	0.00	73.62	0.00	57.56	0.00	9.51	
15	7,500	10,000	8,750	11	284	3.09	79.78	164.47	938.66	8.66	49.42	1	3	20.00	60.00	5.28	78.89	4.12	61.68	3.21	8.40	
16	10,000	20,000	15,000	30	314	8.43	88.20	353.26	1,291.91	18.60	68.02	2	5	40.00	100.00	49.00	127.90	38.32	100.00	13.87	9.90	
17	20,000	50,000	35,000	25	339	7.02	95.22	302.39	1,594.31	15.92	83.94	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	8.02	
18	50,000	100,000	75,000	9	348	2.53	97.75	161.88	1,756.19	8.52	92.46	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	7.28	
19	100,000	500,000	300,000	7	355	1.97	99.72	144.90	1,901.09	7.63	100.09	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	6.73	
20	500,000	UP		1	356	0.28	100.00	1.69	1,899.40	0.09	100.00	0	5	0.00	100.00	0.00	127.90	0.00	100.00	0.00	6.73	
				356					1,899.40					5					127.90			6.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 254 Coloured paper and wallpaper printing works

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	20.00	20.00	1.01	1.01	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	33	6.40	26.40	1.70	2.71	0.35	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	40	5.60	32.00	2.08	4.79	0.43	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	44	3.20	35.20	1.70	6.49	0.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	49	4.00	39.20	4.70	11.19	0.98	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	53	3.20	42.40	5.51	16.70	1.15	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	56	2.40	44.80	8.30	25.00	1.73	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	64	6.40	51.20	19.07	44.07	3.97	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	69	4.00	55.20	24.51	68.58	5.10	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	73	3.20	58.40	22.08	90.66	4.59	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	74	0.80	59.20	9.53	100.19	1.98	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	79	4.00	63.20	39.98	140.17	8.32	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	82	2.40	65.60	32.10	172.26	6.68	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	94	9.60	75.20	68.47	240.73	14.24	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	96	1.60	76.80	39.82	280.55	8.28	58.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	105	7.20	84.00	109.67	390.22	22.82	81.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	14	119	11.20	95.20	84.89	475.10	17.66	98.84	1	1	50.00	50.00	13.19	13.19	95.42	95.42	15.54	2.78
18	50,000	100,000	75,000	1	120	0.80	96.00	0.18	475.28	0.04	98.88	0	1	0.00	50.00	0.00	13.19	0.00	95.42	0.00	2.78
19	100,000	500,000	300,000	2	122	1.60	97.60	2.05	477.33	0.43	99.30	1	2	50.00	100.00	0.63	13.82	4.58	100.00	30.89	2.90
20	500,000	UP		3	125	2.40	100.00	3.35	480.68	0.70	100.00	0	2	0.00	100.00	0.00	13.82	0.00	100.00	0.00	2.88
				125	480.68				2				13.82				2.88				



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 255 Straw and rush goods factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	3.28	3.28	34.42	34.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.20	5.49	23.09	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.04	5.53	0.41	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.02	9.54	42.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	9.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					9.54					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 256 Leather production and tannerries

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	7.12	7.12	3.66	3.66	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	1.62	8.74	0.78	4.43	0.06	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	28	0.32	9.06	0.27	4.70	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	39	3.56	12.62	3.35	8.05	0.24	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	53	4.53	17.15	5.58	13.62	0.41	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	61	2.59	19.74	9.90	23.52	0.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	73	3.88	23.62	17.31	40.83	1.26	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	89	5.18	28.80	24.87	65.70	1.82	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	98	2.91	31.72	18.09	83.79	1.32	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	113	4.85	36.57	43.20	126.99	3.15	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	123	3.24	39.81	36.84	163.83	2.69	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	138	4.85	44.66	45.87	209.70	3.35	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	157	6.15	50.81	81.85	291.56	5.97	21.28	1	1	16.67	16.67	4.83	4.83	88.35	88.35	5.90	1.66			
14	5,000	7,500	6,250	14	171	4.53	55.34	141.65	433.21	10.34	31.62	1	2	16.67	33.33	0.11	4.95	2.06	90.40	0.08	1.14			
15	7,500	10,000	8,750	44	215	14.24	69.58	129.22	562.43	9.43	41.05	1	3	16.67	50.00	0.15	5.10	2.74	93.14	0.12	0.91			
16	10,000	20,000	15,000	43	258	13.92	83.50	347.85	910.28	25.39	66.43	0	3	0.00	50.00	0.00	5.10	0.00	93.14	0.00	0.56			
17	20,000	50,000	35,000	38	296	12.30	95.79	394.40	1,304.68	28.78	95.22	2	5	33.33	83.33	0.26	5.36	4.80	97.94	0.07	0.41			
18	50,000	100,000	75,000	8	304	2.59	98.38	67.20	1,371.88	4.90	100.12	1	6	16.67	100.00	0.11	5.47	2.06	100.00	0.17	0.40			
19	100,000	500,000	300,000	4	308	1.29	99.68	1.95	1,369.94	0.14	99.98	0	6	0.00	100.00	0.00	5.47	0.00	100.00	0.00	0.40			
20	500,000	UP		1	309	0.32	100.00	0.27	1,370.20	0.02	100.00	0	6	0.00	100.00	0.00	5.47	0.00	100.00	0.00	0.40			
				309					1,370.20					6					5.47					0.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 257 Shoe factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	6.52	6.52	4.30	4.30	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.09	7.61	0.00	4.30	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.09	8.70	2.29	6.58	0.26	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.09	9.78	2.44	9.02	0.28	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.09	10.87	2.64	11.66	0.31	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	12	2.17	13.04	2.47	14.13	0.29	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	3.26	16.30	6.34	20.47	0.74	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	20	5.43	21.74	25.59	46.06	2.97	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	24	4.35	26.09	23.95	70.01	2.78	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	27	3.26	29.35	7.34	77.34	0.85	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	33	6.52	35.87	29.39	106.73	3.41	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	38	5.43	41.30	19.57	126.30	2.27	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	43	5.43	46.74	89.15	215.46	10.33	24.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	50	7.61	54.35	91.12	306.57	10.56	35.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	53	3.26	57.61	24.46	331.03	2.83	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	63	10.87	68.48	90.01	421.04	10.43	48.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	74	11.96	80.43	330.62	751.66	38.32	87.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	77	3.26	83.70	14.06	765.71	1.63	88.75	1	1	33.33	33.33	0.18	0.18	0.35	0.35	1.25	0.02			
19	100,000	500,000	300,000	10	87	10.87	94.57	51.72	817.43	5.99	94.74	0	1	0.00	33.33	0.00	0.18	0.00	0.35	0.00	0.02			
20	500,000	UP		5	92	5.43	100.00	45.34	862.77	5.26	100.00	2	3	66.67	100.00	49.62	49.79	99.65	100.00	109.43	5.77			
				92					862.77					3					49.79					5.77



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2571 Leather

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	10.42	10.42	2.35	2.35	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	48	2.08	12.50	28.06	30.40	0.65	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	59	2.86	15.36	9.82	40.22	0.23	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	72	3.39	18.75	17.57	57.79	0.41	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	92	5.21	23.96	40.84	98.63	0.95	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	117	6.51	30.47	74.25	172.88	1.73	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	139	5.73	36.20	112.70	285.58	2.63	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	162	5.99	42.19	136.84	422.42	3.19	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	177	3.91	46.09	112.01	534.43	2.61	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	189	3.13	49.22	111.34	645.77	2.60	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	213	6.25	55.47	120.87	766.65	2.82	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	241	7.29	62.76	272.63	1,039.28	6.36	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	251	2.60	65.36	122.18	1,161.46	2.85	27.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	269	4.69	70.05	363.27	1,524.73	8.48	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	289	5.21	75.26	235.05	1,759.77	5.49	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	45	334	11.72	86.98	1,071.83	2,831.60	25.02	66.09	1	1	100.00	100.00	38.12	38.12	100.00	100.00	3.56	1.35			
17	20,000	50,000	35,000	28	362	7.29	94.27	957.63	3,789.23	22.35	88.44	0	1	0.00	100.00	22.35	38.12	0.00	100.00	0.00	1.01			
18	50,000	100,000	75,000	12	374	3.13	97.40	280.68	4,069.91	6.55	94.99	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.94			
19	100,000	500,000	300,000	9	383	2.34	99.74	214.78	4,284.69	5.01	100.00	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.89			
20	500,000	UP		1	384	0.26	100.00	0.00	4,284.69	0.00	100.00	0	1	0.00	100.00	0.00	38.12	0.00	100.00	0.00	0.89			
				384					4,284.69					1					38.12					0.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2572 Rubber and/or Canvas

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	5.41	5.41	10.79	10.79	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	75	1.71	7.12	37.21	26.42	0.36	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	93	1.71	8.83	75.41	101.83	0.72	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	108	1.42	10.26	48.04	149.87	0.46	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	141	3.13	13.39	135.78	285.65	1.30	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	47	188	4.46	17.85	358.52	644.17	3.43	6.17	2	2	5.88	5.88	5.95	5.95	0.51	0.51	1.66	0.92			
7	750	1,000	875	16	204	1.52	19.37	60.67	704.84	0.58	6.75	0	2	0.00	5.88	0.00	5.95	0.00	0.51	0.00	0.84			
8	1,000	1,500	1,250	39	243	3.70	23.08	176.11	880.95	1.69	8.43	0	2	0.00	5.88	0.00	5.95	0.00	0.51	0.00	0.68			
9	1,500	2,000	1,750	26	269	2.47	25.55	114.97	995.92	1.10	9.53	0	2	0.00	5.88	0.00	5.95	0.00	0.51	0.00	0.60			
10	2,000	2,500	2,250	22	291	2.09	27.64	129.45	1,125.37	1.24	10.77	1	3	2.94	8.82	112.47	118.42	9.70	10.21	86.88	10.52			
11	2,500	3,000	2,750	28	319	2.66	30.29	148.61	1,273.98	1.42	12.20	0	3	0.00	8.82	0.00	118.42	0.00	10.21	0.00	9.30			
12	3,000	4,000	3,500	47	366	4.46	34.76	318.01	1,592.00	3.04	15.24	0	3	0.00	8.82	0.00	118.42	0.00	10.21	0.00	7.44			
13	4,000	5,000	4,500	45	411	4.27	39.03	357.01	1,949.00	3.42	18.66	0	3	0.00	8.82	0.00	118.42	0.00	10.21	0.00	6.08			
14	5,000	7,500	6,250	77	488	7.31	46.34	659.78	2,608.78	6.32	24.97	2	5	5.88	14.71	35.61	154.03	3.07	13.28	5.40	5.90			
15	7,500	10,000	8,750	34	522	3.23	49.57	376.65	2,985.44	3.61	28.58	0	5	0.00	14.71	0.00	154.03	0.00	13.28	0.00	5.16			
16	10,000	20,000	15,000	126	648	11.97	61.54	1,477.90	4,463.33	14.15	42.73	5	10	14.71	29.41	74.69	228.73	6.44	19.72	5.05	5.12			
17	20,000	50,000	35,000	149	797	14.15	75.69	2,420.38	6,883.71	23.17	65.90	2	12	5.88	35.29	4.95	233.68	0.43	20.15	0.20	3.39			
18	50,000	100,000	75,000	80	877	7.60	83.29	1,109.06	7,992.78	10.62	76.52	11	23	32.35	67.65	526.67	760.35	45.41	65.55	47.49	9.51			
19	100,000	500,000	300,000	128	1,005	12.16	95.44	1,473.78	9,466.55	14.11	90.63	4	27	11.76	79.41	172.08	932.43	14.84	80.39	11.68	9.85			
20	500,000	UP		48	1,053	4.56	100.00	979.25	10,445.80	9.37	100.00	7	34	20.59	100.00	227.48	1,159.91	19.61	100.00	23.23	11.10			
				1,053					10,445.80					34					1,159.91					11.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2578

Other materials or mixture of abovementioned materials&other

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	39	39	7.18	7.18	0.65	0.65	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	15	54	2.76	9.94	36.96	37.60	0.68	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	67	2.39	12.34	44.41	82.01	0.82	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15	82	2.76	15.10	77.44	159.46	1.42	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	27	109	4.97	20.07	129.72	289.17	2.38	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	27	136	4.97	25.05	120.92	410.10	2.22	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	145	1.66	26.70	128.88	538.98	2.37	9.90	1	1	50.00	50.00	113.81	113.81	100.00	100.00	88.30	21.12	
8	1,000	1,500	1,250	52	197	9.58	36.28	450.13	989.11	8.27	18.16	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	11.51	
9	1,500	2,000	1,750	29	226	5.34	41.62	163.52	1,152.63	3.00	21.17	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	9.87	
10	2,000	2,500	2,250	14	240	2.58	44.20	138.46	1,291.09	2.54	23.71	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	8.81	
11	2,500	3,000	2,750	17	257	3.13	47.33	162.93	1,454.02	2.99	26.70	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	7.83	
12	3,000	4,000	3,500	12	269	2.21	49.54	107.99	1,562.01	1.98	28.68	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	7.29	
13	4,000	5,000	4,500	12	281	2.21	51.75	114.95	1,676.97	2.11	30.79	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	6.79	
14	5,000	7,500	6,250	36	317	6.63	58.38	305.56	1,982.53	5.61	36.41	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	5.74	
15	7,500	10,000	8,750	38	355	7.00	65.38	318.47	2,301.00	5.85	42.25	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	4.95	
16	10,000	20,000	15,000	42	397	7.73	73.11	762.43	3,063.44	14.00	56.25	0	1	0.00	50.00	0.00	113.81	0.00	100.00	0.00	3.71	
17	20,000	50,000	35,000	94	491	17.31	90.42	1,438.94	4,502.38	26.42	82.68	1	2	50.00	100.00	26.42	113.81	0.00	100.00	0.00	2.53	
18	50,000	100,000	75,000	40	531	7.37	97.79	722.34	5,224.72	13.26	95.94	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.18	
19	100,000	500,000	300,000	6	537	1.10	98.90	164.90	5,389.62	3.03	98.97	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.11	
20	500,000	UP		6	543	1.10	100.00	56.08	5,445.70	1.03	100.00	0	2	0.00	100.00	0.00	113.81	0.00	100.00	0.00	2.09	
				543					5,445.70					2					113.81			2.09



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 258 Leather goods factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	18.62	18.62	49.77	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	18.79	37.41	50.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	37.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					37.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2581 Leather goods factories (loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	10.00	10.00	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.71	10.71	0.33	0.39	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	17	1.43	12.14	0.79	1.19	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	21	2.86	15.00	1.33	2.51	0.15	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	29	5.71	20.71	5.21	7.72	0.60	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	41	8.57	29.29	9.85	17.57	1.14	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	46	3.57	32.86	10.71	28.28	1.24	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	54	5.71	38.57	13.97	42.24	1.62	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	64	7.14	45.71	29.24	71.48	3.40	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	65	0.71	46.43	2.09	73.57	0.24	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	75	7.14	53.57	14.07	87.65	1.63	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	78	2.14	55.71	10.90	98.55	1.27	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	86	5.71	61.43	38.80	137.35	4.51	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	92	4.29	65.71	43.42	180.77	5.04	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	104	8.57	74.29	52.11	232.88	6.05	27.04	1	1	100.00	100.00	2.01	2.01	100.00	100.00	3.86	0.86			
16	10,000	20,000	15,000	19	123	13.57	87.86	174.57	407.46	20.27	47.31	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.49			
17	20,000	50,000	35,000	6	129	4.29	92.14	269.94	677.40	31.34	78.65	0	1	0.00	100.00	31.34	2.01	0.00	100.00	0.00	0.30			
18	50,000	100,000	75,000	8	137	5.71	97.86	165.06	842.46	19.16	97.81	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.24			
19	100,000	500,000	300,000	3	140	2.14	100.00	18.83	861.29	2.19	100.00	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.23			
20	500,000	UP		0	140	0.00	100.00	0.00	861.29	0.00	100.00	0	1	0.00	100.00	0.00	2.01	0.00	100.00	0.00	0.23			
				140					861.29					1					2.01					0.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2582 Imitation leather goods factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	3.74	3.74	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	12	2.67	6.42	0.50	0.51	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	20	4.28	10.70	4.49	5.00	0.51	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	30	5.35	16.04	8.42	13.42	0.96	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	46	8.56	24.60	7.38	20.79	0.85	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	59	6.95	31.55	19.23	40.02	2.20	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	77	9.63	41.18	33.36	73.38	3.82	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	90	6.95	48.13	29.15	102.54	3.34	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	98	4.28	52.41	50.97	153.51	5.84	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	114	8.56	60.96	47.99	201.50	5.50	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	116	1.07	62.03	11.49	213.00	1.32	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	124	4.28	66.31	33.70	246.70	3.86	28.27	1	1	100.00	100.00	93.96	93.96	100.00	100.00	278.78	38.09			
13	4,000	5,000	4,500	5	129	2.67	68.98	17.72	264.42	2.03	30.30	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	35.53			
14	5,000	7,500	6,250	4	133	2.14	71.12	76.86	341.28	8.81	39.11	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	27.53			
15	7,500	10,000	8,750	3	136	1.60	72.73	65.15	406.43	7.47	46.58	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	23.12			
16	10,000	20,000	15,000	23	159	12.30	85.03	137.81	544.23	15.79	62.37	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	17.26			
17	20,000	50,000	35,000	12	171	6.42	91.44	134.59	678.82	15.42	77.80	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	13.84			
18	50,000	100,000	75,000	4	175	2.14	93.58	23.20	702.02	2.66	80.45	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	13.38			
19	100,000	500,000	300,000	12	187	6.42	100.00	170.55	872.57	19.55	100.00	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	10.77			
20	500,000	UP		0	187	0.00	100.00	0.00	872.57	0.00	100.00	0	1	0.00	100.00	0.00	93.96	0.00	100.00	0.00	10.77			
				187					872.57					1					93.96					10.77



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2588 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	3.45	3.45	0.30	0.30	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	1.72	5.17	0.52	0.81	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	10	3.45	8.62	2.70	3.52	0.19	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	12	1.72	10.34	1.78	5.29	0.13	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	16	3.45	13.79	3.55	8.85	0.26	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	25	7.76	21.55	14.67	23.52	1.05	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	31	5.17	26.72	24.33	47.85	1.75	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	40	7.76	34.48	22.32	70.16	1.60	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	53	11.21	45.69	41.34	111.50	2.97	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	58	4.31	50.00	20.36	131.86	1.46	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	64	5.17	55.17	39.02	170.87	2.80	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	67	2.59	57.76	39.03	209.90	2.80	15.08	1	1	100.00	100.00	9.20	9.20	100.00	100.00	23.57	4.38	
13	4,000	5,000	4,500	6	73	5.17	62.93	69.05	278.95	4.96	20.04	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	3.30	
14	5,000	7,500	6,250	14	87	12.07	75.00	189.80	468.75	13.64	33.68	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	1.96	
15	7,500	10,000	8,750	9	96	7.76	82.76	155.69	624.44	11.19	44.87	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	1.47	
16	10,000	20,000	15,000	15	111	12.93	95.69	550.63	1,175.08	39.56	84.43	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.78	
17	20,000	50,000	35,000	5	116	4.31	100.00	216.72	1,391.80	15.57	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66	
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66	
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66	
20	500,000	UP		0	116	0.00	100.00	0.00	1,391.80	0.00	100.00	0	1	0.00	100.00	0.00	9.20	0.00	100.00	0.00	0.66	
				116					1,391.80					1					9.20			0.66



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 259 Rubber goods factories foamed rubber factories tyre factorie

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.76	4.76	0.02	0.02	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	0.03	0.05	0.04	0.06	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	0.10	0.15	0.11	0.17	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	0.19	0.34	0.20	0.37	0.08	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.76	23.81	0.27	0.51	0.31	0.68	0.12	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.76	28.57	0.32	0.73	0.43	1.11	0.16	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.76	33.33	0.39	0.92	0.54	1.65	0.20	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.76	38.10	0.46	1.18	0.65	2.30	0.24	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.76	42.86	0.55	1.43	0.79	3.09	0.28	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.76	47.62	0.64	1.69	0.94	3.83	0.32	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.76	52.38	0.73	1.94	1.19	4.57	0.36	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.76	57.14	0.82	2.20	1.44	5.31	0.40	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.76	61.90	0.91	2.45	1.69	6.05	0.44	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.76	66.67	1.00	2.71	1.94	6.79	0.48	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.76	71.43	1.09	2.96	2.19	7.53	0.52	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	17	9.52	80.95	1.18	3.21	2.44	8.27	0.56	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	19	9.52	90.48	1.27	3.46	2.69	8.91	0.60	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	21	9.52	100.00	1.36	3.71	2.94	9.55	0.64	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	1.36	3.71	2.94	9.55	0.64	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					90.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2591 Rubber goods factories (excluding foamed rubber)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	363	363	22.41	22.41	39.84	39.84	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	371	0.49	22.90	7.40	47.24	0.07	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	384	0.80	23.70	3.05	50.29	0.03	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	403	1.17	24.88	34.82	85.11	0.34	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	439	2.22	27.10	86.83	171.94	0.84	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	53	492	3.27	30.37	33.77	205.71	0.33	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	57	549	3.52	33.89	90.27	295.99	0.88	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	57	606	3.52	37.41	141.75	437.73	1.38	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	638	1.98	39.38	91.12	528.86	0.88	5.14	1	1	1.82	1.82	213.04	213.04	0.32	0.32	233.79	40.28			
10	2,000	2,500	2,250	34	672	2.10	41.48	132.11	660.97	1.28	6.42	0	1	0.00	1.82	0.00	213.04	0.00	0.32	0.00	32.23			
11	2,500	3,000	2,750	23	695	1.42	42.90	117.00	777.97	1.14	7.55	0	1	0.00	1.82	0.00	213.04	0.00	0.32	0.00	27.38			
12	3,000	4,000	3,500	57	752	3.52	46.42	295.33	1,073.31	2.87	10.42	0	1	0.00	1.82	0.00	213.04	0.00	0.32	0.00	19.85			
13	4,000	5,000	4,500	34	786	2.10	48.52	258.31	1,331.61	2.51	12.93	3	4	5.45	7.27	474.26	687.30	0.71	1.03	183.60	51.61			
14	5,000	7,500	6,250	93	879	5.74	54.26	768.74	2,100.36	7.46	20.40	4	8	7.27	14.55	3,092.68	3,779.98	4.65	5.69	402.30	179.97			
15	7,500	10,000	8,750	88	967	5.43	59.69	704.97	2,805.33	6.85	27.24	1	9	1.82	16.36	3,586.07	7,366.05	5.39	11.08	508.68	262.57			
16	10,000	20,000	15,000	186	1,153	11.48	71.17	1,975.63	4,780.95	19.18	46.42	12	21	21.82	38.18	30,445.41	37,811.46	45.79	56.87	1541.05	790.88			
17	20,000	50,000	35,000	189	1,342	11.67	82.84	2,712.92	7,493.87	26.34	72.77	11	32	20.00	58.18	7,332.80	45,144.26	11.03	67.90	270.29	602.42			
18	50,000	100,000	75,000	74	1,416	4.57	87.41	854.82	8,348.69	8.30	81.07	0	32	0.00	58.18	0.00	45,144.26	0.00	67.90	0.00	540.73			
19	100,000	500,000	300,000	152	1,568	9.38	96.79	1,639.16	9,987.86	15.92	96.99	20	52	36.36	94.55	21,326.26	66,470.52	32.08	99.98	1301.04	665.51			
20	500,000	UP		52	1,620	3.21	100.00	310.40	10,298.26	3.01	100.00	3	55	5.45	100.00	12.89	66,483.41	0.02	100.00	4.15	645.58			
				1,620					10,298.26					55					66,483.41					645.58



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2592 Foamed rubber factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	10.09	10.09	2.21	2.21	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	34	0.31	10.40	2.17	4.39	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	36	0.61	11.01	4.31	8.69	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	39	0.92	11.93	5.50	14.19	0.15	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	54	4.59	16.51	7.09	21.28	0.20	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	72	5.50	22.02	18.57	39.86	0.52	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	78	1.83	23.85	45.77	85.63	1.27	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	84	1.83	25.69	94.73	180.36	2.63	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	104	6.12	31.80	124.90	305.26	3.47	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	123	5.81	37.61	150.81	456.07	4.19	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	139	4.89	42.51	63.84	519.91	1.77	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	43	182	13.15	55.66	257.84	777.75	7.17	21.61	3	3	50.00	50.00	168.66	168.66	75.78	75.78	65.41	21.69			
13	4,000	5,000	4,500	19	201	5.81	61.47	56.94	834.69	1.58	23.20	0	3	0.00	50.00	0.00	168.66	0.00	75.78	0.00	20.21			
14	5,000	7,500	6,250	29	230	8.87	70.34	364.01	1,198.69	10.12	33.31	3	6	50.00	100.00	53.90	222.56	24.22	100.00	14.81	18.57			
15	7,500	10,000	8,750	10	240	3.06	73.39	255.17	1,453.86	7.09	40.40	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	15.31			
16	10,000	20,000	15,000	30	270	9.17	82.57	823.47	2,277.33	22.88	63.29	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	9.77			
17	20,000	50,000	35,000	51	321	15.60	98.17	903.96	3,181.28	25.12	88.41	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	7.00			
18	50,000	100,000	75,000	2	323	0.61	98.78	189.77	3,371.05	5.27	93.68	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.60			
19	100,000	500,000	300,000	2	325	0.61	99.39	127.58	3,498.63	3.55	97.23	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.36			
20	500,000	UP		2	327	0.61	100.00	99.85	3,598.47	2.77	100.00	0	6	0.00	100.00	0.00	222.56	0.00	100.00	0.00	6.18			
				327					3,598.47					6					222.56					6.18



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2593 Tyre factories vulcanizing works rubber factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	8.99	8.99	13.08	13.08	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	44	1.15	10.14	9.43	22.51	0.52	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	57	3.00	13.13	52.11	74.62	2.87	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	64	1.61	14.75	5.33	79.95	0.29	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	83	4.38	19.12	19.64	99.60	1.08	5.48	0	0	0.00	0.00	1.08	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	105	5.07	24.19	4.77	104.37	0.26	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	115	2.30	26.50	8.65	113.02	0.48	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	140	5.76	32.26	48.20	161.22	2.65	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	163	5.30	37.56	39.83	201.05	2.19	11.07	0	0	0.00	0.00	2.19	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	177	3.23	40.78	29.15	230.20	1.61	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	188	2.53	43.32	31.40	261.60	1.73	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	205	3.92	47.24	72.69	334.29	4.00	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	233	6.45	53.69	133.93	468.23	7.37	25.78	0	0	0.00	0.00	7.37	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	251	4.15	57.83	139.43	607.66	7.68	33.46	1	1	14.29	14.29	24.88	24.88	15.07	15.07	17.85	4.10			
15	7,500	10,000	8,750	13	264	3.00	60.83	90.85	698.51	5.00	38.46	0	1	0.00	14.29	0.00	24.88	0.00	15.07	0.00	3.56			
16	10,000	20,000	15,000	31	295	7.14	67.97	341.91	1,040.42	18.83	57.29	1	2	14.29	28.57	4.50	29.38	2.72	17.79	1.32	2.82			
17	20,000	50,000	35,000	40	335	9.22	77.19	347.64	1,388.06	19.14	76.43	1	3	14.29	42.86	124.02	153.40	75.09	92.88	35.67	11.05			
18	50,000	100,000	75,000	25	360	5.76	82.95	133.76	1,521.82	7.37	83.80	0	3	0.00	42.86	0.00	153.40	0.00	92.88	0.00	10.08			
19	100,000	500,000	300,000	25	385	5.76	88.71	113.23	1,635.05	6.23	90.03	1	4	14.29	57.14	3.57	156.97	2.16	95.04	3.15	9.60			
20	500,000	UP		49	434	11.29	100.00	181.04	1,816.09	9.97	100.00	3	7	42.86	100.00	8.19	165.16	4.96	100.00	4.53	9.09			
				434					1,816.09					7					165.16					9.09



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 25931 Tyre cord manufacturers (using tyre yarn as basic material)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.85	3.85	25.15	25.15	11.65	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.85	7.69	28.31	53.46	13.12	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.85	11.54	0.00	53.46	0.00	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.85	15.38	0.28	53.74	0.13	24.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.85	19.23	16.71	70.45	7.74	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.85	23.08	24.42	94.87	11.31	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.85	26.92	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.85	30.77	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.85	34.62	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.85	38.46	0.00	94.87	0.00	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.85	42.31	25.80	120.66	11.95	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.85	46.15	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.85	50.00	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.85	53.85	0.00	120.66	0.00	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.85	57.69	22.97	143.63	10.64	66.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.85	61.54	22.97	166.60	10.64	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	3.85	65.38	0.00	166.60	0.00	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	3.85	69.23	0.00	166.60	0.00	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	26	30.77	100.00	49.21	215.81	22.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				26				215.81				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2594 Remilling factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.50	2.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.50	5.00	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.50	7.50	1.52	1.57	0.36	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.50	10.00	1.47	3.04	0.35	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.50	12.50	0.30	3.34	0.07	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.50	15.00	2.42	5.76	0.57	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	8	5.00	20.00	2.16	3.60	0.51	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	5.00	25.00	7.16	10.76	1.68	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	2.50	27.50	0.74	11.50	0.17	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	2.50	30.00	8.51	20.01	2.00	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	2.50	32.50	4.89	24.91	1.15	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	22	22.50	55.00	29.40	54.31	6.92	12.77	4	4	50.00	50.00	711.75	711.75	16.75	16.75	2420.65	1310.54	
13	4,000	5,000	4,500	2	24	5.00	60.00	1.66	55.97	0.39	13.17	0	4	0.00	50.00	0.00	711.75	0.00	16.75	0.00	1271.56	
14	5,000	7,500	6,250	1	25	2.50	62.50	24.85	80.82	5.84	19.01	0	4	0.00	50.00	0.00	711.75	0.00	16.75	0.00	880.64	
15	7,500	10,000	8,750	2	27	5.00	67.50	57.77	138.59	13.59	32.60	0	4	0.00	50.00	0.00	711.75	0.00	16.75	0.00	513.55	
16	10,000	20,000	15,000	8	35	20.00	87.50	177.32	315.91	41.71	74.31	0	4	0.00	50.00	0.00	711.75	0.00	16.75	0.00	225.30	
17	20,000	50,000	35,000	5	40	12.50	100.00	109.23	425.14	25.69	100.00	4	8	50.00	100.00	3,536.26	4,248.00	83.25	100.00	3237.43	999.20	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	4,248.00	0.00	100.00	0.00	999.20	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	4,248.00	0.00	100.00	0.00	999.20	
20	500,000	UP		0	40	0.00	100.00	0.00	425.14	0.00	100.00	0	8	0.00	100.00	0.00	4,248.00	0.00	100.00	0.00	999.20	
				40					425.14					8					4,248.00			999.20



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2595 Smoke houses

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	6.98	6.98	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	2.33	9.30	9.88	9.88	2.78	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	2.33	11.63	33.76	43.64	9.48	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	2.33	13.95	33.76	77.40	9.48	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	2.33	16.28	1.19	78.59	0.33	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	2.33	18.60	0.05	78.64	0.01	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	13	11.63	30.23	19.78	98.42	5.55	27.63	1	1	100.00	100.00	165.37	165.37	100.00	100.00	836.05	168.03	
8	1,000	1,500	1,250	1	14	2.33	32.56	0.77	99.19	0.22	27.85	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	166.72	
9	1,500	2,000	1,750	4	18	9.30	41.86	61.75	160.94	17.34	45.19	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	102.75	
10	2,000	2,500	2,250	1	19	2.33	44.19	0.06	161.00	0.02	45.21	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	102.71	
11	2,500	3,000	2,750	1	20	2.33	46.51	4.83	165.84	1.36	46.56	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	99.72	
12	3,000	4,000	3,500	1	21	2.33	48.84	0.81	166.64	0.23	46.79	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	99.23	
13	4,000	5,000	4,500	14	35	32.56	81.40	9.64	176.28	2.71	49.50	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	93.81	
14	5,000	7,500	6,250	1	36	2.33	83.72	0.05	176.34	0.02	49.51	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	93.78	
15	7,500	10,000	8,750	1	37	2.33	86.05	33.76	210.09	9.48	58.99	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	78.71	
16	10,000	20,000	15,000	4	41	9.30	95.35	139.48	349.57	39.16	98.15	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	47.31	
17	20,000	50,000	35,000	1	42	2.33	97.67	4.35	353.92	1.22	99.37	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	46.72	
18	50,000	100,000	75,000	1	43	2.33	100.00	2.23	356.15	0.63	100.00	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	46.43	
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	356.15	0.00	100.00	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	46.43	
20	500,000	UP		0	43	0.00	100.00	0.00	356.15	0.00	100.00	0	1	0.00	100.00	0.00	165.37	0.00	100.00	0.00	46.43	
				43					356.15					1					165.37			46.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2596 Crumb rubber factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	252	252	10.29	10.29	67.51	67.51	0.61	0.61	2	2	4.17	4.17	4.38	4.38	0.02	0.02	6.49	6.49			
2	50	100	75	58	310	2.37	12.65	23.28	90.79	0.21	0.82	0	2	0.00	4.17	0.00	4.38	0.00	0.02	0.00	4.82			
3	100	200	150	22	332	0.90	13.55	1.72	92.52	0.02	0.84	0	2	0.00	4.17	0.00	4.38	0.00	0.02	0.00	4.73			
4	200	300	250	37	369	1.51	15.06	3.78	96.30	0.03	0.87	1	3	2.08	6.25	15.20	19.58	0.06	0.07	401.88	20.33			
5	300	500	400	42	411	1.71	16.78	0.49	96.78	0.00	0.87	1	4	2.08	8.33	443.72	463.30	1.69	1.77	91339.79	478.69			
6	500	750	625	29	440	1.18	17.96	48.07	144.86	0.43	1.31	0	4	0.00	8.33	0.00	463.30	0.00	1.77	0.00	319.83			
7	750	1,000	875	45	485	1.84	19.80	22.00	166.86	0.20	1.51	0	4	0.00	8.33	0.00	463.30	0.00	1.77	0.00	277.66			
8	1,000	1,500	1,250	83	568	3.39	23.18	55.17	222.03	0.50	2.00	0	4	0.00	8.33	0.00	463.30	0.00	1.77	0.00	208.67			
9	1,500	2,000	1,750	41	609	1.67	24.86	42.96	264.98	0.39	2.39	0	4	0.00	8.33	0.00	463.30	0.00	1.77	0.00	174.84			
10	2,000	2,500	2,250	73	682	2.98	27.84	67.21	332.20	0.61	3.00	1	5	2.08	10.42	586.19	1,049.48	2.24	4.01	872.11	315.92			
11	2,500	3,000	2,750	28	710	1.14	28.98	39.38	371.58	0.36	3.35	0	5	0.00	10.42	0.00	1,049.48	0.00	4.01	0.00	282.44			
12	3,000	4,000	3,500	74	784	3.02	32.00	216.31	587.89	1.95	5.31	0	5	0.00	10.42	0.00	1,049.48	0.00	4.01	0.00	178.52			
13	4,000	5,000	4,500	33	817	1.35	33.35	114.25	702.14	1.03	6.34	1	6	2.08	12.50	1,007.05	2,056.53	3.84	7.85	881.42	292.89			
14	5,000	7,500	6,250	53	870	2.16	35.51	279.97	982.11	2.53	8.87	0	6	0.00	12.50	0.00	2,056.53	0.00	7.85	0.00	209.40			
15	7,500	10,000	8,750	92	962	3.76	39.27	464.17	1,446.28	4.19	13.06	0	6	0.00	12.50	0.00	2,056.53	0.00	7.85	0.00	142.19			
16	10,000	20,000	15,000	278	1,240	11.35	50.61	1,750.01	3,196.30	15.80	28.86	6	12	12.50	25.00	29.90	2,086.43	0.11	7.96	1.71	65.28			
17	20,000	50,000	35,000	583	1,823	23.80	74.41	3,456.70	6,653.00	31.21	60.06	10	22	20.83	45.83	19,270.61	21,357.03	73.55	81.52	557.49	321.01			
18	50,000	100,000	75,000	301	2,124	12.29	86.69	1,962.10	8,615.10	17.71	77.78	7	29	14.58	60.42	51.59	21,408.62	0.20	81.71	2.63	248.50			
19	100,000	500,000	300,000	266	2,390	10.86	97.55	2,373.55	10,988.65	21.43	99.20	16	45	33.33	93.75	4,775.86	26,184.48	18.23	99.94	201.21	238.29			
20	500,000	UP		60	2,450	2.45	100.00	88.13	11,076.78	0.80	100.00	3	48	6.25	100.00	15.11	26,199.59	0.06	100.00	17.14	236.53			
				2,450					11,076.78					48					26,199.59					236.53



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2598 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	11.11	11.11	0.26	0.26	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.70	14.81	0.84	1.11	0.22	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	8	14.81	29.63	9.31	10.42	2.49	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	3.70	33.33	1.80	12.22	0.48	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	7.41	40.74	5.47	17.68	1.46	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	3.70	44.44	6.57	24.25	1.76	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	3.70	48.15	8.19	32.45	2.19	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	3.70	51.85	0.48	32.92	0.13	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	17	11.11	62.96	8.34	41.26	2.23	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	19	7.41	70.37	34.72	75.98	9.28	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	3.70	74.07	3.22	79.20	0.86	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	3.70	77.78	0.65	79.85	0.17	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	3.70	81.48	13.02	92.88	3.48	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	3.70	85.19	19.54	112.41	5.22	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	3.70	88.89	13.02	125.44	3.48	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	25	3.70	92.59	84.59	210.02	22.61	56.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	26	3.70	96.30	123.14	333.16	32.92	89.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	27	3.70	100.00	40.92	374.09	10.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	374.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	27	0.00	100.00	0.00	374.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					374.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	2.80	2.80	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	0.93	3.74	1.73	1.73	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	0.93	4.67	2.70	4.43	0.29	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	0.93	5.61	0.59	5.02	0.06	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	0.93	6.54	0.77	5.80	0.08	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	10	2.80	9.35	8.28	14.08	0.89	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	1.87	11.21	6.30	20.37	0.67	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	25	12.15	23.36	46.51	66.88	4.98	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	34	8.41	31.78	49.12	116.01	5.26	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	40	5.61	37.38	48.91	164.92	5.24	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	43	2.80	40.19	9.40	174.32	1.01	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	47	3.74	43.93	32.35	206.67	3.47	22.15	1	1	100.00	100.00	39.82	39.82	100.00	100.00	123.07	19.27	
13	4,000	5,000	4,500	11	58	10.28	54.21	87.81	294.48	9.41	31.56	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	13.52	
14	5,000	7,500	6,250	8	66	7.48	61.68	80.44	374.92	8.62	40.18	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	10.62	
15	7,500	10,000	8,750	10	76	9.35	71.03	131.31	506.23	14.07	54.25	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	7.87	
16	10,000	20,000	15,000	14	90	13.08	84.11	310.07	816.30	33.23	87.48	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.88	
17	20,000	50,000	35,000	10	100	9.35	93.46	76.50	892.80	8.20	95.68	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.46	
18	50,000	100,000	75,000	2	102	1.87	95.33	17.57	910.37	1.88	97.57	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.37	
19	100,000	500,000	300,000	5	107	4.67	100.00	22.72	933.09	2.43	100.00	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.27	
20	500,000	UP		0	107	0.00	100.00	0.00	933.09	0.00	100.00	0	1	0.00	100.00	0.00	39.82	0.00	100.00	0.00	4.27	
				107					933.09					1					39.82			4.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 260 Sawmills carpenters shops parquet factories sawing and cutti

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	1.58	1.58	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	1.58	3.16	2.59	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	20.00	40.00	3.87	7.03	6.33	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	10.00	50.00	5.88	12.91	9.63	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	10.00	60.00	7.13	20.04	11.68	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	10.00	70.00	1.93	21.97	3.17	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	10.00	80.00	5.69	27.67	9.33	45.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	10.00	90.00	28.47	56.14	46.64	91.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	10	10.00	100.00	4.91	61.06	8.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	61.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					61.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2601 Sawmills panglong (saw mills with manual manufacture only)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	206	206	15.42	15.42	27.97	27.97	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	114	320	8.53	23.95	105.76	133.72	0.97	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	100	420	7.49	31.44	128.99	262.71	1.18	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	93	513	6.96	38.40	187.31	450.02	1.72	4.12	1	1	5.88	5.88	262.67	262.67	11.60	11.60	140.23	58.37			
5	300	500	400	93	606	6.96	45.36	246.28	696.31	2.26	6.38	1	2	5.88	11.76	110.22	372.90	4.87	16.47	44.76	53.55			
6	500	750	625	71	677	5.31	50.67	343.72	1,040.03	3.15	9.53	0	2	0.00	11.76	0.00	372.90	0.00	16.47	0.00	35.85			
7	750	1,000	875	38	715	2.84	53.52	227.45	1,267.48	2.08	11.61	0	2	0.00	11.76	0.00	372.90	0.00	16.47	0.00	29.42			
8	1,000	1,500	1,250	68	783	5.09	58.61	384.51	1,651.99	3.52	15.14	5	7	29.41	41.18	1,260.72	1,633.62	55.69	72.17	327.88	98.89			
9	1,500	2,000	1,750	59	842	4.42	63.02	428.39	2,080.38	3.92	19.06	2	9	11.76	52.94	381.14	2,014.76	16.84	89.01	88.97	96.85			
10	2,000	2,500	2,250	45	887	3.37	66.39	469.33	2,549.70	4.30	23.36	0	9	0.00	52.94	0.00	2,014.76	0.00	89.01	0.00	79.02			
11	2,500	3,000	2,750	13	900	0.97	67.37	181.25	2,730.95	1.66	25.02	0	9	0.00	52.94	0.00	2,014.76	0.00	89.01	0.00	73.78			
12	3,000	4,000	3,500	40	940	2.99	70.36	464.63	3,195.58	4.26	29.28	0	9	0.00	52.94	0.00	2,014.76	0.00	89.01	0.00	63.05			
13	4,000	5,000	4,500	33	973	2.47	72.83	486.50	3,682.08	4.46	33.73	2	11	11.76	64.71	82.93	2,097.69	3.66	92.67	17.05	56.97			
14	5,000	7,500	6,250	53	1,026	3.97	76.80	755.35	4,437.43	6.92	40.65	0	11	0.00	64.71	0.00	2,097.69	0.00	92.67	0.00	47.27			
15	7,500	10,000	8,750	66	1,092	4.94	81.74	800.94	5,238.37	7.34	47.99	0	11	0.00	64.71	0.00	2,097.69	0.00	92.67	0.00	40.04			
16	10,000	20,000	15,000	112	1,204	8.38	90.12	2,438.67	7,677.04	22.34	70.33	6	17	35.29	100.00	165.94	2,263.63	7.33	100.00	6.80	29.49			
17	20,000	50,000	35,000	113	1,317	8.46	98.58	2,832.10	10,509.15	25.95	96.28	0	17	0.00	100.00	0.00	2,263.63	0.00	100.00	0.00	21.54			
18	50,000	100,000	75,000	13	1,330	0.97	99.55	271.23	10,780.38	2.48	98.77	0	17	0.00	100.00	0.00	2,263.63	0.00	100.00	0.00	21.00			
19	100,000	500,000	300,000	6	1,336	0.45	100.00	134.62	10,914.99	1.23	100.00	0	17	0.00	100.00	0.00	2,263.63	0.00	100.00	0.00	20.74			
20	500,000	UP		0	1,336	0.00	100.00	0.00	10,914.99	0.00	100.00	0	17	0.00	100.00	0.00	2,263.63	0.00	100.00	0.00	20.74			
				1,336					10,914.99					17					2,263.63					20.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2602 Carpenters shops parquet factories sawing and cutting

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	60	60	7.39	7.39	1.25	1.25	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	17	77	2.09	9.48	19.25	20.50	0.36	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	21	98	2.59	12.07	8.28	28.77	0.15	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	109	1.35	13.42	12.92	41.69	0.24	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	34	143	4.19	17.61	49.40	91.09	0.92	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	24	167	2.96	20.57	37.34	128.43	0.70	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	41	208	5.05	25.62	70.00	198.43	1.31	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	35	243	4.31	29.93	89.95	288.38	1.68	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	39	282	4.80	34.73	169.79	458.17	3.17	8.56	1	1	4.76	4.76	37.56	37.56	2.89	2.89	22.12	8.20	
10	2,000	2,500	2,250	18	300	2.22	36.95	101.14	559.31	1.89	10.45	0	1	0.00	4.76	0.00	37.56	0.00	2.89	0.00	6.72	
11	2,500	3,000	2,750	19	319	2.34	39.29	85.18	644.49	1.59	12.04	0	1	0.00	4.76	0.00	37.56	0.00	2.89	0.00	5.83	
12	3,000	4,000	3,500	27	346	3.33	42.61	102.71	747.20	1.92	13.96	0	1	0.00	4.76	0.00	37.56	0.00	2.89	0.00	5.03	
13	4,000	5,000	4,500	44	390	5.42	48.03	228.71	975.91	4.27	18.23	1	2	4.76	9.52	160.21	197.77	12.33	15.23	70.05	20.26	
14	5,000	7,500	6,250	43	433	5.30	53.33	465.03	1,440.94	8.69	26.92	0	2	0.00	9.52	0.00	197.77	0.00	15.23	0.00	13.72	
15	7,500	10,000	8,750	46	479	5.67	58.99	480.72	1,921.66	8.98	35.90	0	2	0.00	9.52	0.00	197.77	0.00	15.23	0.00	10.29	
16	10,000	20,000	15,000	106	585	13.05	72.04	1,544.26	3,465.92	28.85	64.75	2	4	9.52	19.05	464.43	662.19	35.76	50.98	30.07	19.11	
17	20,000	50,000	35,000	80	665	9.85	81.90	832.24	4,298.16	15.55	80.29	0	4	0.00	19.05	0.00	662.19	0.00	50.98	0.00	15.41	
18	50,000	100,000	75,000	60	725	7.39	89.29	772.62	5,070.78	14.43	94.73	16	20	76.19	95.24	585.32	1,247.51	45.06	96.05	75.76	24.60	
19	100,000	500,000	300,000	58	783	7.14	96.43	237.77	5,308.55	4.44	99.17	1	21	4.76	100.00	51.34	1,298.85	3.95	100.00	21.59	24.47	
20	500,000	UP		29	812	3.57	100.00	44.57	5,353.12	0.83	100.00	0	21	0.00	100.00	0.00	1,298.85	0.00	100.00	0.00	24.26	
				812					5,353.12					21					1,298.85			24.26



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2603 Badminton table tennis and tennis racket factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	36.36	36.36	0.11	0.11	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	9.09	45.45	0.82	0.93	8.51	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	9.09	54.55	1.17	2.10	12.08	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	9.09	63.64	1.29	3.40	13.37	35.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	9.09	72.73	1.62	5.01	16.71	51.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	18.18	90.91	4.66	9.68	48.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	9.09	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	9.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					9.68					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2604 Obat nyamuk factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.79	0.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.79	1.57	5.57	5.57	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	2.36	3.94	2.60	8.16	0.23	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	9	3.15	7.09	4.42	12.58	0.38	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	12	2.36	9.45	2.93	15.51	0.26	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	15	2.36	11.81	6.28	21.79	0.55	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.79	12.60	0.17	21.96	0.02	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	20	3.15	15.75	11.58	33.54	1.01	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	25	3.94	19.69	17.70	51.24	1.54	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	31	4.72	24.41	19.81	71.05	1.72	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	45	11.02	35.43	45.79	116.84	3.99	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	52	5.51	40.94	27.91	144.74	2.43	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	67	11.81	52.76	59.19	203.93	5.15	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	75	6.30	59.06	128.17	332.10	11.15	28.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	86	8.66	67.72	223.73	555.83	19.47	48.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	99	10.24	77.95	253.85	809.68	22.09	70.47	1	1	33.33	33.33	85.20	85.20	49.47	49.47	33.56	10.52			
17	20,000	50,000	35,000	20	119	15.75	93.70	187.34	997.02	16.30	86.77	0	1	0.00	33.33	0.00	85.20	0.00	49.47	0.00	8.55			
18	50,000	100,000	75,000	1	120	0.79	94.49	6.15	1,003.17	0.54	87.30	0	1	0.00	33.33	0.00	85.20	0.00	49.47	0.00	8.49			
19	100,000	500,000	300,000	7	127	5.51	100.00	145.87	1,149.05	12.70	100.00	2	3	66.67	100.00	87.03	172.23	50.53	100.00	59.66	14.99			
20	500,000	UP		0	127	0.00	100.00	0.00	1,149.05	0.00	100.00	0	3	0.00	100.00	0.00	172.23	0.00	100.00	0.00	14.99			
				127					1,149.05					3					172.23					14.99



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2605 Toothpickchopsticks factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	22.22	22.22	0.78	0.78	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	5.56	27.78	0.22	1.00	0.18	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	11.11	38.89	2.07	3.07	1.73	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	5.56	44.44	1.76	4.82	1.47	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	5.56	50.00	13.90	18.72	11.63	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	5.56	55.56	12.80	31.52	10.70	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	5.56	61.11	7.80	39.32	6.53	32.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	5.56	66.67	11.31	50.63	9.46	42.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	5.56	72.22	30.67	81.30	25.65	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	5.56	77.78	4.14	85.44	3.46	71.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	5.56	83.33	0.93	86.37	0.78	72.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	5.56	88.89	14.48	100.85	12.11	84.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	5.56	94.44	16.55	117.39	13.84	98.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	5.56	100.00	2.16	119.55	1.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	119.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					119.55					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2606 Rattan drying & peeling mills

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.79	1.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	3.57	5.36	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	3.57	8.93	1.63	1.57	0.54	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	10	8.93	17.86	3.90	5.47	1.30	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	13	5.36	23.21	4.84	10.31	1.61	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	16	5.36	28.57	12.59	22.90	4.19	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	24	14.29	42.86	27.28	50.18	9.08	16.70	2	2	40.00	40.00	25.11	25.11	56.93	56.93	92.07	50.05	
8	1,000	1,500	1,250	5	29	8.93	51.79	16.23	66.41	5.40	22.10	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	37.82	
9	1,500	2,000	1,750	5	34	8.93	60.71	8.40	74.81	2.79	24.89	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	33.57	
10	2,000	2,500	2,250	1	35	1.79	62.50	19.35	94.16	6.44	31.33	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	26.67	
11	2,500	3,000	2,750	3	38	5.36	67.86	34.60	128.76	11.52	42.85	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	19.50	
12	3,000	4,000	3,500	1	39	1.79	69.64	11.87	140.63	3.95	46.80	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	17.86	
13	4,000	5,000	4,500	4	43	7.14	76.79	30.53	171.16	10.16	56.96	0	2	0.00	40.00	0.00	25.11	0.00	56.93	0.00	14.67	
14	5,000	7,500	6,250	11	54	19.64	96.43	102.63	273.78	34.15	91.11	3	5	60.00	100.00	19.00	44.11	43.07	100.00	18.51	16.11	
15	7,500	10,000	8,750	1	55	1.79	98.21	1.43	275.21	0.48	91.58	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	16.03	
16	10,000	20,000	15,000	1	56	1.79	100.00	25.30	300.51	8.42	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68	
17	20,000	50,000	35,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68	
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68	
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68	
20	500,000	UP		0	56	0.00	100.00	0.00	300.51	0.00	100.00	0	5	0.00	100.00	0.00	44.11	0.00	100.00	0.00	14.68	
				56					300.51					5					44.11			14.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 261 Furniture manufacture cabinetmakers wooden boat builders

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	598	598	8.98	8.98	25.04	25.04	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	178	776	2.67	11.66	182.60	157.55	0.44	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	304	1,080	4.57	16.23	347.84	505.40	0.83	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	234	1,314	3.52	19.74	329.72	835.12	0.79	2.00	1	1	1.01	1.01	151.35	151.35	0.45	0.45	45.90	18.12			
5	300	500	400	332	1,646	4.99	24.73	583.14	1,418.26	1.39	3.39	3	4	3.03	4.04	734.48	885.84	2.20	2.66	125.95	62.46			
6	500	750	625	349	1,995	5.24	29.97	883.05	2,301.31	2.11	5.50	0	4	0.00	4.04	0.00	885.84	0.00	2.66	0.00	38.49			
7	750	1,000	875	333	2,328	5.00	34.98	920.92	3,222.23	2.20	7.70	1	5	1.01	5.05	127.51	1,013.35	0.38	3.04	13.85	31.45			
8	1,000	1,500	1,250	456	2,784	6.85	41.83	1,987.91	5,210.14	4.75	12.46	1	6	1.01	6.06	1,198.36	2,211.71	3.60	6.64	60.28	42.45			
9	1,500	2,000	1,750	336	3,120	5.05	46.88	1,716.13	6,926.27	4.10	16.56	10	16	10.10	16.16	1,514.43	3,726.15	4.54	11.18	88.25	53.80			
10	2,000	2,500	2,250	251	3,371	3.77	50.65	1,509.42	8,435.69	3.61	20.17	2	18	2.02	18.18	28.47	3,754.62	0.09	11.26	1.89	44.51			
11	2,500	3,000	2,750	276	3,647	4.15	54.79	1,499.04	9,934.73	3.58	23.75	3	21	3.03	21.21	265.31	4,019.92	0.80	12.06	17.70	40.46			
12	3,000	4,000	3,500	363	4,010	5.45	60.25	2,512.66	12,447.39	6.01	29.76	7	28	7.07	28.28	964.06	4,983.99	2.89	14.95	38.37	40.04			
13	4,000	5,000	4,500	244	4,254	3.67	63.91	2,191.96	14,639.34	5.24	35.00	3	31	3.03	31.31	9.59	4,993.58	0.03	14.98	0.44	34.11			
14	5,000	7,500	6,250	431	4,685	6.48	70.39	3,711.10	18,350.45	8.87	43.87	3	34	3.03	34.34	3,570.40	8,563.97	10.71	25.69	96.21	46.67			
15	7,500	10,000	8,750	299	4,984	4.49	74.88	2,958.34	21,308.79	7.07	50.95	13	47	13.13	47.47	1,257.74	9,821.72	3.77	29.47	42.52	46.09			
16	10,000	20,000	15,000	712	5,696	10.70	85.58	8,042.84	29,351.63	19.23	70.18	18	65	18.18	65.66	1,804.86	11,626.58	5.41	34.88	22.44	39.61			
17	20,000	50,000	35,000	550	6,246	8.26	93.84	7,414.32	36,765.94	17.73	87.90	22	87	22.22	87.88	5,354.61	16,981.20	16.06	50.94	72.22	46.19			
18	50,000	100,000	75,000	223	6,469	3.35	97.19	2,820.10	39,586.05	6.74	94.64	5	92	5.05	92.93	5,128.67	22,109.86	15.39	66.33	181.86	55.85			
19	100,000	500,000	300,000	175	6,644	2.63	99.82	2,218.41	41,804.46	5.30	99.95	7	99	7.07	100.00	11,222.80	33,332.66	33.67	100.00	505.89	79.73			
20	500,000	UP		12	6,656	0.18	100.00	21.45	41,825.91	0.05	100.00	0	99	0.00	100.00	0.00	33,332.66	0.00	100.00	0.00	79.69			
				6,656					41,825.91					99					33,332.66					79.69



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 262 Manufacture of wood fibreboard / hardboard / masonite wood c

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.49	3.49	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.16	4.65	0.75	0.75	0.12	0.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.16	5.81	0.48	1.23	0.08	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.16	6.98	0.02	1.24	0.00	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.16	8.14	0.45	1.70	0.07	0.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	9	2.33	10.47	3.44	5.14	0.56	0.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.16	11.63	3.98	9.12	0.64	1.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	13	3.49	15.12	11.40	20.52	1.84	3.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	16	3.49	18.60	1.88	22.40	0.30	3.62	1	1	25.00	25.00	18.94	18.94	6.10	6.10	1007.18	84.53			
10	2,000	2,500	2,250	4	20	4.65	23.26	10.58	32.98	1.71	5.32	0	1	0.00	25.00	0.00	18.94	0.00	6.10	0.00	57.41			
11	2,500	3,000	2,750	2	22	2.33	25.58	7.23	40.22	1.17	6.49	0	1	0.00	25.00	0.00	18.94	0.00	6.10	0.00	47.08			
12	3,000	4,000	3,500	3	25	3.49	29.07	38.17	78.38	6.16	12.65	0	1	0.00	25.00	0.00	18.94	0.00	6.10	0.00	24.16			
13	4,000	5,000	4,500	8	33	9.30	38.37	42.21	120.59	6.81	19.47	0	1	0.00	25.00	0.00	18.94	0.00	6.10	0.00	15.70			
14	5,000	7,500	6,250	6	39	6.98	45.35	57.60	178.19	9.30	28.76	1	2	25.00	50.00	84.16	103.10	27.11	33.21	146.11	57.86			
15	7,500	10,000	8,750	5	44	5.81	51.16	14.50	192.69	2.34	31.10	0	2	0.00	50.00	0.00	103.10	0.00	33.21	0.00	53.50			
16	10,000	20,000	15,000	19	63	22.09	73.26	153.19	345.88	24.73	55.83	2	4	50.00	100.00	207.33	310.43	66.79	100.00	135.34	89.75			
17	20,000	50,000	35,000	16	79	18.60	91.86	258.36	604.24	41.70	97.54	0	4	0.00	100.00	0.00	310.43	0.00	100.00	0.00	51.37			
18	50,000	100,000	75,000	1	80	1.16	93.02	0.23	604.47	0.04	97.57	0	4	0.00	100.00	0.00	310.43	0.00	100.00	0.00	51.36			
19	100,000	500,000	300,000	5	85	5.81	98.84	12.88	617.35	2.08	99.65	0	4	0.00	100.00	0.00	310.43	0.00	100.00	0.00	50.28			
20	500,000	UP		1	86	1.16	100.00	2.15	619.51	0.35	100.00	0	4	0.00	100.00	0.00	310.43	0.00	100.00	0.00	50.11			
				86					619.51					4					310.43					50.11



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2621 Manufacture of fibreboardharboardmasonite

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	25.55	25.55	6.61	6.61	0.64	0.64	2	2	8.33	8.33	77.69	77.69	21.21	21.21	1174.70	1174.70			
2	50	100	75	2	60	0.88	26.43	0.21	6.82	0.02	0.66	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	1139.32			
3	100	200	150	2	62	0.88	27.31	1.65	8.47	0.16	0.82	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	917.12			
4	200	300	250	1	63	0.44	27.75	1.27	9.74	0.12	0.94	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	797.64			
5	300	500	400	1	64	0.44	28.19	0.76	10.50	0.07	1.01	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	740.21			
6	500	750	625	2	66	0.88	29.07	2.28	12.77	0.22	1.23	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	608.18			
7	750	1,000	875	8	74	3.52	32.60	14.40	27.17	1.39	2.62	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	285.90			
8	1,000	1,500	1,250	7	81	3.08	35.68	0.07	27.25	0.01	2.63	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	285.12			
9	1,500	2,000	1,750	9	90	3.96	39.65	25.27	52.52	2.44	5.06	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	147.92			
10	2,000	2,500	2,250	8	98	3.52	43.17	20.14	72.66	1.94	7.01	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	106.92			
11	2,500	3,000	2,750	3	101	1.32	44.49	9.86	82.52	0.95	7.96	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	94.15			
12	3,000	4,000	3,500	2	103	0.88	45.37	12.81	95.33	1.24	9.19	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	81.50			
13	4,000	5,000	4,500	1	104	0.44	45.81	7.62	102.94	0.73	9.93	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	75.47			
14	5,000	7,500	6,250	4	108	1.76	47.58	33.43	136.38	3.22	13.15	0	2	0.00	8.33	0.00	77.69	0.00	21.21	0.00	56.97			
15	7,500	10,000	8,750	11	119	4.85	52.42	85.72	222.10	8.27	21.41	3	5	12.50	20.83	4.14	81.83	1.13	22.34	4.83	36.85			
16	10,000	20,000	15,000	20	139	8.81	61.23	153.08	375.18	14.76	36.17	2	7	8.33	29.17	47.43	129.27	12.95	35.29	30.99	34.45			
17	20,000	50,000	35,000	26	165	11.45	72.69	307.57	682.75	29.66	65.83	5	12	20.83	50.00	61.02	190.28	16.66	51.95	19.84	27.87			
18	50,000	100,000	75,000	11	176	4.85	77.53	94.94	777.69	9.15	74.99	4	16	16.67	66.67	3.94	194.23	1.08	53.03	4.15	24.97			
19	100,000	500,000	300,000	44	220	19.38	96.92	202.61	980.30	19.54	94.52	8	24	33.33	100.00	172.05	366.27	46.97	100.00	84.92	37.36			
20	500,000	UP		7	227	3.08	100.00	56.82	1,037.12	5.48	100.00	0	24	0.00	100.00	0.00	366.27	0.00	100.00	0.00	35.32			
				227					1,037.12					24					366.27					35.32



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2622 Manufacture of wood chipboard particle board pressed wood

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	5.10	5.10	57.22	57.22	2.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	23	0.23	5.34	0.09	57.13	0.00	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	28	1.16	6.50	2.13	55.00	0.08	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	32	0.93	7.42	3.72	51.28	0.15	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	52	4.64	12.06	12.72	38.56	0.50	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	69	3.94	16.01	19.26	19.30	0.76	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	75	1.39	17.40	4.97	14.33	0.20	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	92	3.94	21.35	47.32	32.99	1.88	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	113	4.87	26.22	33.35	66.34	1.32	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	118	1.16	27.38	11.84	78.17	0.47	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	134	3.71	31.09	91.60	169.78	3.63	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	152	4.18	35.27	55.37	225.15	2.20	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	163	2.55	37.82	51.67	276.82	2.05	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	184	4.87	42.69	194.19	471.01	7.70	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	198	3.25	45.94	215.43	686.44	8.54	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	77	275	17.87	63.81	518.90	1,205.35	20.58	47.80	1	1	12.50	12.50	693.61	693.61	33.07	33.07	133.67	57.54			
17	20,000	50,000	35,000	58	333	13.46	77.26	662.95	1,868.30	26.29	74.10	3	4	37.50	50.00	1,291.61	1,985.22	61.57	94.64	194.83	106.26			
18	50,000	100,000	75,000	44	377	10.21	87.47	242.23	2,110.53	9.61	83.70	4	8	50.00	100.00	112.42	2,097.63	5.36	100.00	46.41	99.39			
19	100,000	500,000	300,000	38	415	8.82	96.29	298.36	2,408.89	11.83	95.54	0	8	0.00	100.00	0.00	2,097.63	0.00	100.00	0.00	87.08			
20	500,000	UP		16	431	3.71	100.00	112.55	2,521.44	4.46	100.00	0	8	0.00	100.00	0.00	2,097.63	0.00	100.00	0.00	83.19			
				431					2,521.44					8					2,097.63					83.19



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 26221 Using synthetic adhesives other than formaldehyde synthetic

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 26222 Using formaldehyde synthetic resin adhesives

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.02	0.02	13.33	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.14	0.17	86.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 2623 Manufacture of plywood provided carried out in the plywood

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	167	167	6.82	6.82	12.25	12.25	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	186	0.78	7.59	69.67	57.42	0.32	0.26	1	1	1.08	1.08	40.25	40.25	0.09	0.09	57.77	70.09			
3	100	200	150	19	205	0.78	8.37	42.46	99.88	0.19	0.46	0	1	0.00	1.08	0.00	40.25	0.00	0.09	0.00	40.30			
4	200	300	250	28	233	1.14	9.51	70.69	170.57	0.32	0.78	0	1	0.00	1.08	0.00	40.25	0.00	0.09	0.00	23.60			
5	300	500	400	36	269	1.47	10.98	41.75	212.32	0.19	0.97	0	1	0.00	1.08	0.00	40.25	0.00	0.09	0.00	18.96			
6	500	750	625	59	328	2.41	13.39	175.00	387.33	0.80	1.77	0	1	0.00	1.08	0.00	40.25	0.00	0.09	0.00	10.39			
7	750	1,000	875	50	378	2.04	15.43	71.97	459.29	0.33	2.10	0	1	0.00	1.08	0.00	40.25	0.00	0.09	0.00	8.76			
8	1,000	1,500	1,250	79	457	3.23	18.66	276.10	735.39	1.26	3.36	2	3	2.15	3.23	735.69	775.94	1.67	1.76	266.46	105.51			
9	1,500	2,000	1,750	60	517	2.45	21.11	236.17	971.57	1.08	4.43	1	4	1.08	4.30	40.31	816.25	0.09	1.85	17.07	84.01			
10	2,000	2,500	2,250	60	577	2.45	23.56	293.82	1,265.39	1.34	5.77	1	5	1.08	5.38	385.76	1,202.02	0.88	2.73	131.29	94.99			
11	2,500	3,000	2,750	54	631	2.20	25.77	299.99	1,565.38	1.37	7.14	1	6	1.08	6.45	26.87	1,228.89	0.06	2.79	8.96	78.50			
12	3,000	4,000	3,500	65	696	2.65	28.42	310.08	1,875.46	1.41	8.56	1	7	1.08	7.53	1,371.03	2,599.92	3.11	5.90	442.15	138.63			
13	4,000	5,000	4,500	91	787	3.72	32.14	652.20	2,527.66	2.98	11.53	1	8	1.08	8.60	206.20	2,806.12	0.47	6.37	31.62	111.02			
14	5,000	7,500	6,250	132	919	5.39	37.53	1,478.35	4,006.01	6.74	18.28	10	18	10.75	19.35	1,701.46	4,507.58	3.86	10.22	115.09	112.52			
15	7,500	10,000	8,750	105	1,024	4.29	41.81	1,028.43	5,034.44	4.69	22.97	2	20	2.15	21.51	518.97	5,026.55	1.18	11.40	50.46	99.84			
16	10,000	20,000	15,000	305	1,329	12.45	54.27	4,294.11	9,328.55	19.59	42.56	9	29	9.68	31.18	10,463.42	15,489.96	23.73	35.14	243.67	166.05			
17	20,000	50,000	35,000	522	1,851	21.31	75.58	7,105.26	16,433.81	32.42	74.98	25	54	26.88	58.06	11,359.59	26,849.56	25.77	60.90	159.88	163.38			
18	50,000	100,000	75,000	256	2,107	10.45	86.04	2,494.73	18,928.54	11.38	86.36	26	80	27.96	86.02	15,742.11	42,591.67	35.71	96.61	631.01	225.01			
19	100,000	500,000	300,000	292	2,399	11.92	97.96	2,495.23	21,423.77	11.38	97.74	11	91	11.83	97.85	491.09	43,082.75	1.11	97.72	19.68	201.10			
20	500,000	UP		50	2,449	2.04	100.00	495.20	21,918.97	2.26	100.00	2	93	2.15	100.00	1,003.42	44,086.18	2.28	100.00	202.63	201.13			
				2,449					21,918.97					93					44,086.18					201.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2628 Mixed (discount/loadings if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	4.00	4.00	0.11	0.11	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	4.00	8.00	0.63	0.52	0.40	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	4.00	12.00	2.73	3.25	1.74	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	4.00	16.00	11.46	14.71	7.31	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	4.00	20.00	13.29	28.00	8.47	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	4.00	24.00	16.38	44.38	10.44	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	4.00	28.00	2.87	47.25	1.83	30.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	4.00	32.00	14.33	61.58	9.13	39.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	4.00	36.00	1.33	62.91	0.85	40.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	4.00	40.00	6.64	69.55	4.23	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	4.00	44.00	27.99	97.54	17.84	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	4.00	48.00	5.67	103.21	3.62	65.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	4.00	52.00	1.42	104.63	0.90	66.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	4.00	56.00	1.42	106.05	0.90	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	22	32.00	88.00	47.66	153.71	30.38	97.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	24	8.00	96.00	3.16	156.87	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	4.00	100.00	0.01	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	25	0.00	100.00	0.00	156.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				156.88				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 263 Tuners shopcoacbuilders shaoppipeswalking sticks

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	31	31	5.90	5.90	1.62	1.62	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	38	1.33	7.24	1.42	3.04	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	51	2.48	9.71	9.28	12.32	0.73	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	21	72	4.00	13.71	24.39	36.71	1.93	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	24	96	4.57	18.29	17.52	54.23	1.39	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	111	2.86	21.14	17.52	71.75	1.39	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	125	2.67	23.81	13.12	84.87	1.04	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	137	2.29	26.10	25.83	110.70	2.04	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	19	156	3.62	29.71	63.62	174.32	5.03	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	19	175	3.62	33.33	8.13	182.46	0.64	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	190	2.86	36.19	18.61	201.06	1.47	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	43	233	8.19	44.38	93.15	294.21	7.36	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	40	273	7.62	52.00	66.43	360.64	5.25	28.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	53	326	10.10	62.10	154.37	515.00	12.20	40.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	332	1.14	63.24	2.46	517.46	0.19	40.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	42	374	8.00	71.24	231.02	748.49	18.27	59.18	1	1	100.00	100.00	3,360.62	3,360.62	100.00	100.00	1454.66	448.99	
17	20,000	50,000	35,000	64	438	12.19	83.43	121.02	869.51	9.57	68.75	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	386.50	
18	50,000	100,000	75,000	44	482	8.38	91.81	197.26	1,066.77	15.60	84.34	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	315.03	
19	100,000	500,000	300,000	26	508	4.95	96.76	186.23	1,253.00	14.72	99.07	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	268.21	
20	500,000	UP		17	525	3.24	100.00	11.82	1,264.82	0.93	100.00	0	1	0.00	100.00	0.00	3,360.62	0.00	100.00	0.00	265.70	
				525					1,264.82					1					3,360.62			265.70



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 264 Wicker work factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	3.59	3.59	13.54	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	21.69	25.28	81.75	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	1.25	26.53	4.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	26.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					26.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 265 Cork goods factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	9.09	18.18	1.14	1.14	2.09	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	9.09	27.27	3.03	4.17	5.56	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	9.09	36.36	3.11	7.28	5.71	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	9.09	45.45	3.55	10.83	6.52	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	7	18.18	63.64	5.04	15.86	9.25	29.13	1	1	100.00	100.00	269.56	269.56	100.00	100.00	5351.50	1699.16	
7	750	1,000	875	1	8	9.09	72.73	6.35	22.21	11.66	40.79	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	1213.52	
8	1,000	1,500	1,250	1	9	9.09	81.82	7.02	29.23	12.88	53.68	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	922.23	
9	1,500	2,000	1,750	1	10	9.09	90.91	10.55	39.78	19.37	73.05	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	677.67	
10	2,000	2,500	2,500	1	11	9.09	100.00	14.67	54.45	26.95	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
20	500,000	UP		0	11	0.00	100.00	0.00	54.45	0.00	100.00	0	1	0.00	100.00	0.00	269.56	0.00	100.00	0.00	495.04	
				11					54.45					1					269.56			495.04



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 266 Broombrush and paintbrush factories (discount/loadings)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	4.07	4.07	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	0.81	4.88	0.68	0.68	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	0.81	5.69	0.20	0.88	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	18	8.94	14.63	2.59	3.47	0.71	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	26	6.50	21.14	1.50	4.97	0.41	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	29	2.44	23.58	3.83	8.80	1.04	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	31	1.63	25.20	4.75	13.55	1.29	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	36	4.07	29.27	10.35	23.90	2.81	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	41	4.07	33.33	18.80	42.70	5.11	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	43	1.63	34.96	4.22	46.92	1.15	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	44	0.81	35.77	4.28	51.20	1.16	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	49	4.07	39.84	15.18	66.38	4.13	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	64	12.20	52.03	30.83	97.21	8.38	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	79	12.20	64.23	40.96	138.16	11.14	37.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	93	11.38	75.61	67.15	205.31	18.26	55.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	109	13.01	88.62	116.01	321.32	31.55	87.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	112	2.44	91.06	29.72	351.04	8.08	95.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	123	8.94	100.00	16.70	367.73	4.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	123	0.00	100.00	0.00	367.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	123	0.00	100.00	0.00	367.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				123					367.73					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 267 Timber impregnation installations (discount/loadings)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	18.18	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	9.09	27.27	0.38	0.38	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	2	18.18	45.45	1.58	1.20	4.79	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	18.18	63.64	3.45	4.65	10.46	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	3	27.27	90.91	4.70	9.35	14.25	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	9.09	100.00	23.65	33.00	71.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	33.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				11					33.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 268 Wooden musical instruments factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	9.22	9.22	9.56	9.56	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	17	2.84	12.06	0.41	9.98	0.02	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	19	1.42	13.48	0.52	10.49	0.03	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	0.71	14.18	2.09	12.59	0.11	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	23	2.13	16.31	3.36	15.95	0.18	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	25	1.42	17.73	1.50	17.45	0.08	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	30	3.55	21.28	14.93	32.38	0.79	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	35	3.55	24.82	21.15	53.53	1.12	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	36	0.71	25.53	4.75	58.29	0.25	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	0.71	26.24	6.71	65.00	0.36	3.45	1	1	8.33	8.33	183.35	183.35	6.65	6.65	2731.38	282.07			
11	2,500	3,000	2,750	2	39	1.42	27.66	9.17	74.17	0.49	3.94	1	2	8.33	16.67	444.16	627.51	16.12	22.77	4842.07	845.99			
12	3,000	4,000	3,500	2	41	1.42	29.08	15.32	89.49	0.81	4.75	0	2	0.00	16.67	0.00	627.51	0.00	22.77	0.00	701.20			
13	4,000	5,000	4,500	1	42	0.71	29.79	18.00	107.49	0.96	5.70	0	2	0.00	16.67	0.00	627.51	0.00	22.77	0.00	583.78			
14	5,000	7,500	6,250	10	52	7.09	36.88	98.71	206.20	5.24	10.94	1	3	8.33	25.00	1,072.15	1,699.66	38.90	61.67	1086.19	824.28			
15	7,500	10,000	8,750	1	53	0.71	37.59	31.07	237.27	1.65	12.59	0	3	0.00	25.00	0.00	1,699.66	0.00	61.67	0.00	716.34			
16	10,000	20,000	15,000	26	79	18.44	56.03	349.31	586.58	18.54	31.13	2	5	16.67	41.67	268.78	1,968.44	9.75	71.43	76.95	335.58			
17	20,000	50,000	35,000	13	92	9.22	65.25	304.56	891.14	16.16	47.29	1	6	8.33	50.00	0.00	1,968.44	0.00	71.43	0.00	220.89			
18	50,000	100,000	75,000	19	111	13.48	78.72	391.25	1,282.38	20.76	68.06	0	6	0.00	50.00	0.00	1,968.44	0.00	71.43	0.00	153.50			
19	100,000	500,000	300,000	24	135	17.02	95.74	466.47	1,748.85	24.76	92.81	6	12	50.00	100.00	787.49	2,755.93	28.57	100.00	168.82	157.58			
20	500,000	UP		6	141	4.26	100.00	135.45	1,884.31	7.19	100.00	0	12	0.00	100.00	0.00	2,755.93	0.00	100.00	0.00	146.26			
				141					1,884.31					12					2,755.93					146.26



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 269 Charcoal producers (discount/ loading if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.23	3.23	0.13	0.13	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.43	0.56	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	0.98	1.54	0.24	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	1.81	3.35	0.44	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.23	16.13	2.62	5.97	0.64	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.23	19.35	3.42	9.39	0.84	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	8	6.45	25.81	3.26	12.65	0.80	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	3.23	29.03	3.59	16.24	0.88	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	3.23	32.26	0.11	16.35	0.03	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	3.23	35.48	22.31	38.66	5.46	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	3.23	38.71	1.22	39.88	0.30	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	3.23	41.94	3.24	43.12	0.79	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	22	29.03	70.97	65.02	108.15	15.92	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	24	6.45	77.42	32.96	141.10	8.07	34.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	25	3.23	80.65	36.95	178.05	9.05	43.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	26	3.23	83.87	44.23	222.28	10.83	54.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	27	3.23	87.10	69.65	291.94	17.06	71.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	29	6.45	93.55	115.40	407.34	28.26	99.74	1	1	100.00	100.00	24.84	24.84	100.00	100.00	21.52	6.10	
19	100,000	500,000	300,000	2	31	6.45	100.00	1.05	408.39	0.26	100.00	0	1	0.00	100.00	0.00	24.84	0.00	100.00	0.00	6.08	
20	500,000	UP		0	31	0.00	100.00	0.00	408.39	0.00	100.00	0	1	0.00	100.00	0.00	24.84	0.00	100.00	0.00	6.08	
				31					408.39					1					24.84			6.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2699 Other industries in main category 26 (discounts/loadings)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	36	36	14.81	14.81	48.30	48.30	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	38	0.82	15.64	5.40	42.90	0.28	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	39	0.41	16.05	0.84	42.06	0.04	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	40	0.41	16.46	1.33	40.73	0.07	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	46	2.47	18.93	14.32	26.41	0.74	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	50	1.65	20.58	11.56	37.97	0.60	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	54	1.65	22.22	15.82	22.15	0.82	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	64	4.12	26.34	50.98	28.82	2.64	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	68	1.65	27.98	13.22	42.05	0.69	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	75	2.88	30.86	54.82	96.86	2.84	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	85	4.12	34.98	86.39	183.26	4.48	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	93	3.29	38.27	49.78	233.04	2.58	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	10	103	4.12	42.39	75.81	308.85	3.93	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	126	9.47	51.85	180.20	489.05	9.35	25.36	1	1	20.00	20.00	165.05	165.05	16.99	16.99	91.59	33.75
15	7,500	10,000	8,750	20	146	8.23	60.08	101.57	590.62	5.27	30.63	0	1	0.00	20.00	0.00	165.05	0.00	16.99	0.00	27.94
16	10,000	20,000	15,000	41	187	16.87	76.95	492.72	1,083.34	25.55	56.19	0	1	0.00	20.00	0.00	165.05	0.00	16.99	0.00	15.23
17	20,000	50,000	35,000	39	226	16.05	93.00	527.19	1,610.53	27.34	83.53	3	4	60.00	80.00	573.14	738.19	59.01	76.00	108.72	45.83
18	50,000	100,000	75,000	9	235	3.70	96.71	172.88	1,783.41	8.97	92.49	1	5	20.00	100.00	233.09	971.27	24.00	100.00	134.83	54.46
19	100,000	500,000	300,000	8	243	3.29	100.00	144.75	1,928.16	7.51	100.00	0	5	0.00	100.00	0.00	971.27	0.00	100.00	0.00	50.37
20	500,000	UP		0	243	0.00	100.00	0.00	1,928.16	0.00	100.00	0	5	0.00	100.00	0.00	971.27	0.00	100.00	0.00	50.37
				243				1,928.16		5				971.27							50.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.78	6.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.85	7.63	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.85	8.47	0.23	0.25	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.85	9.32	0.20	0.44	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	2.54	11.86	2.23	2.68	0.35	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	22	6.78	18.64	5.51	8.19	0.85	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	30	6.78	25.42	8.25	16.44	1.28	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	36	5.08	30.51	9.19	25.63	1.42	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	45	7.63	38.14	16.39	42.02	2.54	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	54	7.63	45.76	12.70	54.72	1.97	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	57	2.54	48.31	12.47	67.19	1.93	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	63	5.08	53.39	17.36	84.55	2.69	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	71	6.78	60.17	51.75	136.30	8.01	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	80	7.63	67.80	55.50	191.80	8.59	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	85	4.24	72.03	16.87	208.67	2.61	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	103	15.25	87.29	288.07	496.74	44.61	76.92	1	1	50.00	50.00	36.54	36.54	49.20	49.20	12.68	7.36			
17	20,000	50,000	35,000	8	111	6.78	94.07	105.19	601.92	16.29	93.21	1	2	50.00	100.00	37.73	74.26	50.80	100.00	35.86	12.34			
18	50,000	100,000	75,000	6	117	5.08	99.15	42.64	644.57	6.60	99.82	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.52			
19	100,000	500,000	300,000	1	118	0.85	100.00	1.18	645.74	0.18	100.00	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.50			
20	500,000	UP		0	118	0.00	100.00	0.00	645.74	0.00	100.00	0	2	0.00	100.00	0.00	74.26	0.00	100.00	0.00	11.50			
				118					645.74					2					74.26					11.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 270 Corn mills paddy (rice) gambir

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.57	3.57	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.57	7.14	0.23	0.27	0.18	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.57	10.71	0.60	0.87	0.47	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.57	14.29	1.04	1.91	0.83	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.57	17.86	0.91	2.82	0.72	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.57	21.43	1.38	4.20	1.10	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.57	25.00	0.17	4.37	0.14	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.57	28.57	1.92	6.28	1.52	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.57	32.14	0.31	6.60	0.25	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.57	35.71	0.40	6.99	0.31	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.57	39.29	2.67	9.66	2.12	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.57	42.86	2.90	12.56	2.30	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.57	46.43	5.70	18.26	4.53	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.57	50.00	1.40	19.66	1.11	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.57	53.57	4.38	24.04	3.48	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.57	57.14	15.19	39.23	12.07	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.57	60.71	4.33	43.56	3.44	34.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	25	28.57	89.29	81.71	125.27	64.94	99.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	28	10.71	100.00	0.57	125.84	0.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	125.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					125.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2701 Corn mills

(discounts if applicable)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	45	45	9.98	9.98	1.17	1.17	0.14	0.14	1	1	2.78	2.78	1.82	1.82	0.10	0.10	155.40	155.40			
2	50	100	75	5	50	1.11	11.09	0.41	1.58	0.05	0.19	0	1	0.00	2.78	0.00	1.82	0.00	0.10	0.00	115.31			
3	100	200	150	12	62	2.66	13.75	1.49	3.07	0.18	0.37	0	1	0.00	2.78	0.00	1.82	0.00	0.10	0.00	59.48			
4	200	300	250	17	79	3.77	17.52	4.23	7.29	0.51	0.88	0	1	0.00	2.78	0.00	1.82	0.00	0.10	0.00	25.02			
5	300	500	400	9	88	2.00	19.51	5.82	13.11	0.70	1.58	0	1	0.00	2.78	0.00	1.82	0.00	0.10	0.00	13.91			
6	500	750	625	6	94	1.33	20.84	3.65	16.76	0.44	2.02	0	1	0.00	2.78	0.00	1.82	0.00	0.10	0.00	10.89			
7	750	1,000	875	19	113	4.21	25.06	5.71	22.46	0.69	2.71	0	1	0.00	2.78	0.00	1.82	0.00	0.10	0.00	8.12			
8	1,000	1,500	1,250	23	136	5.10	30.16	13.47	35.93	1.62	4.33	1	2	2.78	5.56	0.00	1.82	0.00	0.10	0.00	5.08			
9	1,500	2,000	1,750	8	144	1.77	31.93	10.38	46.32	1.25	5.58	0	2	0.00	5.56	0.00	1.82	0.00	0.10	0.00	3.94			
10	2,000	2,500	2,250	16	160	3.55	35.48	29.35	75.67	3.54	9.12	0	2	0.00	5.56	0.00	1.82	0.00	0.10	0.00	2.41			
11	2,500	3,000	2,750	13	173	2.88	38.36	26.97	102.64	3.25	12.37	0	2	0.00	5.56	0.00	1.82	0.00	0.10	0.00	1.78			
12	3,000	4,000	3,500	21	194	4.66	43.02	40.12	142.75	4.84	17.21	0	2	0.00	5.56	0.00	1.82	0.00	0.10	0.00	1.28			
13	4,000	5,000	4,500	12	206	2.66	45.68	60.19	202.95	7.25	24.46	0	2	0.00	5.56	0.00	1.82	0.00	0.10	0.00	0.90			
14	5,000	7,500	6,250	45	251	9.98	55.65	19.09	183.86	2.30	22.16	3	5	8.33	13.89	2.92	4.74	0.16	0.25	15.30	2.58			
15	7,500	10,000	8,750	29	280	6.43	62.08	79.28	263.14	9.56	31.72	2	7	5.56	19.44	29.02	33.76	1.55	1.80	36.60	12.83			
16	10,000	20,000	15,000	50	330	11.09	73.17	254.27	517.41	30.65	62.36	8	15	22.22	41.67	299.50	333.26	15.95	17.75	117.79	64.41			
17	20,000	50,000	35,000	73	403	16.19	89.36	157.71	675.12	19.01	81.37	12	27	33.33	75.00	1,444.23	1,777.50	76.93	94.68	915.73	263.29			
18	50,000	100,000	75,000	22	425	4.88	94.24	95.01	770.13	11.45	92.82	2	29	5.56	80.56	52.03	1,829.53	2.77	97.45	54.77	237.56			
19	100,000	500,000	300,000	9	434	2.00	96.23	15.90	786.03	1.92	94.74	1	30	2.78	83.33	0.18	1,829.71	0.01	97.46	1.15	232.78			
20	500,000	UP		17	451	3.77	100.00	43.66	829.69	5.26	100.00	6	36	16.67	100.00	47.74	1,877.45	2.54	100.00	109.34	226.28			
				451					829.69					36					1,877.45					226.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2702 Fodder mills

(discounts if applicable)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	4.00	4.00	3.59	3.59	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	82	1.12	5.12	1.41	2.18	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	102	1.25	6.37	5.13	2.95	0.11	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	111	0.56	6.93	1.76	4.71	0.04	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	137	1.62	8.56	7.34	12.06	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	168	1.94	10.49	4.68	16.74	0.10	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	39	207	2.44	12.93	91.66	108.40	2.03	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	48	255	3.00	15.93	33.94	142.34	0.75	3.15	1	1	1.14	1.14	1.64	1.64	0.02	0.02	4.82	1.15			
9	1,500	2,000	1,750	20	275	1.25	17.18	21.51	163.85	0.48	3.63	0	1	0.00	1.14	0.00	1.64	0.00	0.02	0.00	1.00			
10	2,000	2,500	2,250	28	303	1.75	18.93	46.21	210.06	1.02	4.65	0	1	0.00	1.14	0.00	1.64	0.00	0.02	0.00	0.78			
11	2,500	3,000	2,750	19	322	1.19	20.11	36.85	246.91	0.82	5.46	0	1	0.00	1.14	0.00	1.64	0.00	0.02	0.00	0.66			
12	3,000	4,000	3,500	56	378	3.50	23.61	119.91	366.81	2.65	8.12	6	7	6.82	7.95	113.90	115.53	1.66	1.68	94.99	31.50			
13	4,000	5,000	4,500	41	419	2.56	26.17	71.48	438.29	1.58	9.70	3	10	3.41	11.36	62.92	178.46	0.92	2.60	88.03	40.72			
14	5,000	7,500	6,250	61	480	3.81	29.98	147.90	586.20	3.27	12.97	5	15	5.68	17.05	65.79	244.25	0.96	3.55	44.48	41.67			
15	7,500	10,000	8,750	70	550	4.37	34.35	200.83	787.03	4.44	17.41	5	20	5.68	22.73	262.69	506.94	3.82	7.37	130.80	64.41			
16	10,000	20,000	15,000	130	680	8.12	42.47	524.55	1,311.58	11.61	29.02	12	32	13.64	36.36	499.22	1,006.16	7.26	14.63	95.17	76.71			
17	20,000	50,000	35,000	200	880	12.49	54.97	886.92	2,198.50	19.62	48.64	6	38	6.82	43.18	3,221.58	4,227.73	46.85	61.49	363.23	192.30			
18	50,000	100,000	75,000	176	1,056	10.99	65.96	676.04	2,874.54	14.96	63.60	10	48	11.36	54.55	1,017.33	5,245.07	14.80	76.28	150.48	182.47			
19	100,000	500,000	300,000	496	1,552	30.98	96.94	1,442.46	4,317.00	31.91	95.51	38	86	43.18	97.73	972.21	6,217.27	14.14	90.42	67.40	144.02			
20	500,000	UP		49	1,601	3.06	100.00	202.71	4,519.72	4.49	100.00	2	88	2.27	100.00	658.60	6,875.88	9.58	100.00	324.89	152.13			
				1,601					4,519.72					88					6,875.88					152.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2703 Gaplek mills

(discounts if applicable)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	6.60	6.60	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	26	5.66	12.26	0.55	0.61	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	34	3.77	16.04	1.21	1.83	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	46	5.66	21.70	3.07	4.89	0.39	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	64	8.49	30.19	6.66	11.55	0.84	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	71	3.30	33.49	3.87	15.42	0.49	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	80	4.25	37.74	8.60	24.02	1.08	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	87	3.30	41.04	7.20	31.23	0.91	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	101	6.60	47.64	20.35	51.58	2.57	6.50	3	3	25.00	25.00	154.04	154.04	14.41	14.41	756.80	298.65			
10	2,000	2,500	2,250	5	106	2.36	50.00	11.60	63.18	1.46	7.97	0	3	0.00	25.00	0.00	154.04	0.00	14.41	0.00	243.81			
11	2,500	3,000	2,750	1	107	0.47	50.47	1.91	65.09	0.24	8.21	0	3	0.00	25.00	0.00	154.04	0.00	14.41	0.00	236.67			
12	3,000	4,000	3,500	11	118	5.19	55.66	37.90	102.98	4.78	12.98	0	3	0.00	25.00	0.00	154.04	0.00	14.41	0.00	149.58			
13	4,000	5,000	4,500	7	125	3.30	58.96	40.08	143.06	5.05	18.04	0	3	0.00	25.00	0.00	154.04	0.00	14.41	0.00	107.68			
14	5,000	7,500	6,250	15	140	7.08	66.04	71.94	215.00	9.07	27.10	1	4	8.33	33.33	468.26	622.31	43.81	58.22	650.94	289.45			
15	7,500	10,000	8,750	13	153	6.13	72.17	62.23	277.23	7.85	34.95	2	6	16.67	50.00	330.46	952.76	30.92	89.13	531.03	343.68			
16	10,000	20,000	15,000	12	165	5.66	77.83	96.97	374.19	12.22	47.17	1	7	8.33	58.33	60.74	1,013.50	5.68	94.82	62.63	270.85			
17	20,000	50,000	35,000	30	195	14.15	91.98	261.16	635.36	32.92	80.10	3	10	25.00	83.33	14.54	1,028.03	1.36	96.18	5.57	161.80			
18	50,000	100,000	75,000	12	207	5.66	97.64	88.71	724.07	11.18	91.28	2	12	16.67	100.00	40.87	1,068.91	3.82	100.00	46.08	147.63			
19	100,000	500,000	300,000	5	212	2.36	100.00	69.15	793.22	8.72	100.00	0	12	0.00	100.00	0.00	1,068.91	0.00	100.00	0.00	134.76			
20	500,000	UP		0	212	0.00	100.00	0.00	793.22	0.00	100.00	0	12	0.00	100.00	0.00	1,068.91	0.00	100.00	0.00	134.76			
				212					793.22					12					1,068.91					134.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2704 Gambir factories (discounts if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	10.00	20.00	2.06	2.06	4.27	4.27	1	1	50.00	50.00	47.36	47.36	89.72	89.72	2293.97	2293.97	
3	100	200	150	1	3	10.00	30.00	4.51	6.57	9.32	13.58	1	2	50.00	100.00	5.42	52.78	10.28	100.00	120.33	803.08	
4	200	300	250	1	4	10.00	40.00	4.65	11.22	9.61	23.19	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	470.42	
5	300	500	400	1	5	10.00	50.00	12.08	23.30	24.96	48.15	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	226.56	
6	500	750	625	1	6	10.00	60.00	0.00	23.30	0.00	48.15	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	226.56	
7	750	1,000	875	1	7	10.00	70.00	4.65	27.94	9.61	57.76	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	188.88	
8	1,000	1,500	1,250	1	8	10.00	80.00	2.32	30.27	4.80	62.56	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	174.38	
9	1,500	2,000	1,750	1	9	10.00	90.00	12.08	42.34	24.96	87.52	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	124.64	
10	2,000	2,500	2,500	1	10	10.00	100.00	6.04	48.38	12.48	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
20	500,000	UP		0	10	0.00	100.00	0.00	48.38	0.00	100.00	0	2	0.00	100.00	0.00	52.78	0.00	100.00	0.00	109.09	
				10					48.38					2					52.78			109.09



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2705 Flour Mills

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	99	99	12.87	12.87	13.23	13.23	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	111	1.56	14.43	7.02	20.25	0.27	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	127	2.08	16.51	2.93	23.19	0.11	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	134	0.91	17.43	1.98	25.17	0.08	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	152	2.34	19.77	5.39	30.56	0.21	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	164	1.56	21.33	7.81	38.37	0.30	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	174	1.30	22.63	12.11	50.48	0.46	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	195	2.73	25.36	27.05	77.54	1.03	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	217	2.86	28.22	49.67	127.20	1.89	4.85	1	1	6.67	6.67	33.25	33.25	2.54	2.54	66.94	26.14			
10	2,000	2,500	2,250	18	235	2.34	30.56	24.51	151.72	0.93	5.78	0	1	0.00	6.67	0.00	33.25	0.00	2.54	0.00	21.92			
11	2,500	3,000	2,750	12	247	1.56	32.12	26.61	178.33	1.01	6.80	2	3	13.33	20.00	126.02	159.27	9.61	12.15	473.59	89.31			
12	3,000	4,000	3,500	16	263	2.08	34.20	39.66	217.98	1.51	8.31	0	3	0.00	20.00	0.00	159.27	0.00	12.15	0.00	73.06			
13	4,000	5,000	4,500	28	291	3.64	37.84	33.02	251.00	1.26	9.57	0	3	0.00	20.00	0.00	159.27	0.00	12.15	0.00	63.45			
14	5,000	7,500	6,250	31	322	4.03	41.87	100.97	351.97	3.85	13.42	1	4	6.67	26.67	225.00	384.27	17.16	29.31	222.83	109.18			
15	7,500	10,000	8,750	15	337	1.95	43.82	109.81	461.78	4.19	17.61	2	6	13.33	40.00	19.78	404.05	1.51	30.82	18.01	87.50			
16	10,000	20,000	15,000	65	402	8.45	52.28	339.95	801.73	12.96	30.57	2	8	13.33	53.33	66.76	470.81	5.09	35.91	19.64	58.72			
17	20,000	50,000	35,000	111	513	14.43	66.71	667.34	1,469.07	25.44	56.01	2	10	13.33	66.67	11.97	482.78	0.91	36.82	1.79	32.86			
18	50,000	100,000	75,000	67	580	8.71	75.42	377.21	1,846.28	14.38	70.40	2	12	13.33	80.00	764.23	1,247.01	58.29	95.11	202.60	67.54			
19	100,000	500,000	300,000	94	674	12.22	87.65	507.84	2,354.12	19.36	89.76	3	15	20.00	100.00	64.08	1,311.09	4.89	100.00	12.62	55.69			
20	500,000	UP		95	769	12.35	100.00	268.59	2,622.71	10.24	100.00	0	15	0.00	100.00	0.00	1,311.09	0.00	100.00	0.00	49.99			
				769					2,622.71					15					1,311.09					49.99



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2708 Mixed

(discounts if applicable)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	3.95	3.95	0.62	0.62	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	14	2.19	6.14	0.87	1.49	0.13	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	1.32	7.46	0.66	2.16	0.10	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	22	2.19	9.65	3.94	6.10	0.57	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	28	2.63	12.28	3.48	9.57	0.51	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	30	0.88	13.16	2.53	12.11	0.37	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	45	6.58	19.74	6.80	18.90	0.99	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	60	6.58	26.32	13.54	32.44	1.97	4.71	1	1	16.67	16.67	163.95	163.95	42.93	42.93	1211.21	505.42			
9	1,500	2,000	1,750	15	75	6.58	32.89	17.56	49.99	2.55	7.27	0	1	0.00	16.67	0.00	163.95	0.00	42.93	0.00	327.94			
10	2,000	2,500	2,250	3	78	1.32	34.21	16.02	66.02	2.33	9.60	0	1	0.00	16.67	0.00	163.95	0.00	42.93	0.00	248.35			
11	2,500	3,000	2,750	5	83	2.19	36.40	31.57	97.58	4.59	14.18	1	2	16.67	33.33	175.91	339.86	46.06	88.99	557.26	348.28			
12	3,000	4,000	3,500	8	91	3.51	39.91	18.24	115.82	2.65	16.83	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	293.43			
13	4,000	5,000	4,500	1	92	0.44	40.35	0.28	116.10	0.04	16.87	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	292.73			
14	5,000	7,500	6,250	10	102	4.39	44.74	91.34	207.44	13.27	30.15	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	163.84			
15	7,500	10,000	8,750	3	105	1.32	46.05	50.62	258.06	7.36	37.51	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	131.70			
16	10,000	20,000	15,000	38	143	16.67	62.72	235.11	493.17	34.17	71.68	0	2	0.00	33.33	0.00	339.86	0.00	88.99	0.00	68.91			
17	20,000	50,000	35,000	6	149	2.63	65.35	92.75	585.92	13.48	85.16	1	3	16.67	50.00	3.88	343.74	1.02	90.01	4.18	58.67			
18	50,000	100,000	75,000	2	151	0.88	66.23	0.31	586.23	0.05	85.20	0	3	0.00	50.00	0.00	343.74	0.00	90.01	0.00	58.63			
19	100,000	500,000	300,000	45	196	19.74	85.96	70.03	656.26	10.18	95.38	2	5	33.33	83.33	34.64	378.37	9.07	99.08	49.46	57.66			
20	500,000	UP		32	228	14.04	100.00	31.77	688.03	4.62	100.00	1	6	16.67	100.00	3.51	381.89	0.92	100.00	11.06	55.50			
				228					688.03					6					381.89					55.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2709 Paddy & Hulling Mills

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,019	1,019	18.61	18.61	25.36	25.36	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	606	1,625	11.07	29.67	100.97	126.33	1.20	1.50	1	1	6.67	6.67	17.47	17.47	0.83	0.83	17.30	13.83			
3	100	200	150	873	2,498	15.94	45.62	258.71	385.04	3.07	4.56	0	1	0.00	6.67	0.00	17.47	0.00	0.83	0.00	4.54			
4	200	300	250	462	2,960	8.44	54.05	198.92	583.96	2.36	6.92	0	1	0.00	6.67	0.00	17.47	0.00	0.83	0.00	2.99			
5	300	500	400	566	3,526	10.34	64.39	369.95	953.91	4.38	11.30	1	2	6.67	13.33	43.11	60.58	2.04	2.87	11.65	6.35			
6	500	750	625	344	3,870	6.28	70.67	308.88	1,262.79	3.66	14.96	1	3	6.67	20.00	305.93	366.51	14.48	17.35	99.04	29.02			
7	750	1,000	875	226	4,096	4.13	74.80	301.66	1,564.46	3.57	18.54	0	3	0.00	20.00	0.00	366.51	0.00	17.35	0.00	23.43			
8	1,000	1,500	1,250	228	4,324	4.16	78.96	381.56	1,946.02	4.52	23.06	1	4	6.67	26.67	64.80	431.31	3.07	20.41	16.98	22.16			
9	1,500	2,000	1,750	200	4,524	3.65	82.62	401.39	2,347.41	4.76	27.82	0	4	0.00	26.67	0.00	431.31	0.00	20.41	0.00	18.37			
10	2,000	2,500	2,250	114	4,638	2.08	84.70	306.06	2,653.47	3.63	31.44	1	5	6.67	33.33	5.16	436.48	0.24	20.66	1.69	16.45			
11	2,500	3,000	2,750	84	4,722	1.53	86.23	280.79	2,934.26	3.33	34.77	1	6	6.67	40.00	337.77	774.25	15.99	36.65	120.29	26.39			
12	3,000	4,000	3,500	134	4,856	2.45	88.68	577.87	3,512.13	6.85	41.62	1	7	6.67	46.67	508.86	1,283.11	24.09	60.73	88.06	36.53			
13	4,000	5,000	4,500	96	4,952	1.75	90.43	382.54	3,894.67	4.53	46.15	0	7	0.00	46.67	0.00	1,283.11	0.00	60.73	0.00	32.95			
14	5,000	7,500	6,250	140	5,092	2.56	92.99	897.27	4,791.94	10.63	56.78	2	9	13.33	60.00	320.28	1,603.39	15.16	75.89	35.69	33.46			
15	7,500	10,000	8,750	79	5,171	1.44	94.43	704.45	5,496.40	8.35	65.13	1	10	6.67	66.67	7.01	1,610.39	0.33	76.22	0.99	29.30			
16	10,000	20,000	15,000	123	5,294	2.25	96.68	1,229.44	6,725.84	14.57	79.70	1	11	6.67	73.33	70.00	1,680.39	3.31	79.54	5.69	24.98			
17	20,000	50,000	35,000	88	5,382	1.61	98.28	1,122.84	7,848.67	13.31	93.00	2	13	13.33	86.67	399.58	2,079.97	18.91	98.45	35.59	26.50			
18	50,000	100,000	75,000	44	5,426	0.80	99.09	264.03	8,112.70	3.13	96.13	1	14	6.67	93.33	16.55	2,096.52	0.78	99.23	6.27	25.84			
19	100,000	500,000	300,000	49	5,475	0.89	99.98	326.27	8,438.97	3.87	100.00	1	15	6.67	100.00	16.22	2,112.74	0.77	100.00	4.97	25.04			
20	500,000	UP		1	5,476	0.02	100.00	0.24	8,439.21	0.00	100.00	0	15	0.00	100.00	0.00	2,112.74	0.00	100.00	0.00	25.03			
				5,476					8,439.21					15					2,112.74					25.03



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 271 Sugar mills chocolate factories sweets factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	94	94	16.49	16.49	32.83	32.83	0.98	0.98	6	6	16.67	16.67	42.91	42.91	0.42	0.42	130.70	130.70			
2	50	100	75	14	108	2.46	18.95	35.08	67.91	1.04	2.02	1	7	2.78	19.44	1.02	43.93	0.01	0.43	2.91	64.69			
3	100	200	150	12	120	2.11	21.05	2.15	70.06	0.06	2.08	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	62.70			
4	200	300	250	8	128	1.40	22.46	1.91	71.96	0.06	2.14	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	61.04			
5	300	500	400	15	143	2.63	25.09	3.27	75.23	0.10	2.24	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	58.39			
6	500	750	625	5	148	0.88	25.96	3.40	78.63	0.10	2.34	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	55.87			
7	750	1,000	875	12	160	2.11	28.07	5.25	83.88	0.16	2.49	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	52.37			
8	1,000	1,500	1,250	15	175	2.63	30.70	11.23	95.10	0.33	2.83	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	46.19			
9	1,500	2,000	1,750	9	184	1.58	32.28	11.58	106.68	0.34	3.17	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	41.18			
10	2,000	2,500	2,250	10	194	1.75	34.04	26.11	132.80	0.78	3.95	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	33.08			
11	2,500	3,000	2,750	13	207	2.28	36.32	44.84	177.64	1.33	5.28	0	7	0.00	19.44	0.00	43.93	0.00	0.43	0.00	24.73			
12	3,000	4,000	3,500	22	229	3.86	40.18	73.57	251.21	2.19	7.46	2	9	5.56	25.00	7.63	51.56	0.08	0.51	10.38	20.53			
13	4,000	5,000	4,500	12	241	2.11	42.28	53.63	304.84	1.59	9.06	0	9	0.00	25.00	0.00	51.56	0.00	0.51	0.00	16.91			
14	5,000	7,500	6,250	13	254	2.28	44.56	40.56	345.40	1.21	10.26	0	9	0.00	25.00	0.00	51.56	0.00	0.51	0.00	14.93			
15	7,500	10,000	8,750	21	275	3.68	48.25	68.27	413.67	2.03	12.29	0	9	0.00	25.00	0.00	51.56	0.00	0.51	0.00	12.46			
16	10,000	20,000	15,000	53	328	9.30	57.54	260.03	673.70	7.73	20.02	1	10	2.78	27.78	30.84	82.41	0.30	0.81	11.86	12.23			
17	20,000	50,000	35,000	32	360	5.61	63.16	139.54	813.24	4.15	24.16	0	10	0.00	27.78	0.00	82.41	0.00	0.81	0.00	10.13			
18	50,000	100,000	75,000	25	385	4.39	67.54	246.28	1,059.52	7.32	31.48	2	12	5.56	33.33	210.54	292.94	2.08	2.89	85.49	27.65			
19	100,000	500,000	300,000	88	473	15.44	82.98	489.63	1,549.15	14.55	46.03	6	18	16.67	50.00	348.91	641.85	3.45	6.34	71.26	41.43			
20	500,000	UP		97	570	17.02	100.00	1,816.40	3,365.55	53.97	100.00	18	36	50.00	100.00	9,480.20	10,122.06	93.66	100.00	521.92	300.75			
				570					3,365.55					36					10,122.06					300.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27111 Sugar mills excluding spontaneous combustion

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	51	51	9.86	9.86	8.51	8.51	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	57	1.16	11.03	6.49	15.00	0.36	0.83	1	1	1.75	1.75	1.40	1.40	0.02	0.02	21.51	9.30			
3	100	200	150	7	64	1.35	12.38	55.01	70.01	3.04	3.87	2	3	3.51	5.26	24.67	26.06	0.27	0.29	44.85	37.23			
4	200	300	250	6	70	1.16	13.54	1.66	71.66	0.09	3.96	0	3	0.00	5.26	0.00	26.06	0.00	0.29	0.00	36.37			
5	300	500	400	10	80	1.93	15.47	5.34	77.01	0.30	4.26	0	3	0.00	5.26	0.00	26.06	0.00	0.29	0.00	33.85			
6	500	750	625	22	102	4.26	19.73	12.68	89.69	0.70	4.96	0	3	0.00	5.26	0.00	26.06	0.00	0.29	0.00	29.06			
7	750	1,000	875	22	124	4.26	23.98	10.37	100.06	0.57	5.54	0	3	0.00	5.26	0.00	26.06	0.00	0.29	0.00	26.05			
8	1,000	1,500	1,250	11	135	2.13	26.11	9.51	109.57	0.53	6.06	0	3	0.00	5.26	0.00	26.06	0.00	0.29	0.00	23.79			
9	1,500	2,000	1,750	15	150	2.90	29.01	27.30	136.87	1.51	7.57	0	3	0.00	5.26	0.00	26.06	0.00	0.29	0.00	19.04			
10	2,000	2,500	2,250	10	160	1.93	30.95	20.26	157.13	1.12	8.69	0	3	0.00	5.26	0.00	26.06	0.00	0.29	0.00	16.59			
11	2,500	3,000	2,750	8	168	1.55	32.50	18.29	175.41	1.01	9.70	0	3	0.00	5.26	0.00	26.06	0.00	0.29	0.00	14.86			
12	3,000	4,000	3,500	10	178	1.93	34.43	13.88	189.29	0.77	10.47	1	4	1.75	7.02	4.00	30.06	0.04	0.33	28.82	15.88			
13	4,000	5,000	4,500	10	188	1.93	36.36	50.37	239.66	2.79	13.26	0	4	0.00	7.02	0.00	30.06	0.00	0.33	0.00	12.54			
14	5,000	7,500	6,250	18	206	3.48	39.85	90.16	329.83	4.99	18.25	0	4	0.00	7.02	0.00	30.06	0.00	0.33	0.00	9.12			
15	7,500	10,000	8,750	26	232	5.03	44.87	64.23	394.06	3.55	21.80	0	4	0.00	7.02	0.00	30.06	0.00	0.33	0.00	7.63			
16	10,000	20,000	15,000	37	269	7.16	52.03	221.61	615.67	12.26	34.06	0	4	0.00	7.02	0.00	30.06	0.00	0.33	0.00	4.88			
17	20,000	50,000	35,000	40	309	7.74	59.77	315.17	930.84	17.43	51.49	0	4	0.00	7.02	0.00	30.06	0.00	0.33	0.00	3.23			
18	50,000	100,000	75,000	21	330	4.06	63.83	172.85	1,103.69	9.56	61.06	0	4	0.00	7.02	0.00	30.06	0.00	0.33	0.00	2.72			
19	100,000	500,000	300,000	76	406	14.70	78.53	244.04	1,347.73	13.50	74.56	34	38	59.65	66.67	253.00	283.06	2.78	3.11	103.67	21.00			
20	500,000	UP		111	517	21.47	100.00	459.93	1,807.67	25.44	100.00	19	57	33.33	100.00	8,813.33	9,096.40	96.89	100.00	1916.21	503.21			
				517					1,807.67					57					9,096.40					503.21



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27112 Sugar mills including spontaneous combustion

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	9.68	9.68	4.36	4.36	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.61	11.29	0.60	3.76	0.32	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.61	12.90	0.08	3.68	0.04	1.96	3	3	27.27	27.27	1.17	1.17	0.02	0.02	1550.15	31.64			
4	200	300	250	1	9	1.61	14.52	3.84	0.16	2.04	0.08	0	3	0.00	27.27	0.00	1.17	0.00	0.02	0.00	729.77			
5	300	500	400	1	10	1.61	16.13	4.43	4.59	2.36	2.44	0	3	0.00	27.27	0.00	1.17	0.00	0.02	0.00	25.38			
6	500	750	625	1	11	1.61	17.74	9.02	13.62	4.80	7.24	0	3	0.00	27.27	0.00	1.17	0.00	0.02	0.00	8.56			
7	750	1,000	875	1	12	1.61	19.35	8.58	22.20	4.56	11.81	0	3	0.00	27.27	0.00	1.17	0.00	0.02	0.00	5.25			
8	1,000	1,500	1,250	1	13	1.61	20.97	7.15	29.34	3.80	15.61	1	4	9.09	36.36	441.89	443.05	8.88	8.91	6182.49	1509.85			
9	1,500	2,000	1,750	1	14	1.61	22.58	38.00	67.34	20.21	35.82	0	4	0.00	36.36	0.00	443.05	0.00	8.91	0.00	657.89			
10	2,000	2,500	2,250	1	15	1.61	24.19	26.54	40.80	14.12	21.71	0	4	0.00	36.36	0.00	443.05	0.00	8.91	0.00	1085.81			
11	2,500	3,000	2,750	1	16	1.61	25.81	23.66	64.46	12.59	34.29	0	4	0.00	36.36	0.00	443.05	0.00	8.91	0.00	687.29			
12	3,000	4,000	3,500	1	17	1.61	27.42	37.94	102.40	20.18	54.47	0	4	0.00	36.36	0.00	443.05	0.00	8.91	0.00	432.67			
13	4,000	5,000	4,500	1	18	1.61	29.03	9.25	111.65	4.92	59.39	0	4	0.00	36.36	0.00	443.05	0.00	8.91	0.00	396.81			
14	5,000	7,500	6,250	1	19	1.61	30.65	8.80	120.45	4.68	64.07	0	4	0.00	36.36	0.00	443.05	0.00	8.91	0.00	367.82			
15	7,500	10,000	8,750	1	20	1.61	32.26	11.40	109.06	6.06	58.01	0	4	0.00	36.36	0.00	443.05	0.00	8.91	0.00	406.25			
16	10,000	20,000	15,000	1	21	1.61	33.87	7.11	101.95	3.78	54.23	0	4	0.00	36.36	0.00	443.05	0.00	8.91	0.00	434.57			
17	20,000	50,000	35,000	1	22	1.61	35.48	2.51	104.46	1.33	55.57	3	7	27.27	63.64	1.13	444.18	0.02	8.93	45.02	425.22			
18	50,000	100,000	75,000	1	23	1.61	37.10	0.33	104.79	0.17	55.74	0	7	0.00	63.64	0.00	444.18	0.00	8.93	0.00	423.90			
19	100,000	500,000	300,000	4	27	6.45	43.55	9.60	114.39	5.11	60.85	0	7	0.00	63.64	0.00	444.18	0.00	8.93	0.00	388.31			
20	500,000	UP		35	62	56.45	100.00	73.60	187.99	39.15	100.00	4	11	36.36	100.00	4,531.09	4,975.27	91.07	100.00	6156.06	2646.52			
				62					187.99					11					4,975.27					2646.52



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

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27113 Chocolate and sweets factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	0.64	0.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	1.27	1.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	7	2.55	4.46	0.66	0.66	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	11	2.55	7.01	0.20	0.86	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	13	1.27	8.28	0.01	0.87	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	17	2.55	10.83	0.01	0.88	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	22	3.18	14.01	5.31	6.19	0.69	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	25	1.91	15.92	1.75	7.94	0.23	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	27	1.27	17.20	5.05	12.99	0.66	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	29	1.27	18.47	4.85	17.84	0.63	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	30	0.64	19.11	0.03	17.87	0.00	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	33	1.91	21.02	6.30	24.17	0.82	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	40	4.46	25.48	18.43	42.60	2.39	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	47	4.46	29.94	71.52	114.12	9.27	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	58	7.01	36.94	33.89	148.01	4.39	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	82	15.29	52.23	176.37	324.38	22.86	42.05	2	2	33.33	33.33	255.22	255.22	30.17	30.17	144.70	78.68
17	20,000	50,000	35,000	23	105	14.65	66.88	87.93	412.31	11.40	53.44	2	4	33.33	66.67	155.90	411.12	18.43	48.59	177.30	99.71
18	50,000	100,000	75,000	14	119	8.92	75.80	81.43	493.74	10.55	64.00	0	4	0.00	66.67	0.00	411.12	0.00	48.59	0.00	83.27
19	100,000	500,000	300,000	25	144	15.92	91.72	250.89	744.63	32.52	96.52	1	5	16.67	83.33	415.38	826.50	49.10	97.69	165.56	110.99
20	500,000	UP		13	157	8.28	100.00	26.87	771.50	3.48	100.00	1	6	16.67	100.00	19.52	846.01	2.31	100.00	72.64	109.66
				157				771.50		6						846.01					109.66



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 272 Food paste producers bakeries processed food factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	15.38	23.08	0.19	0.19	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	7.69	30.77	0.23	0.42	1.33	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	7.69	38.46	0.90	1.32	5.16	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.69	46.15	0.58	1.91	3.34	10.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.69	53.85	0.02	1.93	0.14	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.69	61.54	0.02	1.96	0.14	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	15.38	76.92	5.04	7.00	28.87	40.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.69	84.62	7.58	14.58	43.42	83.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.69	92.31	0.10	14.68	0.56	84.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.69	100.00	2.79	17.47	15.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	17.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					17.47					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2722 Bakeries and biscuit works

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,009	2,009	34.34	34.34	159.79	159.79	1.76	1.76	4	4	9.52	9.52	33.42	33.42	0.67	0.67	20.91	20.91			
2	50	100	75	314	2,323	5.37	39.70	80.66	240.46	0.89	2.64	1	5	2.38	11.90	34.40	67.81	0.69	1.37	42.64	28.20			
3	100	200	150	195	2,518	3.33	43.04	100.76	341.22	1.11	3.75	0	5	0.00	11.90	0.00	67.81	0.00	1.37	0.00	19.87			
4	200	300	250	234	2,752	4.00	47.03	102.92	444.13	1.13	4.89	0	5	0.00	11.90	0.00	67.81	0.00	1.37	0.00	15.27			
5	300	500	400	374	3,126	6.39	53.43	209.73	653.86	2.31	7.19	1	6	2.38	14.29	32.26	100.07	0.65	2.02	15.38	15.30			
6	500	750	625	435	3,561	7.43	60.86	353.73	1,007.59	3.89	11.08	3	9	7.14	21.43	31.73	131.80	0.64	2.66	8.97	13.08			
7	750	1,000	875	218	3,779	3.73	64.59	260.32	1,267.91	2.86	13.95	0	9	0.00	21.43	0.00	131.80	0.00	2.66	0.00	10.40			
8	1,000	1,500	1,250	307	4,086	5.25	69.83	452.50	1,720.41	4.98	18.92	2	11	4.76	26.19	617.71	749.51	12.48	15.14	136.51	43.57			
9	1,500	2,000	1,750	353	4,439	6.03	75.87	677.47	2,397.88	7.45	26.38	9	20	21.43	47.62	43.88	793.39	0.89	16.03	6.48	33.09			
10	2,000	2,500	2,250	309	4,748	5.28	81.15	555.47	2,953.35	6.11	32.48	5	25	11.90	59.52	228.97	1,022.37	4.62	20.65	41.22	34.62			
11	2,500	3,000	2,750	105	4,853	1.79	82.94	226.58	3,179.94	2.49	34.98	1	26	2.38	61.90	9.00	1,031.37	0.18	20.83	3.97	32.43			
12	3,000	4,000	3,500	120	4,973	2.05	84.99	368.03	3,547.97	4.05	39.03	0	26	0.00	61.90	0.00	1,031.37	0.00	20.83	0.00	29.07			
13	4,000	5,000	4,500	89	5,062	1.52	86.52	425.58	3,973.55	4.68	43.71	0	26	0.00	61.90	0.00	1,031.37	0.00	20.83	0.00	25.96			
14	5,000	7,500	6,250	132	5,194	2.26	88.77	796.64	4,770.19	8.76	52.47	1	27	2.38	64.29	0.22	1,031.59	0.00	20.84	0.03	21.63			
15	7,500	10,000	8,750	75	5,269	1.28	90.05	530.24	5,300.43	5.83	58.30	0	27	0.00	64.29	0.00	1,031.59	0.00	20.84	0.00	19.46			
16	10,000	20,000	15,000	167	5,436	2.85	92.91	1,203.10	6,503.53	13.23	71.53	1	28	2.38	66.67	2.16	1,033.75	0.04	20.88	0.18	15.90			
17	20,000	50,000	35,000	128	5,564	2.19	95.09	1,123.33	7,626.86	12.36	83.89	1	29	2.38	69.05	35.44	1,069.19	0.72	21.60	3.16	14.02			
18	50,000	100,000	75,000	94	5,658	1.61	96.70	461.84	8,088.70	5.08	88.97	2	31	4.76	73.81	375.42	1,444.62	7.58	29.18	81.29	17.86			
19	100,000	500,000	300,000	125	5,783	2.14	98.84	745.78	8,834.48	8.20	97.17	3	34	7.14	80.95	1,649.72	3,094.33	33.32	62.50	221.21	35.03			
20	500,000	UP		68	5,851	1.16	100.00	257.00	9,091.48	2.83	100.00	8	42	19.05	100.00	1,856.58	4,950.91	37.50	100.00	722.40	54.46			
				5,851					9,091.48					42					4,950.91					54.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2723 Processed food factories (bihunmielomiekerupuk) atc

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	240	240	10.85	10.85	23.12	23.12	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	100	340	4.52	15.37	26.20	49.32	0.33	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	176	516	7.96	23.33	86.76	136.08	1.10	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	122	638	5.52	28.84	80.95	217.03	1.03	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	164	802	7.41	36.26	133.04	350.07	1.69	4.44	1	1	7.69	7.69	56.27	56.27	0.50	0.50	42.30	16.07			
6	500	750	625	116	918	5.24	41.50	116.92	466.99	1.48	5.92	1	2	7.69	15.38	0.00	56.27	0.00	0.50	0.00	12.05			
7	750	1,000	875	107	1,025	4.84	46.34	183.36	650.34	2.32	8.25	2	4	15.38	30.77	2.05	58.32	0.02	0.52	1.12	8.97			
8	1,000	1,500	1,250	119	1,144	5.38	51.72	241.98	892.33	3.07	11.31	0	4	0.00	30.77	0.00	58.32	0.00	0.52	0.00	6.54			
9	1,500	2,000	1,750	108	1,252	4.88	56.60	260.34	1,152.67	3.30	14.62	0	4	0.00	30.77	0.00	58.32	0.00	0.52	0.00	5.06			
10	2,000	2,500	2,250	55	1,307	2.49	59.09	208.07	1,360.74	2.64	17.25	0	4	0.00	30.77	0.00	58.32	0.00	0.52	0.00	4.29			
11	2,500	3,000	2,750	51	1,358	2.31	61.39	205.63	1,566.37	2.61	19.86	0	4	0.00	30.77	0.00	58.32	0.00	0.52	0.00	3.72			
12	3,000	4,000	3,500	80	1,438	3.62	65.01	487.57	2,053.94	6.18	26.04	0	4	0.00	30.77	0.00	58.32	0.00	0.52	0.00	2.84			
13	4,000	5,000	4,500	60	1,498	2.71	67.72	385.32	2,439.26	4.89	30.93	1	5	7.69	38.46	24.23	82.55	0.22	0.73	6.29	3.38			
14	5,000	7,500	6,250	111	1,609	5.02	72.74	925.29	3,364.55	11.73	42.66	1	6	7.69	46.15	1,232.89	1,315.44	10.95	11.68	133.24	39.10			
15	7,500	10,000	8,750	100	1,709	4.52	77.26	952.28	4,316.83	12.07	54.74	1	7	7.69	53.85	108.13	1,423.56	0.96	12.65	11.35	32.98			
16	10,000	20,000	15,000	142	1,851	6.42	83.68	1,618.05	5,934.88	20.52	75.25	1	8	7.69	61.54	67.43	1,490.99	0.60	13.24	4.17	25.12			
17	20,000	50,000	35,000	117	1,968	5.29	88.97	1,113.01	7,047.89	14.11	89.37	0	8	0.00	61.54	0.00	1,490.99	0.00	13.24	0.00	21.16			
18	50,000	100,000	75,000	64	2,032	2.89	91.86	363.70	7,411.59	4.61	93.98	3	11	23.08	84.62	9,051.62	10,542.61	80.40	93.65	2488.74	142.24			
19	100,000	500,000	300,000	144	2,176	6.51	98.37	407.31	7,818.90	5.16	99.14	2	13	15.38	100.00	715.19	11,257.80	6.35	100.00	175.59	143.98			
20	500,000	UP		36	2,212	1.63	100.00	67.72	7,886.62	0.86	100.00	0	13	0.00	100.00	0.00	11,257.80	0.00	100.00	0.00	142.75			
				2,212					7,886.62					13					11,257.80					142.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2728 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	10.25	10.25	5.61	5.61	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	70	4.39	14.64	10.10	15.71	0.37	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	92	4.60	19.25	7.54	23.25	0.27	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	108	3.35	22.59	8.78	32.02	0.32	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	130	4.60	27.20	20.79	52.82	0.75	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	152	4.60	31.80	19.30	72.12	0.70	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	173	4.39	36.19	25.27	97.39	0.92	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	196	4.81	41.00	34.31	131.70	1.24	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	208	2.51	43.51	35.74	167.44	1.30	6.07	0	0	0.00	0.00	1.30	6.07	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	223	3.14	46.65	40.78	208.22	1.48	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	234	2.30	48.95	26.91	235.13	0.98	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	256	4.60	53.56	78.71	313.84	2.85	11.38	1	1	14.29	14.29	56.06	56.06	26.41	26.41	71.23	17.86			
13	4,000	5,000	4,500	15	271	3.14	56.69	99.15	412.98	3.60	14.98	0	1	0.00	14.29	0.00	56.06	0.00	26.41	0.00	13.58			
14	5,000	7,500	6,250	15	286	3.14	59.83	111.36	524.34	4.04	19.01	0	1	0.00	14.29	0.00	56.06	0.00	26.41	0.00	10.69			
15	7,500	10,000	8,750	10	296	2.09	61.92	69.82	594.16	2.53	21.55	0	1	0.00	14.29	0.00	56.06	0.00	26.41	0.00	9.44			
16	10,000	20,000	15,000	31	327	6.49	68.41	421.58	1,015.74	15.29	36.83	1	2	14.29	28.57	15.56	71.63	7.33	33.74	3.69	7.05			
17	20,000	50,000	35,000	24	351	5.02	73.43	351.89	1,367.63	12.76	49.60	0	2	0.00	28.57	0.00	71.63	0.00	33.74	0.00	5.24			
18	50,000	100,000	75,000	67	418	14.02	87.45	619.30	1,986.93	22.46	72.05	0	2	0.00	28.57	0.00	71.63	0.00	33.74	0.00	3.60			
19	100,000	500,000	300,000	56	474	11.72	99.16	711.13	2,698.06	25.79	97.84	5	7	71.43	100.00	140.68	212.31	66.26	100.00	19.78	7.87			
20	500,000	UP		4	478	0.84	100.00	59.49	2,757.55	2.16	100.00	0	7	0.00	100.00	0.00	212.31	0.00	100.00	0.00	7.70			
				478					2,757.55					7					212.31					7.70



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 273 Preserves factories (jams etc) pabrik sari gula Monosodium g

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	40.00	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	20.00	60.00	0.42	0.42	6.94	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	20.00	80.00	0.34	0.75	5.64	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	20.00	100.00	5.23	5.99	87.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	5.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					5.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2731 Preserve factories (jam etc)pabrik sari gulaMSG producers

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	6.39	6.39	0.50	0.50	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	37	0.36	6.75	0.59	1.10	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	44	1.28	8.03	2.84	3.94	0.13	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	57	2.37	10.40	4.45	8.39	0.20	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	15	72	2.74	13.14	8.46	16.85	0.37	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	90	3.28	16.42	10.85	27.70	0.48	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	104	2.55	18.98	18.33	46.03	0.81	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	122	3.28	22.26	25.24	71.27	1.11	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	142	3.65	25.91	54.04	125.31	2.39	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	150	1.46	27.37	18.96	144.27	0.84	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	167	3.10	30.47	72.59	216.86	3.20	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	188	3.83	34.31	83.17	300.03	3.67	13.24	2	2	10.00	10.00	112.45	112.45	0.06	0.06	135.21	37.48
13	4,000	5,000	4,500	15	203	2.74	37.04	81.64	381.67	3.60	16.85	0	2	0.00	10.00	0.00	112.45	0.00	0.06	0.06	29.46
14	5,000	7,500	6,250	32	235	5.84	42.88	127.19	508.86	5.61	22.46	0	2	0.00	10.00	0.00	112.45	0.00	0.06	0.00	22.10
15	7,500	10,000	8,750	18	253	3.28	46.17	143.72	652.59	6.34	28.80	0	2	0.00	10.00	0.00	112.45	0.00	0.06	0.00	17.23
16	10,000	20,000	15,000	61	314	11.13	57.30	447.91	1,100.50	19.77	48.57	2	4	10.00	20.00	668.26	780.71	0.35	0.40	149.19	70.94
17	20,000	50,000	35,000	40	354	7.30	64.60	289.73	1,390.23	12.79	61.36	0	4	0.00	20.00	0.00	780.71	0.00	0.40	0.00	56.16
18	50,000	100,000	75,000	61	415	11.13	75.73	313.42	1,703.65	13.83	75.20	4	8	20.00	40.00	71.77	852.48	0.04	0.44	22.90	50.04
19	100,000	500,000	300,000	69	484	12.59	88.32	251.70	1,955.35	11.11	86.31	5	13	25.00	65.00	111,096.09	111,948.57	57.59	58.03	44139.04	5725.26
20	500,000	UP		64	548	11.68	100.00	310.23	2,265.58	13.69	100.00	7	20	35.00	100.00	80,961.92	192,910.49	41.97	100.00	26097.30	8514.85
				548				2,265.58		20						192,910.49				8514.85	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2732 Meatmeat products and fish products factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	125	125	7.25	7.25	23.13	23.13	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	152	1.57	8.82	23.39	46.51	0.39	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	183	1.80	10.61	6.15	52.67	0.10	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	41	224	2.38	12.99	29.61	82.28	0.50	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	51	275	2.96	15.95	16.35	98.63	0.28	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	53	328	3.07	19.03	23.03	121.66	0.39	2.05	3	3	10.00	10.00	178.63	178.63	3.94	3.94	775.70	146.83			
7	750	1,000	875	47	375	2.73	21.75	47.18	168.84	0.80	2.85	0	3	0.00	10.00	0.00	178.63	0.00	3.94	0.00	105.80			
8	1,000	1,500	1,250	70	445	4.06	25.81	98.56	267.40	1.66	4.51	1	4	3.33	13.33	194.32	372.95	4.29	8.24	197.17	139.47			
9	1,500	2,000	1,750	28	473	1.62	27.44	29.48	296.88	0.50	5.00	0	4	0.00	13.33	0.00	372.95	0.00	8.24	0.00	125.63			
10	2,000	2,500	2,250	48	521	2.78	30.22	69.58	366.46	1.17	6.18	2	6	6.67	20.00	2.49	375.44	0.05	8.29	3.58	102.45			
11	2,500	3,000	2,750	33	554	1.91	32.13	64.79	431.25	1.09	7.27	0	6	0.00	20.00	0.00	375.44	0.00	8.29	0.00	87.06			
12	3,000	4,000	3,500	48	602	2.78	34.92	95.01	526.25	1.60	8.87	0	6	0.00	20.00	0.00	375.44	0.00	8.29	0.00	71.34			
13	4,000	5,000	4,500	72	674	4.18	39.10	129.97	656.22	2.19	11.06	0	6	0.00	20.00	0.00	375.44	0.00	8.29	0.00	57.21			
14	5,000	7,500	6,250	92	766	5.34	44.43	291.07	947.29	4.91	15.97	0	6	0.00	20.00	0.00	375.44	0.00	8.29	0.00	39.63			
15	7,500	10,000	8,750	63	829	3.65	48.09	314.81	1,262.10	5.31	21.27	0	6	0.00	20.00	0.00	375.44	0.00	8.29	0.00	29.75			
16	10,000	20,000	15,000	134	963	7.77	55.86	1,005.15	2,267.25	16.94	38.22	1	7	3.33	23.33	5.96	381.41	0.13	8.42	0.59	16.82			
17	20,000	50,000	35,000	312	1,275	18.10	73.96	2,021.95	4,289.20	34.08	72.30	9	16	30.00	53.33	3,354.49	3,735.90	74.08	82.51	165.90	87.10			
18	50,000	100,000	75,000	143	1,418	8.29	82.25	884.24	5,173.44	14.91	87.21	9	25	30.00	83.33	384.65	4,120.55	8.49	91.00	43.50	79.65			
19	100,000	500,000	300,000	203	1,621	11.77	94.03	674.09	5,847.53	11.36	98.57	5	30	16.67	100.00	407.53	4,528.08	9.00	100.00	60.46	77.44			
20	500,000	UP		103	1,724	5.97	100.00	84.87	5,932.41	1.43	100.00	0	30	0.00	100.00	0.00	4,528.08	0.00	100.00	0.00	76.33			
				1,724					5,932.41					30					4,528.08					76.33



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2733 Soya beantomato and hot pepper sauce

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	13.66	13.66	1.87	1.87	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	89	6.94	20.60	10.24	12.11	1.14	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	129	9.26	29.86	8.41	20.52	0.94	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	155	6.02	35.88	6.35	26.87	0.71	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	39	194	9.03	44.91	20.19	47.06	2.25	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	220	6.02	50.93	14.79	61.84	1.65	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	238	4.17	55.09	18.41	80.26	2.05	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	258	4.63	59.72	27.70	107.96	3.08	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	282	5.56	65.28	51.47	159.43	5.73	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	290	1.85	67.13	16.52	175.94	1.84	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	305	3.47	70.60	42.28	218.22	4.70	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	324	4.40	75.00	45.61	263.83	5.07	29.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	340	3.70	78.70	61.56	325.39	6.85	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	361	4.86	83.56	82.37	407.77	9.16	45.37	3	3	50.00	50.00	7.97	7.97	7.17	7.17	9.68	1.95			
15	7,500	10,000	8,750	8	369	1.85	85.42	75.64	483.41	8.42	53.78	1	4	16.67	66.67	37.72	45.69	33.93	41.09	49.87	9.45			
16	10,000	20,000	15,000	21	390	4.86	90.28	172.85	656.26	19.23	73.01	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	6.96			
17	20,000	50,000	35,000	17	407	3.94	94.21	176.40	832.67	19.63	92.64	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	5.49			
18	50,000	100,000	75,000	4	411	0.93	95.14	21.74	854.40	2.42	95.06	0	4	0.00	66.67	0.00	45.69	0.00	41.09	0.00	5.35			
19	100,000	500,000	300,000	17	428	3.94	99.07	39.63	894.03	4.41	99.46	2	6	33.33	100.00	65.50	111.19	58.91	100.00	165.26	12.44			
20	500,000	UP		4	432	0.93	100.00	4.82	898.85	0.54	100.00	0	6	0.00	100.00	0.00	111.19	0.00	100.00	0.00	12.37			
				432					898.85					6					111.19					12.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2734 Poultry farms :

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,467	1,467	4.00	4.00	73.68	73.68	0.47	0.47	16	16	5.65	5.65	36.81	36.81	0.30	0.30	49.96	49.96	
2	50	100	75	3,074	4,541	8.38	12.38	196.15	269.83	1.26	1.73	10	26	3.53	9.19	158.73	195.54	1.29	1.59	80.92	72.47	
3	100	200	150	3,835	8,376	10.45	22.83	313.97	583.80	2.01	3.74	12	38	4.24	13.43	100.31	295.84	0.81	2.40	31.95	50.68	
4	200	300	250	2,465	10,841	6.72	29.55	354.65	938.45	2.27	6.01	12	50	4.24	17.67	274.78	570.62	2.23	4.63	77.48	60.80	
5	300	500	400	2,785	13,626	7.59	37.14	544.69	1,483.14	3.49	9.50	28	78	9.89	27.56	207.90	778.52	1.69	6.32	38.17	52.49	
6	500	750	625	3,114	16,740	8.49	45.63	485.09	1,968.23	3.11	12.61	10	88	3.53	31.10	15.51	794.04	0.13	6.45	3.20	40.34	
7	750	1,000	875	2,762	19,502	7.53	53.16	393.75	2,361.98	2.52	15.14	5	93	1.77	32.86	37.90	831.94	0.31	6.76	9.63	35.22	
8	1,000	1,500	1,250	2,509	22,011	6.84	60.00	646.75	3,008.73	4.14	19.28	8	101	2.83	35.69	312.83	1,144.76	2.54	9.30	48.37	38.05	
9	1,500	2,000	1,750	1,693	23,704	4.61	64.61	563.19	3,571.92	3.61	22.89	4	105	1.41	37.10	1,516.96	2,661.72	12.32	21.61	269.35	74.52	
10	2,000	2,500	2,250	1,623	25,327	4.42	69.04	970.71	4,542.63	6.22	29.11	10	115	3.53	40.64	596.92	3,258.64	4.85	26.46	61.49	71.73	
11	2,500	3,000	2,750	3,753	29,080	10.23	79.27	611.28	5,153.91	3.92	33.03	4	119	1.41	42.05	18.73	3,277.37	0.15	26.61	3.06	63.59	
12	3,000	4,000	3,500	2,069	31,149	5.64	84.90	907.86	6,061.77	5.82	38.85	5	124	1.77	43.82	23.58	3,300.95	0.19	26.80	2.60	54.46	
13	4,000	5,000	4,500	832	31,981	2.27	87.17	598.99	6,660.76	3.84	42.68	14	138	4.95	48.76	599.95	3,900.90	4.87	31.67	100.16	58.57	
14	5,000	7,500	6,250	1,552	33,533	4.23	91.40	1,582.45	8,243.21	10.14	52.82	16	154	5.65	54.42	426.91	4,327.81	3.47	35.14	26.98	52.50	
15	7,500	10,000	8,750	475	34,008	1.29	92.70	953.13	9,196.35	6.11	58.93	10	164	3.53	57.95	573.80	4,901.61	4.66	39.80	60.20	53.30	
16	10,000	20,000	15,000	1,192	35,200	3.25	95.95	2,035.91	11,232.25	13.05	71.98	29	193	10.25	68.20	248.71	5,150.31	2.02	41.82	12.22	45.85	
17	20,000	50,000	35,000	912	36,112	2.49	98.43	3,009.80	14,242.06	19.29	91.27	65	258	22.97	91.17	5,719.29	10,869.60	46.44	88.26	190.02	76.32	
18	50,000	100,000	75,000	236	36,348	0.64	99.08	1,056.30	15,298.35	6.77	98.04	19	277	6.71	97.88	1,336.39	12,206.00	10.85	99.11	126.52	79.79	
19	100,000	500,000	300,000	172	36,520	0.47	99.54	215.63	15,513.98	1.38	99.42	5	282	1.77	99.65	109.25	12,315.25	0.89	100.00	50.67	79.38	
20	500,000	UP		167	36,687	0.46	100.00	90.89	15,604.88	0.58	100.00	1	283	0.35	100.00	0.15	12,315.40	0.00	100.00	0.16	78.92	
				36,687					15,604.88					283					12,315.40			78.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 27341 Poultry farms: using electrical lighting

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	148	148	3.60	3.60	65.94	65.94	1.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	55	203	1.34	4.94	11.07	54.87	0.33	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	65	268	1.58	6.53	16.65	38.23	0.49	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	293	0.61	7.14	16.34	21.88	0.48	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	337	1.07	8.21	61.25	39.37	1.81	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	60	397	1.46	9.67	24.36	63.73	0.72	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	152	549	3.70	13.37	46.98	110.71	1.39	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	387	936	9.43	22.80	105.74	216.45	3.13	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	327	1,263	7.96	30.76	108.47	324.92	3.21	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	442	1,705	10.76	41.52	182.17	507.09	5.39	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1,222	2,927	29.76	71.29	598.15	1,105.24	17.71	32.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	575	3,502	14.00	85.29	358.07	1,463.31	10.60	43.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	145	3,647	3.53	88.82	203.36	1,666.68	6.02	49.36	1	1	50.00	50.00	18.26	18.26	35.15	35.15	8.98	1.10			
14	5,000	7,500	6,250	355	4,002	8.65	97.47	463.59	2,130.26	13.73	63.09	0	1	0.00	50.00	0.00	18.26	0.00	35.15	0.00	0.86			
15	7,500	10,000	8,750	13	4,015	0.32	97.78	149.28	2,279.54	4.42	67.51	0	1	0.00	50.00	0.00	18.26	0.00	35.15	0.00	0.80			
16	10,000	20,000	15,000	35	4,050	0.85	98.64	308.09	2,587.62	9.12	76.63	1	2	50.00	100.00	33.69	51.95	64.85	100.00	10.94	2.01			
17	20,000	50,000	35,000	43	4,093	1.05	99.68	474.37	3,062.00	14.05	90.68	0	2	0.00	100.00	0.00	51.95	0.00	100.00	0.00	1.70			
18	50,000	100,000	75,000	13	4,106	0.32	100.00	314.78	3,376.78	9.32	100.00	0	2	0.00	100.00	0.00	51.95	0.00	100.00	0.00	1.54			
19	100,000	500,000	300,000	0	4,106	0.00	100.00	0.00	3,376.78	0.00	100.00	0	2	0.00	100.00	0.00	51.95	0.00	100.00	0.00	1.54			
20	500,000	UP		0	4,106	0.00	100.00	0.00	3,376.78	0.00	100.00	0	2	0.00	100.00	0.00	51.95	0.00	100.00	0.00	1.54			
				4,106					3,376.78					2					51.95					1.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27342 Poultry farms: using kerosene lighting

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	11.11	11.11	0.17	0.17	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	11.11	22.22	1.34	1.52	3.32	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	11.11	33.33	2.77	4.29	6.85	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	11.11	44.44	6.48	10.77	16.02	26.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	11.11	55.56	3.80	14.57	9.38	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	11.11	66.67	5.84	20.41	14.43	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	11.11	77.78	4.02	24.43	9.92	60.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	11.11	88.89	5.04	29.47	12.45	72.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	11.11	100.00	11.02	40.49	27.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	40.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					40.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2735 Other farms

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	452	452	15.17	15.17	27.22	27.22	0.80	0.80	2	2	6.25	6.25	12.76	12.76	1.12	1.12	46.86	46.86			
2	50	100	75	158	610	5.30	20.47	35.61	62.83	1.04	1.84	0	2	0.00	6.25	0.00	12.76	0.00	1.12	0.00	20.30			
3	100	200	150	336	946	11.28	31.74	119.14	181.96	3.49	5.34	0	2	0.00	6.25	0.00	12.76	0.00	1.12	0.00	7.01			
4	200	300	250	257	1,203	8.62	40.37	118.11	300.07	3.46	8.80	0	2	0.00	6.25	0.00	12.76	0.00	1.12	0.00	4.25			
5	300	500	400	386	1,589	12.95	53.32	235.29	535.36	6.90	15.70	2	4	6.25	12.50	106.75	119.51	9.39	10.52	45.37	22.32			
6	500	750	625	336	1,925	11.28	64.60	254.71	790.07	7.47	23.17	5	9	15.63	28.13	87.18	206.68	7.67	18.19	34.23	26.16			
7	750	1,000	875	181	2,106	6.07	70.67	213.42	1,003.49	6.26	29.43	0	9	0.00	28.13	0.00	206.68	0.00	18.19	0.00	20.60			
8	1,000	1,500	1,250	196	2,302	6.58	77.25	254.53	1,258.02	7.47	36.90	4	13	12.50	40.63	651.73	858.42	57.36	75.55	256.05	68.24			
9	1,500	2,000	1,750	100	2,402	3.36	80.60	178.24	1,436.26	5.23	42.13	0	13	0.00	40.63	0.00	858.42	0.00	75.55	0.00	59.77			
10	2,000	2,500	2,250	71	2,473	2.38	82.99	134.23	1,570.50	3.94	46.07	1	14	3.13	43.75	27.72	886.14	2.44	77.99	20.65	56.42			
11	2,500	3,000	2,750	40	2,513	1.34	84.33	88.94	1,659.44	2.61	48.68	0	14	0.00	43.75	0.00	886.14	0.00	77.99	0.00	53.40			
12	3,000	4,000	3,500	35	2,548	1.17	85.50	83.46	1,742.90	2.45	51.12	0	14	0.00	43.75	0.00	886.14	0.00	77.99	0.00	50.84			
13	4,000	5,000	4,500	33	2,581	1.11	86.61	54.96	1,797.85	1.61	52.74	0	14	0.00	43.75	0.00	886.14	0.00	77.99	0.00	49.29			
14	5,000	7,500	6,250	53	2,634	1.78	88.39	159.68	1,957.53	4.68	57.42	1	15	3.13	46.88	0.40	886.54	0.04	78.02	0.25	45.29			
15	7,500	10,000	8,750	56	2,690	1.88	90.27	179.60	2,137.13	5.27	62.69	0	15	0.00	46.88	0.00	886.54	0.00	78.02	0.00	41.48			
16	10,000	20,000	15,000	57	2,747	1.91	92.18	384.40	2,521.53	11.28	73.96	0	15	0.00	46.88	0.00	886.54	0.00	78.02	0.00	35.16			
17	20,000	50,000	35,000	97	2,844	3.26	95.44	604.99	3,126.52	17.75	91.71	12	27	37.50	84.38	111.31	997.85	9.80	87.82	18.40	31.92			
18	50,000	100,000	75,000	48	2,892	1.61	97.05	157.03	3,283.55	4.61	96.31	5	32	15.63	100.00	138.40	1,136.25	12.18	100.00	88.14	34.60			
19	100,000	500,000	300,000	59	2,951	1.98	99.03	122.44	3,405.99	3.59	99.91	0	32	0.00	100.00	0.00	1,136.25	0.00	100.00	0.00	33.36			
20	500,000	UP		29	2,980	0.97	100.00	3.21	3,409.19	0.09	100.00	0	32	0.00	100.00	0.00	1,136.25	0.00	100.00	0.00	33.33			
				2,980					3,409.19					32					1,136.25					33.33



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2736 Hatcheries

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	127	127	5.68	5.68	0.52	0.52	0.02	0.02	4	4	9.30	9.30	18.86	18.86	5.20	5.20	3602.47	3602.47			
2	50	100	75	67	194	3.00	8.68	6.94	6.42	0.29	0.27	0	4	0.00	9.30	0.00	18.86	0.00	5.20	0.00	293.94			
3	100	200	150	95	289	4.25	12.93	26.73	33.15	1.14	1.41	3	7	6.98	16.28	52.25	71.11	14.41	19.62	195.47	214.53			
4	200	300	250	71	360	3.18	16.11	14.38	47.52	0.61	2.02	1	8	2.33	18.60	0.75	71.86	0.21	19.82	5.19	151.21			
5	300	500	400	86	446	3.85	19.96	17.30	64.82	0.73	2.75	0	8	0.00	18.60	0.00	71.86	0.00	19.82	0.00	110.86			
6	500	750	625	56	502	2.51	22.46	13.24	78.06	0.56	3.32	1	9	2.33	20.93	7.22	79.08	1.99	21.82	54.55	101.31			
7	750	1,000	875	56	558	2.51	24.97	18.62	96.67	0.79	4.11	0	9	0.00	20.93	0.00	79.08	0.00	21.82	0.00	81.80			
8	1,000	1,500	1,250	93	651	4.16	29.13	44.82	141.49	1.90	6.01	2	11	4.65	25.58	1.69	80.77	0.47	22.28	3.76	57.08			
9	1,500	2,000	1,750	71	722	3.18	32.30	15.95	157.45	0.68	6.69	0	11	0.00	25.58	0.00	80.77	0.00	22.28	0.00	51.30			
10	2,000	2,500	2,250	73	795	3.27	35.57	30.49	187.94	1.30	7.98	1	12	2.33	27.91	0.72	81.49	0.20	22.48	2.37	43.36			
11	2,500	3,000	2,750	58	853	2.60	38.17	9.49	197.43	0.40	8.39	0	12	0.00	27.91	0.00	81.49	0.00	22.48	0.00	41.28			
12	3,000	4,000	3,500	56	909	2.51	40.67	45.16	242.59	1.92	10.31	0	12	0.00	27.91	0.00	81.49	0.00	22.48	0.00	33.59			
13	4,000	5,000	4,500	48	957	2.15	42.82	65.45	308.04	2.78	13.09	0	12	0.00	27.91	0.00	81.49	0.00	22.48	0.00	26.45			
14	5,000	7,500	6,250	177	1,134	7.92	50.74	192.50	500.53	8.18	21.27	0	12	0.00	27.91	0.00	81.49	0.00	22.48	0.00	16.28			
15	7,500	10,000	8,750	145	1,279	6.49	57.23	209.44	709.98	8.90	30.16	1	13	2.33	30.23	3.45	84.94	0.95	23.43	1.65	11.96			
16	10,000	20,000	15,000	321	1,600	14.36	71.59	419.72	1,129.69	17.83	48.00	6	19	13.95	44.19	34.10	119.03	9.41	32.84	8.12	10.54			
17	20,000	50,000	35,000	419	2,019	18.75	90.34	919.81	2,049.50	39.08	87.08	19	38	44.19	88.37	229.45	348.48	63.30	96.14	24.95	17.00			
18	50,000	100,000	75,000	100	2,119	4.47	94.81	195.89	2,245.39	8.32	95.40	5	43	11.63	100.00	14.01	362.49	3.86	100.00	7.15	16.14			
19	100,000	500,000	300,000	62	2,181	2.77	97.58	118.33	2,363.72	5.03	100.43	0	43	0.00	100.00	0.00	362.49	0.00	100.00	0.00	15.34			
20	500,000	UP		54	2,235	2.42	100.00	10.04	2,353.68	0.43	100.00	0	43	0.00	100.00	0.00	362.49	0.00	100.00	0.00	15.40			
				2,235					2,353.68					43					362.49					15.40



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2737 Fish Hatcheries

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 274 Edible fats edible oils and desiccated coconut producers

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	4.60	4.60	8.48	8.48	1	1	33.33	33.33	570.00	570.00	87.77	87.77	12396.91	12396.91		
3	100	200	150	1	2	33.33	66.67	46.05	50.64	84.96	93.45	1	2	33.33	66.67	75.96	645.96	11.70	99.46	164.96	1275.50		
4	200	300	250	1	3	33.33	100.00	3.55	54.19	6.55	100.00	1	3	33.33	100.00	3.50	649.46	0.54	100.00	98.52	1198.38		
5	300	500	400	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
6	500	750	625	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
7	750	1,000	875	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
20	500,000	UP		0	3	0.00	100.00	0.00	54.19	0.00	100.00	0	3	0.00	100.00	0.00	649.46	0.00	100.00	0.00	1198.38		
				3					54.19					3					649.46			1198.38	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2741 Edible fats producers

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.12	6.12	3.05	3.05	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.04	8.16	0.13	3.18	0.05	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.04	10.20	1.73	4.92	0.69	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.04	12.24	1.63	6.55	0.65	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.04	14.29	0.32	6.87	0.13	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.04	16.33	2.33	9.19	0.93	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.04	18.37	4.66	13.85	1.87	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.04	20.41	1.60	15.45	0.64	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.04	22.45	4.35	19.80	1.74	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.04	24.49	0.54	20.34	0.22	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.04	26.53	1.18	21.52	0.47	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.04	28.57	1.77	23.30	0.71	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	2.04	30.61	1.74	25.03	0.70	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.04	32.65	4.72	29.75	1.89	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	20	8.16	40.82	28.21	57.96	11.31	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	29	18.37	59.18	36.71	94.68	14.72	37.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	38	18.37	77.55	52.91	147.59	21.21	59.15	2	2	100.00	100.00	284.03	284.03	100.00	100.00	536.80	192.45			
18	50,000	100,000	75,000	2	40	4.08	81.63	38.64	186.22	15.49	74.64	0	2	0.00	100.00	0.00	284.03	0.00	100.00	0.00	152.52			
19	100,000	500,000	300,000	9	49	18.37	100.00	63.28	249.50	25.36	100.00	0	2	0.00	100.00	0.00	284.03	0.00	100.00	0.00	113.84			
20	500,000	UP		0	49	0.00	100.00	0.00	249.50	0.00	100.00	0	2	0.00	100.00	0.00	284.03	0.00	100.00	0.00	113.84			
				49					249.50					2					284.03					113.84



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2742 Edible oil and other plants produc edible palmoil or other

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	595	595	6.80	6.80	48.69	48.69	0.24	0.24	20	20	4.78	4.78	141.05	141.05	0.25	0.25	289.66	289.66			
2	50	100	75	71	666	0.81	7.61	85.61	36.91	0.42	0.18	1	21	0.24	5.02	69.95	211.00	0.12	0.37	81.72	571.63			
3	100	200	150	97	763	1.11	8.72	217.13	254.04	1.06	1.24	3	24	0.72	5.74	304.24	515.25	0.54	0.91	140.12	202.82			
4	200	300	250	93	856	1.06	9.78	134.06	388.10	0.66	1.90	0	24	0.00	5.74	0.00	515.25	0.00	0.91	0.00	132.76			
5	300	500	400	121	977	1.38	11.17	12.01	400.11	0.06	1.96	1	25	0.24	5.98	4.49	519.74	0.01	0.92	37.40	129.90			
6	500	750	625	180	1,157	2.06	13.22	10.25	410.37	0.05	2.01	2	27	0.48	6.46	171.68	691.41	0.30	1.22	1674.31	168.49			
7	750	1,000	875	136	1,293	1.55	14.78	32.25	442.62	0.16	2.17	1	28	0.24	6.70	0.15	691.56	0.00	1.22	0.46	156.24			
8	1,000	1,500	1,250	204	1,497	2.33	17.11	91.11	533.73	0.45	2.62	3	31	0.72	7.42	1.99	693.55	0.00	1.23	2.18	129.94			
9	1,500	2,000	1,750	172	1,669	1.97	19.07	53.05	586.78	0.26	2.88	1	32	0.24	7.66	7.80	701.35	0.01	1.24	14.70	119.52			
10	2,000	2,500	2,250	99	1,768	1.13	20.21	98.84	685.62	0.48	3.36	0	32	0.00	7.66	0.00	701.35	0.00	1.24	0.00	102.29			
11	2,500	3,000	2,750	95	1,863	1.09	21.29	48.38	734.00	0.24	3.60	0	32	0.00	7.66	0.00	701.35	0.00	1.24	0.00	95.55			
12	3,000	4,000	3,500	196	2,059	2.24	23.53	151.69	885.69	0.74	4.34	2	34	0.48	8.13	28.98	730.33	0.05	1.29	19.10	82.46			
13	4,000	5,000	4,500	183	2,242	2.09	25.62	176.15	1,061.85	0.86	5.20	3	37	0.72	8.85	457.50	1,187.83	0.81	2.10	259.72	111.86			
14	5,000	7,500	6,250	368	2,610	4.21	29.83	439.76	1,501.60	2.16	7.36	9	46	2.15	11.00	311.27	1,499.10	0.55	2.65	70.78	99.83			
15	7,500	10,000	8,750	367	2,977	4.19	34.02	449.97	1,951.57	2.21	9.56	11	57	2.63	13.64	785.16	2,284.26	1.39	4.04	174.49	117.05			
16	10,000	20,000	15,000	826	3,803	9.44	43.46	1,556.89	3,508.46	7.63	17.19	26	83	6.22	19.86	10,035.62	12,319.88	17.75	21.79	644.59	351.15			
17	20,000	50,000	35,000	1,291	5,094	14.75	58.22	3,036.15	6,544.62	14.88	32.07	46	129	11.00	30.86	6,216.32	18,536.20	10.99	32.79	204.74	283.23			
18	50,000	100,000	75,000	1,244	6,338	14.22	72.43	5,926.39	12,471.01	29.04	61.12	48	177	11.48	42.34	2,543.53	21,079.73	4.50	37.28	42.92	169.03			
19	100,000	500,000	300,000	2,020	8,358	23.09	95.52	7,275.26	19,746.27	35.65	96.77	202	379	48.33	90.67	26,901.36	47,981.09	47.58	84.86	369.76	242.99			
20	500,000	UP		392	8,750	4.48	100.00	658.76	20,405.03	3.23	100.00	39	418	9.33	100.00	8,557.36	56,538.45	15.14	100.00	1299.01	277.08			
				8,750					20,405.03					418					56,538.45					277.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2743 Storage of crude palm oil(CPO)outside estates incl.storage

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	61	61	8.27	8.27	62.12	62.12	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	66	0.68	8.94	9.16	71.28	0.48	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	20	86	2.71	11.65	9.32	61.96	0.49	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	94	1.08	12.74	1.47	63.43	0.08	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	34	128	4.61	17.34	4.13	67.55	0.22	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	32	160	4.34	21.68	4.85	72.40	0.25	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	20	180	2.71	24.39	6.67	79.07	0.35	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	33	213	4.47	28.86	17.37	96.44	0.91	5.03	1	1	3.85	3.85	13.88	13.88	7.29	7.29	79.89	14.39	
9	1,500	2,000	1,750	13	226	1.76	30.62	1.34	97.78	0.07	5.10	1	2	3.85	7.69	0.35	14.23	0.18	7.48	26.09	14.55	
10	2,000	2,500	2,250	5	231	0.68	31.30	2.08	99.86	0.11	5.21	0	2	0.00	7.69	0.00	14.23	0.00	7.48	0.00	14.25	
11	2,500	3,000	2,750	29	260	3.93	35.23	28.77	128.63	1.50	6.71	0	2	0.00	7.69	0.00	14.23	0.00	7.48	0.00	11.06	
12	3,000	4,000	3,500	26	286	3.52	38.75	34.89	163.53	1.82	8.53	0	2	0.00	7.69	0.00	14.23	0.00	7.48	0.00	8.70	
13	4,000	5,000	4,500	26	312	3.52	42.28	56.65	220.18	2.96	11.49	0	2	0.00	7.69	0.00	14.23	0.00	7.48	0.00	6.46	
14	5,000	7,500	6,250	33	345	4.47	46.75	117.41	337.59	6.13	17.61	1	3	3.85	11.54	0.00	14.23	0.00	7.48	0.00	4.21	
15	7,500	10,000	8,750	37	382	5.01	51.76	57.06	394.65	2.98	20.59	0	3	0.00	11.54	0.00	14.23	0.00	7.48	0.00	3.61	
16	10,000	20,000	15,000	92	474	12.47	64.23	272.32	666.97	14.21	34.80	3	6	11.54	23.08	28.81	43.03	15.14	22.62	10.58	6.45	
17	20,000	50,000	35,000	67	541	9.08	73.31	299.80	966.78	15.64	50.44	1	7	3.85	26.92	5.82	48.85	3.06	25.67	1.94	5.05	
18	50,000	100,000	75,000	54	595	7.32	80.62	248.95	1,215.73	12.99	63.43	3	10	11.54	38.46	57.13	105.99	30.02	55.70	22.95	8.72	
19	100,000	500,000	300,000	130	725	17.62	98.24	559.66	1,775.39	29.20	92.64	15	25	57.69	96.15	82.82	188.81	43.53	99.23	14.80	10.63	
20	500,000	UP		13	738	1.76	100.00	141.11	1,916.50	7.36	100.00	1	26	3.85	100.00	1.47	190.28	0.77	100.00	1.04	9.93	
				738					1,916.50					26					190.28			9.93



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2748 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	73	73	4.50	4.50	47.83	47.83	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	75	0.12	4.62	1.88	45.94	0.06	1.57	1	1	5.00	5.00	71.92	71.92	1.05	1.05	3818.29	156.54			
3	100	200	150	1	76	0.06	4.68	0.81	45.13	0.03	1.54	0	1	0.00	5.00	0.00	71.92	0.00	1.05	0.00	159.36			
4	200	300	250	1	77	0.06	4.74	0.85	44.28	0.03	1.51	0	1	0.00	5.00	0.00	71.92	0.00	1.05	0.00	162.40			
5	300	500	400	1	78	0.06	4.81	0.44	43.84	0.02	1.50	0	1	0.00	5.00	0.00	71.92	0.00	1.05	0.00	164.03			
6	500	750	625	16	94	0.99	5.79	4.43	39.42	0.15	1.35	0	1	0.00	5.00	0.00	71.92	0.00	1.05	0.00	182.45			
7	750	1,000	875	5	99	0.31	6.10	10.81	28.61	0.37	0.98	0	1	0.00	5.00	0.00	71.92	0.00	1.05	0.00	251.37			
8	1,000	1,500	1,250	24	123	1.48	7.58	19.07	9.54	0.65	0.33	0	1	0.00	5.00	0.00	71.92	0.00	1.05	0.00	753.77			
9	1,500	2,000	1,750	15	138	0.92	8.50	6.92	2.62	0.24	0.09	0	1	0.00	5.00	0.00	71.92	0.00	1.05	0.00	2740.37			
10	2,000	2,500	2,250	2	140	0.12	8.63	0.31	2.32	0.01	0.08	0	1	0.00	5.00	0.00	71.92	0.00	1.05	0.00	3104.21			
11	2,500	3,000	2,750	14	154	0.86	9.49	1.44	0.88	0.05	0.03	1	2	5.00	10.00	76.27	148.19	1.11	2.16	5296.83	16900.84			
12	3,000	4,000	3,500	3	157	0.18	9.67	19.05	18.17	0.65	0.62	0	2	0.00	10.00	0.00	148.19	0.00	2.16	0.00	815.65			
13	4,000	5,000	4,500	37	194	2.28	11.95	21.26	39.43	0.73	1.35	0	2	0.00	10.00	0.00	148.19	0.00	2.16	0.00	375.85			
14	5,000	7,500	6,250	42	236	2.59	14.54	35.20	74.63	1.20	2.55	1	3	5.00	15.00	500.12	648.31	7.30	9.46	1420.65	868.68			
15	7,500	10,000	8,750	27	263	1.66	16.20	76.95	151.58	2.63	5.18	0	3	0.00	15.00	0.00	648.31	0.00	9.46	0.00	427.71			
16	10,000	20,000	15,000	106	369	6.53	22.74	365.40	516.98	12.48	17.66	1	4	5.00	20.00	684.71	1,333.02	10.00	19.46	187.38	257.85			
17	20,000	50,000	35,000	209	578	12.88	35.61	416.17	933.15	14.21	31.87	0	4	0.00	20.00	0.00	1,333.02	0.00	19.46	0.00	142.85			
18	50,000	100,000	75,000	191	769	11.77	47.38	395.80	1,328.95	13.52	45.39	4	8	20.00	40.00	2,732.76	4,065.78	39.89	59.35	690.43	305.94			
19	100,000	500,000	300,000	508	1,277	31.30	78.68	1,270.06	2,599.01	43.38	88.77	4	12	20.00	60.00	1,413.64	5,479.42	20.64	79.99	111.30	210.83			
20	500,000	UP		346	1,623	21.32	100.00	328.87	2,927.88	11.23	100.00	8	20	40.00	100.00	1,371.00	6,850.42	20.01	100.00	416.89	233.97			
				1,623					2,927.88					20					6,850.42					233.97



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2751 Dairies and dairy products

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	16.27	16.27	7.02	7.02	0.99	0.99	1	1	5.26	5.26	9.30	9.30	16.99	16.99	132.39	132.39			
2	50	100	75	4	45	1.59	17.86	11.56	18.58	1.62	2.61	0	1	0.00	5.26	0.00	9.30	0.00	16.99	0.00	50.04			
3	100	200	150	4	49	1.59	19.44	0.36	18.94	0.05	2.66	0	1	0.00	5.26	0.00	9.30	0.00	16.99	0.00	49.11			
4	200	300	250	6	55	2.38	21.83	0.50	19.44	0.07	2.73	0	1	0.00	5.26	0.00	9.30	0.00	16.99	0.00	47.84			
5	300	500	400	6	61	2.38	24.21	1.16	20.60	0.16	2.89	0	1	0.00	5.26	0.00	9.30	0.00	16.99	0.00	45.14			
6	500	750	625	5	66	1.98	26.19	2.27	22.87	0.32	3.21	0	1	0.00	5.26	0.00	9.30	0.00	16.99	0.00	40.67			
7	750	1,000	875	1	67	0.40	26.59	0.19	23.06	0.03	3.24	0	1	0.00	5.26	0.00	9.30	0.00	16.99	0.00	40.32			
8	1,000	1,500	1,250	1	68	0.40	26.98	0.46	23.52	0.06	3.30	0	1	0.00	5.26	0.00	9.30	0.00	16.99	0.00	39.54			
9	1,500	2,000	1,750	4	72	1.59	28.57	8.98	32.49	1.26	4.57	1	2	5.26	10.53	20.05	29.35	36.62	53.61	223.27	90.31			
10	2,000	2,500	2,250	1	73	0.40	28.97	0.73	33.22	0.10	4.67	0	2	0.00	10.53	0.00	29.35	0.00	53.61	0.00	88.33			
11	2,500	3,000	2,750	1	74	0.40	29.37	0.05	33.27	0.01	4.68	0	2	0.00	10.53	0.00	29.35	0.00	53.61	0.00	88.20			
12	3,000	4,000	3,500	1	75	0.40	29.76	1.66	34.93	0.23	4.91	0	2	0.00	10.53	0.00	29.35	0.00	53.61	0.00	84.02			
13	4,000	5,000	4,500	1	76	0.40	30.16	5.69	40.62	0.80	5.71	0	2	0.00	10.53	0.00	29.35	0.00	53.61	0.00	72.25			
14	5,000	7,500	6,250	4	80	1.59	31.75	3.55	44.17	0.50	6.21	0	2	0.00	10.53	0.00	29.35	0.00	53.61	0.00	66.44			
15	7,500	10,000	8,750	1	81	0.40	32.14	0.34	44.51	0.05	6.26	0	2	0.00	10.53	0.00	29.35	0.00	53.61	0.00	65.92			
16	10,000	20,000	15,000	17	98	6.75	38.89	47.77	92.28	6.71	12.97	0	2	0.00	10.53	0.00	29.35	0.00	53.61	0.00	31.80			
17	20,000	50,000	35,000	13	111	5.16	44.05	64.82	157.10	9.11	22.08	1	3	5.26	15.79	0.86	30.21	1.57	55.18	1.33	19.23			
18	50,000	100,000	75,000	33	144	13.10	57.14	179.73	336.83	25.26	47.33	0	3	0.00	15.79	0.00	30.21	0.00	55.18	0.00	8.97			
19	100,000	500,000	300,000	70	214	27.78	84.92	183.89	520.72	25.84	73.17	12	15	63.16	78.95	4.99	35.19	9.11	64.28	2.71	6.76			
20	500,000	UP		38	252	15.08	100.00	190.89	711.61	26.83	100.00	4	19	21.05	100.00	19.55	54.74	35.72	100.00	10.24	7.69			
				252					711.61					19					54.74					7.69



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2752 Dairies and dairy products including desiccated milk

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	10.50	10.50	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	21	1.10	11.60	0.23	0.34	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	24	1.66	13.26	0.80	1.14	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	25	0.55	13.81	0.18	1.32	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	27	1.10	14.92	0.14	1.18	0.02	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	30	1.66	16.57	1.99	3.18	0.24	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	36	3.31	19.89	2.76	5.94	0.33	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	45	4.97	24.86	5.77	11.71	0.69	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	50	2.76	27.62	7.70	19.42	0.92	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	52	1.10	28.73	1.14	20.56	0.14	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	53	0.55	29.28	2.80	23.36	0.34	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	56	1.66	30.94	3.79	27.14	0.45	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	59	1.66	32.60	5.80	32.94	0.69	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	73	7.73	40.33	53.50	86.44	6.40	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	83	5.52	45.86	33.61	120.05	4.02	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	110	14.92	60.77	200.59	320.64	24.00	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	124	7.73	68.51	90.40	411.04	10.82	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	132	4.42	72.93	74.38	485.42	8.90	58.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	28	160	15.47	88.40	196.56	681.98	23.52	81.61	3	3	100.00	100.00	141.86	141.86	100.00	100.00	72.17	20.80			
20	500,000	UP		21	181	11.60	100.00	153.70	835.68	18.39	100.00	0	0	0.00	100.00	0.00	141.86	0.00	100.00	0.00	16.98			
				181					835.68					3					141.86					16.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2761 Coffee roasting plantscoffee extract factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	3.49	3.49	0.85	0.85	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	52	0.46	3.95	10.74	11.59	0.30	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	65	117	4.93	8.88	4.99	16.58	0.14	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	67	184	5.08	13.96	6.94	23.53	0.20	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	222	2.88	16.84	15.36	38.89	0.43	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	245	1.75	18.59	9.64	48.53	0.27	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	265	1.52	20.11	26.14	74.66	0.74	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	294	2.20	22.31	39.90	114.57	1.13	3.24	1	1	7.69	7.69	216.58	216.58	5.60	5.60	542.77	189.05			
9	1,500	2,000	1,750	198	492	15.02	37.33	50.51	165.07	1.43	4.67	0	1	0.00	7.69	0.00	216.58	0.00	5.60	0.00	131.20			
10	2,000	2,500	2,250	31	523	2.35	39.68	77.60	242.67	2.19	6.86	0	1	0.00	7.69	0.00	216.58	0.00	5.60	0.00	89.25			
11	2,500	3,000	2,750	26	549	1.97	41.65	30.74	273.41	0.87	7.73	0	1	0.00	7.69	0.00	216.58	0.00	5.60	0.00	79.22			
12	3,000	4,000	3,500	38	587	2.88	44.54	97.45	370.86	2.76	10.49	0	1	0.00	7.69	0.00	216.58	0.00	5.60	0.00	58.40			
13	4,000	5,000	4,500	27	614	2.05	46.59	61.06	431.92	1.73	12.22	3	4	23.08	30.77	1.02	217.60	0.03	5.63	1.67	50.38			
14	5,000	7,500	6,250	82	696	6.22	52.81	294.22	726.14	8.32	20.54	0	4	0.00	30.77	0.00	217.60	0.00	5.63	0.00	29.97			
15	7,500	10,000	8,750	51	747	3.87	56.68	239.78	965.92	6.78	27.32	1	5	7.69	38.46	24.08	241.68	0.62	6.25	10.04	25.02			
16	10,000	20,000	15,000	120	867	9.10	65.78	740.32	1,706.24	20.94	48.26	0	5	0.00	38.46	0.00	241.68	0.00	6.25	0.00	14.16			
17	20,000	50,000	35,000	156	1,023	11.84	77.62	832.27	2,538.51	23.54	71.80	1	6	7.69	46.15	612.00	853.68	15.83	22.08	73.53	33.63			
18	50,000	100,000	75,000	100	1,123	7.59	85.20	412.97	2,951.48	11.68	83.48	1	7	7.69	53.85	5.05	858.73	0.13	22.21	1.22	29.09			
19	100,000	500,000	300,000	137	1,260	10.39	95.60	458.69	3,410.17	12.97	96.45	2	9	15.38	69.23	103.79	962.52	2.68	24.89	22.63	28.22			
20	500,000	UP		58	1,318	4.40	100.00	125.41	3,535.58	3.55	100.00	4	13	30.77	100.00	2,904.16	3,866.68	75.11	100.00	2315.68	109.36			
				1,318					3,535.58					13					3,866.68					109.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2762 Maltings

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.14	0.14	3.89	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.12	0.26	3.28	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	3.42	3.68	92.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				3.68		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2763 Tea sheds and tea factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	9.77	9.77	0.33	0.33	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	46	5.21	14.98	0.74	1.07	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	20	66	6.51	21.50	1.62	2.69	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	78	3.91	25.41	2.65	5.34	0.27	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	16	94	5.21	30.62	11.21	16.55	1.13	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	100	1.95	32.57	3.86	20.41	0.39	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	104	1.30	33.88	4.91	25.32	0.49	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	123	6.19	40.07	17.05	42.37	1.72	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	22	145	7.17	47.23	28.55	70.92	2.88	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	154	2.93	50.16	18.03	88.95	1.82	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	162	2.61	52.77	18.57	107.52	1.87	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	14	176	4.56	57.33	39.31	146.82	3.96	14.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	178	0.65	57.98	2.46	149.28	0.25	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	46	224	14.98	72.96	176.80	326.07	17.82	32.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	230	1.95	74.92	106.76	432.83	10.76	43.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	268	12.38	87.30	351.05	783.88	35.38	78.99	1	1	50.00	50.00	18.39	18.39	42.97	42.97	5.24	2.35	
17	20,000	50,000	35,000	25	293	8.14	95.44	159.65	943.52	16.09	95.08	0	1	0.00	50.00	0.00	18.39	0.00	42.97	0.00	1.95	
18	50,000	100,000	75,000	5	298	1.63	97.07	16.14	959.66	1.63	96.71	1	2	50.00	100.00	24.42	42.81	57.03	100.00	151.32	4.46	
19	100,000	500,000	300,000	6	304	1.95	99.02	34.14	993.80	3.44	100.15	0	2	0.00	100.00	0.00	42.81	0.00	100.00	0.00	4.31	
20	500,000	UP		3	307	0.98	100.00	1.48	992.32	0.15	100.00	0	2	0.00	100.00	0.00	42.81	0.00	100.00	0.00	4.31	
				307					992.32					2					42.81			4.31



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

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2768 Mixed

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.56	11.11	0.24	0.24	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.56	16.67	0.34	0.58	0.25	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.56	22.22	0.79	1.37	0.59	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.56	27.78	1.89	3.26	1.42	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.56	33.33	2.19	5.45	1.64	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.56	38.89	2.99	8.44	2.24	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.56	44.44	5.34	13.78	4.00	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.56	50.00	2.55	16.33	1.91	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.56	55.56	3.75	20.08	2.81	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.56	61.11	6.30	26.38	4.72	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.56	66.67	10.02	36.40	7.50	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.56	72.22	8.51	44.91	6.37	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.56	77.78	14.01	58.92	10.49	44.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.56	83.33	23.01	81.93	17.23	61.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.56	88.89	40.59	122.52	30.39	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	18	11.11	100.00	11.05	133.57	8.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	133.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					133.57					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 277 Cold stores ice factories abattoirs butchers drying installa

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.94	2.94	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.94	5.88	0.09	0.09	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.94	8.82	0.69	0.60	0.56	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.94	11.76	0.53	1.13	0.43	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.94	14.71	0.62	1.76	0.50	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.94	17.65	0.83	2.59	0.67	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.94	20.59	0.93	3.51	0.74	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	11.76	32.35	5.40	8.91	4.33	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	2.94	35.29	2.49	11.41	2.00	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	15	8.82	44.12	6.52	17.93	5.23	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	20	14.71	58.82	14.03	31.95	11.25	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	23	8.82	67.65	8.90	40.85	7.14	32.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	28	14.71	82.35	27.66	68.51	22.18	54.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	31	8.82	91.18	25.10	93.61	20.13	75.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	32	2.94	94.12	8.16	101.77	6.55	81.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	33	2.94	97.06	5.60	107.36	4.49	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	34	2.94	100.00	17.32	124.68	13.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	124.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				124.68				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2771 Cold stores and ice factories

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	122	122	5.33	5.33	12.29	12.29	0.13	0.13	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	33	155	1.44	6.77	42.45	54.74	0.45	0.59	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	55	210	2.40	9.17	29.17	83.91	0.31	0.90	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	260	2.18	11.35	47.62	131.53	0.51	1.41	1	1	1	2.63	2.63	5.67	5.67	0.03	0.03	11.91			
5	300	500	400	80	340	3.49	14.84	54.77	186.29	0.59	2.00	0	1	1	0.00	2.63	0.00	5.67	0.00	0.03	0.00			
6	500	750	625	152	492	6.63	21.48	88.04	274.34	0.94	2.94	0	1	1	0.00	2.63	0.00	5.67	0.00	0.03	0.00			
7	750	1,000	875	144	636	6.29	27.76	166.79	441.13	1.79	4.73	0	1	1	0.00	2.63	0.00	5.67	0.00	0.03	0.00			
8	1,000	1,500	1,250	177	813	7.73	35.49	214.42	655.55	2.30	7.02	2	3	3	5.26	7.89	105.00	110.68	0.59	0.62	48.97			
9	1,500	2,000	1,750	111	924	4.85	40.33	219.62	875.17	2.35	9.38	0	3	3	0.00	7.89	0.00	110.68	0.00	0.62	0.00			
10	2,000	2,500	2,250	77	1,001	3.36	43.69	197.47	1,072.63	2.12	11.49	0	3	3	0.00	7.89	0.00	110.68	0.00	0.62	0.00			
11	2,500	3,000	2,750	81	1,082	3.54	47.23	221.10	1,293.74	2.37	13.86	0	3	3	0.00	7.89	0.00	110.68	0.00	0.62	0.00			
12	3,000	4,000	3,500	166	1,248	7.25	54.47	546.06	1,839.80	5.85	19.71	0	3	3	0.00	7.89	0.00	110.68	0.00	0.62	0.00			
13	4,000	5,000	4,500	105	1,353	4.58	59.06	424.04	2,263.83	4.54	24.26	1	4	4	2.63	10.53	91.32	202.00	0.51	1.13	21.54			
14	5,000	7,500	6,250	202	1,555	8.82	67.87	816.66	3,080.49	8.75	33.01	4	8	8	10.53	21.05	73.07	275.07	0.41	1.54	8.95			
15	7,500	10,000	8,750	101	1,656	4.41	72.28	729.65	3,810.14	7.82	40.83	0	8	8	0.00	21.05	0.00	275.07	0.00	1.54	0.00			
16	10,000	20,000	15,000	199	1,855	8.69	80.97	1,921.93	5,732.07	20.59	61.42	3	11	11	7.89	28.95	244.28	519.35	1.37	2.91	12.71			
17	20,000	50,000	35,000	216	2,071	9.43	90.40	2,133.44	7,865.51	22.86	84.28	7	18	18	18.42	47.37	2,351.84	2,871.19	13.19	16.11	110.24			
18	50,000	100,000	75,000	116	2,187	5.06	95.46	951.87	8,817.38	10.20	94.48	12	30	30	31.58	78.95	14,499.00	17,370.18	81.33	97.44	1523.21			
19	100,000	500,000	300,000	95	2,282	4.15	99.61	474.23	9,291.61	5.08	99.56	8	38	38	21.05	100.00	456.31	17,826.49	2.56	100.00	96.22			
20	500,000	UP		9	2,291	0.39	100.00	40.61	9,332.22	0.44	100.00	0	38	38	0.00	100.00	0.00	17,826.49	0.00	100.00	0.00			
				2,291					9,332.22					38					17,826.49					191.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2772 Abattoirs and butchers

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	43	43	8.46	8.46	2.10	2.10	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	21	64	4.13	12.60	4.98	7.08	0.43	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	20	84	3.94	16.54	4.77	11.85	0.41	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	25	109	4.92	21.46	11.96	23.81	1.03	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	30	139	5.91	27.36	21.12	44.93	1.81	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	148	1.77	29.13	6.97	51.90	0.60	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	21	169	4.13	33.27	28.85	80.75	2.48	6.93	1	1	16.67	16.67	2.12	2.12	0.60	0.60	7.36	2.63	
8	1,000	1,500	1,250	17	186	3.35	36.61	18.25	99.00	1.57	8.49	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	2.14	
9	1,500	2,000	1,750	14	200	2.76	39.37	46.94	145.94	4.03	12.52	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.45	
10	2,000	2,500	2,250	11	211	2.17	41.54	26.45	172.39	2.27	14.79	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.23	
11	2,500	3,000	2,750	7	218	1.38	42.91	7.93	180.31	0.68	15.47	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	1.18	
12	3,000	4,000	3,500	16	234	3.15	46.06	57.94	238.25	4.97	20.44	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	0.89	
13	4,000	5,000	4,500	7	241	1.38	47.44	48.03	286.29	4.12	24.57	0	1	0.00	16.67	0.00	2.12	0.00	0.60	0.00	0.74	
14	5,000	7,500	6,250	32	273	6.30	53.74	72.54	358.82	6.22	30.79	1	2	16.67	33.33	331.75	333.88	94.42	95.02	457.35	93.05	
15	7,500	10,000	8,750	34	307	6.69	60.43	62.87	421.70	5.39	36.18	0	2	0.00	33.33	0.00	333.88	0.00	95.02	0.00	79.17	
16	10,000	20,000	15,000	55	362	10.83	71.26	253.05	674.75	21.71	57.90	0	2	0.00	33.33	0.00	333.88	0.00	95.02	0.00	49.48	
17	20,000	50,000	35,000	72	434	14.17	85.43	299.37	974.12	25.69	83.59	4	6	66.67	100.00	17.50	351.38	4.98	100.00	5.85	36.07	
18	50,000	100,000	75,000	59	493	11.61	97.05	190.52	1,164.64	16.35	99.93	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	30.17	
19	100,000	500,000	300,000	9	502	1.77	98.82	0.75	1,165.38	0.06	100.00	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	30.15	
20	500,000	UP		6	508	1.18	100.00	0.02	1,165.41	0.00	100.00	0	6	0.00	100.00	0.00	351.38	0.00	100.00	0.00	30.15	
				508					1,165.41					6					351.38			30.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2773 Drying installations

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.76	0.76	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	24.09	24.85	11.57	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	3.89	28.74	1.87	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	3.83	32.57	1.84	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	4.39	36.96	2.11	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	3.29	40.26	1.58	19.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.25	43.75	28.34	68.60	13.61	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.25	50.00	7.69	76.29	3.69	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.25	56.25	14.71	91.00	7.07	43.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.25	62.50	7.50	98.50	3.60	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.25	68.75	42.30	140.81	20.32	67.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.25	75.00	10.36	151.17	4.98	72.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.25	81.25	11.87	163.04	5.70	78.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.25	87.50	8.90	171.94	4.28	82.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.25	93.75	6.59	178.53	3.16	85.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	6.25	100.00	29.68	208.21	14.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	208.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					208.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2778 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	102	102	43.40	43.40	0.05	0.05	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	20	122	8.51	51.91	6.17	6.11	3.49	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	44	166	18.72	70.64	27.10	33.21	15.36	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	28	194	11.91	82.55	33.18	66.40	18.80	37.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	16	210	6.81	89.36	15.24	81.64	8.64	46.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	219	3.83	93.19	9.57	91.20	5.42	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	223	1.70	94.89	3.26	94.46	1.84	53.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	226	1.28	96.17	2.88	97.34	1.63	55.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	227	0.43	96.60	3.95	101.29	2.24	57.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	228	0.43	97.02	4.25	105.53	2.41	59.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	229	0.43	97.45	13.67	119.20	7.75	67.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	233	1.70	99.15	11.17	130.37	6.33	73.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	234	0.43	99.57	14.66	145.03	8.31	82.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	235	0.43	100.00	31.43	176.47	17.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	235	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	235	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	235	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	235	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	235	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	235	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				235					176.47					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 278 Breweries beverages producers spirits liquors producers dist

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	12.10	12.10	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	12.10	24.19	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	24.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					24.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2781 Breweries

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	7.58	7.58	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.52	9.09	0.05	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.52	10.61	0.05	0.11	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.52	12.12	0.07	0.19	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.52	13.64	0.78	0.97	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.52	15.15	0.77	1.74	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	3.03	18.18	1.92	3.66	0.43	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	1.52	19.70	1.75	5.41	0.39	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.52	21.21	1.25	6.66	0.28	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.52	22.73	1.79	8.44	0.40	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.52	24.24	1.98	10.42	0.44	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	1.52	25.76	1.97	12.38	0.44	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	1.52	27.27	2.77	15.15	0.61	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	1.52	28.79	2.50	17.65	0.55	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	23	6.06	34.85	28.17	45.82	6.24	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	25	3.03	37.88	8.08	53.90	1.79	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	31	9.09	46.97	15.14	69.04	3.35	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	41	15.15	62.12	70.09	139.13	15.52	30.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	50	13.64	75.76	203.77	342.90	45.12	75.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	66	24.24	100.00	108.76	451.66	24.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				66					451.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2782 Producers of winesfruit juices and mineral water

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	171	171	7.48	7.48	69.40	69.40	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	44	215	1.92	9.40	15.96	53.44	0.20	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	86	301	3.76	13.16	118.31	64.87	1.49	0.81	1	1	3.85	3.85	2.80	2.80	0.12	0.12	2.37	4.32			
4	200	300	250	67	368	2.93	16.09	73.17	138.04	0.92	1.73	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	2.03			
5	300	500	400	116	484	5.07	21.16	59.28	197.31	0.74	2.48	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	1.42			
6	500	750	625	79	563	3.45	24.62	59.93	257.24	0.75	3.23	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	1.09			
7	750	1,000	875	80	643	3.50	28.12	88.32	345.57	1.11	4.34	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	0.81			
8	1,000	1,500	1,250	99	742	4.33	32.44	150.74	496.30	1.89	6.23	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	0.56			
9	1,500	2,000	1,750	60	802	2.62	35.07	117.81	614.11	1.48	7.71	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	0.46			
10	2,000	2,500	2,250	50	852	2.19	37.25	105.87	719.98	1.33	9.04	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	0.39			
11	2,500	3,000	2,750	45	897	1.97	39.22	114.90	834.88	1.44	10.48	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	0.34			
12	3,000	4,000	3,500	94	991	4.11	43.33	314.65	1,149.53	3.95	14.44	0	1	0.00	3.85	0.00	2.80	0.00	0.12	0.00	0.24			
13	4,000	5,000	4,500	64	1,055	2.80	46.13	228.12	1,377.65	2.86	17.30	1	2	3.85	7.69	4.60	7.40	0.19	0.31	2.02	0.54			
14	5,000	7,500	6,250	110	1,165	4.81	50.94	503.31	1,880.95	6.32	23.62	0	2	0.00	7.69	0.00	7.40	0.00	0.31	0.00	0.39			
15	7,500	10,000	8,750	90	1,255	3.94	54.88	411.27	2,292.22	5.16	28.78	2	4	7.69	15.38	191.86	199.26	7.95	8.26	46.65	8.69			
16	10,000	20,000	15,000	263	1,518	11.50	66.38	1,515.50	3,807.73	19.03	47.82	1	5	3.85	19.23	0.00	199.26	0.00	8.26	0.00	5.23			
17	20,000	50,000	35,000	280	1,798	12.24	78.62	2,028.19	5,835.92	25.47	73.28	4	9	15.38	34.62	669.16	868.42	27.74	35.99	32.99	14.88			
18	50,000	100,000	75,000	188	1,986	8.22	86.84	879.97	6,715.89	11.05	84.33	4	13	15.38	50.00	121.88	990.31	5.05	41.05	13.85	14.75			
19	100,000	500,000	300,000	184	2,170	8.05	94.88	970.47	7,686.35	12.19	96.52	7	20	26.92	76.92	1,257.60	2,247.90	52.12	93.17	129.59	29.25			
20	500,000	UP		117	2,287	5.12	100.00	277.03	7,963.38	3.48	100.00	6	26	23.08	100.00	164.76	2,412.66	6.83	100.00	59.47	30.30			
				2,287					7,963.38					26					2,412.66					30.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2783 Producers of spirits and liquors and distilleries

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.09	3.09	2.16	2.16	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.03	4.12	0.03	2.14	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.03	5.15	0.27	1.87	0.05	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.03	6.19	0.05	1.82	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	11	5.15	11.34	0.10	1.72	0.02	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.03	12.37	0.80	0.92	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	3.09	15.46	1.15	0.23	0.21	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	19	4.12	19.59	4.61	4.84	0.86	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	23	4.12	23.71	9.79	14.64	1.82	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	25	2.06	25.77	4.56	19.19	0.85	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	27	2.06	27.84	2.93	22.12	0.54	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	1.03	28.87	6.19	28.31	1.15	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	32	4.12	32.99	24.30	52.61	4.51	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	33	1.03	34.02	4.18	56.78	0.77	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	37	4.12	38.14	24.79	81.57	4.60	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	53	16.49	54.64	60.16	141.72	11.16	26.30	1	1	11.11	11.11	12.06	12.06	2.97	2.97	20.05	8.51			
17	20,000	50,000	35,000	7	60	7.22	61.86	30.87	172.60	5.73	32.03	2	3	22.22	33.33	30.75	42.82	7.58	10.56	99.62	24.81			
18	50,000	100,000	75,000	24	84	24.74	86.60	267.83	440.43	49.70	81.73	0	3	0.00	33.33	0.00	42.82	0.00	10.56	0.00	9.72			
19	100,000	500,000	300,000	11	95	11.34	97.94	94.77	535.19	17.59	99.31	5	8	55.56	88.89	357.15	399.96	88.07	98.63	376.88	74.73			
20	500,000	UP		2	97	2.06	100.00	3.69	538.88	0.69	100.00	1	9	11.11	100.00	5.55	405.52	1.37	100.00	150.32	75.25			
				97					538.88					9					405.52					75.25



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27831 Producers of spirits and liquors

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.50	0.50	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.66	1.16	1.89	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.53	1.70	1.52	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.65	2.34	1.83	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.76	4.10	4.99	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	1.15	5.25	3.27	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	29.99	35.24	85.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	35.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				35.24		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 27832 Distilleries producing alcohol from non petrochemical

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	10.87	10.87	2.60	2.60	4.34	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	55	28.99	39.86	4.00	6.60	6.66	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	70	10.87	50.72	0.30	6.31	0.50	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	88	13.04	63.77	2.14	4.17	3.56	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	100	8.70	72.46	3.47	0.70	5.78	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	109	6.52	78.99	5.81	5.11	9.67	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	121	8.70	87.68	12.54	17.65	20.89	29.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	131	7.25	94.93	15.47	33.13	25.78	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	132	0.72	95.65	3.16	36.28	5.26	60.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	133	0.72	96.38	3.22	39.50	5.36	65.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	137	2.90	99.28	14.90	54.41	24.83	90.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	138	0.72	100.00	5.62	60.03	9.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	138	0.00	100.00	0.00	60.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					60.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2784 Vinager (Acid liquor) factories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	0.73	0.73	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	3.24	3.97	3.31	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	2.19	6.16	2.24	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	2.63	8.79	2.69	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	10.11	18.90	10.34	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	25.70	44.60	26.30	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	28.21	72.81	28.88	74.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	24.89	97.70	25.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	97.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					97.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2788 Mixed

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	16.67	16.67	1.13	1.13	5.09	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	5.56	22.22	1.91	3.04	8.62	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	5.56	27.78	0.00	3.04	0.00	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	5.56	33.33	0.05	3.08	0.21	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	5.56	38.89	1.45	4.53	6.53	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	5.56	44.44	1.50	6.03	6.77	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	5.56	50.00	2.50	8.53	11.29	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	5.56	55.56	4.50	13.03	20.30	58.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	5.56	61.11	0.39	13.42	1.76	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	5.56	66.67	0.00	13.42	0.00	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	5.56	72.22	0.00	13.42	0.00	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	5.56	77.78	0.00	13.42	0.00	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	17	16.67	94.44	6.88	20.29	31.04	91.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	5.56	100.00	1.86	22.15	8.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	22.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					22.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2790 Tobaccocigars and cigarettes manufacture

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	682	682	15.91	15.91	35.39	35.39	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	66	748	1.54	17.45	0.84	36.23	0.02	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	134	882	3.13	20.57	12.50	48.73	0.28	1.11	1	1	7.14	7.14	80.58	80.58	7.70	7.70	644.50	165.34			
4	200	300	250	158	1,040	3.69	24.26	3.05	51.78	0.07	1.18	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	155.60			
5	300	500	400	200	1,240	4.67	28.92	10.64	62.43	0.24	1.42	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	129.08			
6	500	750	625	156	1,396	3.64	32.56	60.44	122.87	1.37	2.79	0	1	0.00	7.14	0.00	80.58	0.00	7.70	0.00	65.58			
7	750	1,000	875	89	1,485	2.08	34.64	25.70	148.56	0.58	3.37	1	2	7.14	14.29	4.58	85.16	0.44	8.14	17.82	57.32			
8	1,000	1,500	1,250	232	1,717	5.41	40.05	50.31	198.87	1.14	4.51	0	2	0.00	14.29	0.00	85.16	0.00	8.14	0.00	42.82			
9	1,500	2,000	1,750	98	1,815	2.29	42.34	94.84	293.71	2.15	6.67	0	2	0.00	14.29	0.00	85.16	0.00	8.14	0.00	28.99			
10	2,000	2,500	2,250	124	1,939	2.89	45.23	46.40	340.11	1.05	7.72	2	4	14.29	28.57	12.98	98.13	1.24	9.38	27.97	28.85			
11	2,500	3,000	2,750	49	1,988	1.14	46.37	46.36	386.46	1.05	8.77	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	25.39			
12	3,000	4,000	3,500	214	2,202	4.99	51.36	163.95	550.41	3.72	12.49	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	17.83			
13	4,000	5,000	4,500	102	2,304	2.38	53.74	118.78	669.19	2.70	15.19	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	14.66			
14	5,000	7,500	6,250	303	2,607	7.07	60.81	278.97	948.16	6.33	21.52	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	10.35			
15	7,500	10,000	8,750	146	2,753	3.41	64.22	275.22	1,223.38	6.25	27.77	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	8.02			
16	10,000	20,000	15,000	353	3,106	8.23	72.45	781.36	2,004.75	17.74	45.51	0	4	0.00	28.57	0.00	98.13	0.00	9.38	0.00	4.89			
17	20,000	50,000	35,000	473	3,579	11.03	83.48	1,043.34	3,048.09	23.68	69.19	1	5	7.14	35.71	3.34	101.47	0.32	9.69	0.32	3.33			
18	50,000	100,000	75,000	292	3,871	6.81	90.30	475.96	3,524.05	10.80	79.99	2	7	14.29	50.00	313.64	415.11	29.96	39.66	65.90	11.78			
19	100,000	500,000	300,000	276	4,147	6.44	96.73	551.68	4,075.72	12.52	92.52	0	7	0.00	50.00	0.00	415.11	0.00	39.66	0.00	10.18			
20	500,000	UP		140	4,287	3.27	100.00	329.64	4,405.36	7.48	100.00	7	14	50.00	100.00	631.61	1,046.72	60.34	100.00	191.61	23.76			
				4,287					4,405.36					14					1,046.72					23.76



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2791 **Drying sheds/smoke houses**

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	545	545	52.56	52.56	648.35	648.35	18.04	18.04	12	12	18.18	18.18	413.16	413.16	13.79	13.79	63.72	63.72			
2	50	100	75	76	621	7.33	59.88	256.22	904.57	7.13	25.16	12	24	18.18	36.36	478.32	891.48	15.96	29.75	186.68	98.55			
3	100	200	150	9	630	0.87	60.75	39.41	943.98	1.10	26.26	9	33	13.64	50.00	533.00	1,424.48	17.79	47.54	1352.55	150.90			
4	200	300	250	4	634	0.39	61.14	19.35	963.33	0.54	26.80	5	38	7.58	57.58	599.60	2,024.08	20.01	67.55	3098.71	210.11			
5	300	500	400	225	859	21.70	82.84	1,308.60	2,271.92	36.40	63.20	25	63	37.88	95.45	828.16	2,852.24	27.64	95.19	63.29	125.54			
6	500	750	625	139	998	13.40	96.24	1,120.89	3,392.81	31.18	94.38	2	65	3.03	98.48	120.00	2,972.24	4.01	99.20	10.71	87.60			
7	750	1,000	875	16	1,014	1.54	97.78	160.11	3,552.92	4.45	98.84	1	66	1.52	100.00	24.00	2,996.24	0.80	100.00	14.99	84.33			
8	1,000	1,500	1,250	1	1,015	0.10	97.88	2.70	3,555.62	0.08	98.91	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	84.27			
9	1,500	2,000	1,750	1	1,016	0.10	97.97	4.76	3,560.38	0.13	99.05	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	84.16			
10	2,000	2,500	2,250	1	1,017	0.10	98.07	3.77	3,564.15	0.10	99.15	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	84.07			
11	2,500	3,000	2,750	1	1,018	0.10	98.17	20.56	3,584.71	0.57	99.72	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58			
12	3,000	4,000	3,500	1	1,019	0.10	98.26	0.09	3,584.81	0.00	99.73	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58			
13	4,000	5,000	4,500	1	1,020	0.10	98.36	0.09	3,584.90	0.00	99.73	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58			
14	5,000	7,500	6,250	1	1,021	0.10	98.46	0.09	3,584.99	0.00	99.73	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58			
15	7,500	10,000	8,750	1	1,022	0.10	98.55	0.09	3,585.09	0.00	99.73	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.58			
16	10,000	20,000	15,000	1	1,023	0.10	98.65	0.56	3,585.65	0.02	99.75	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.56			
17	20,000	50,000	35,000	4	1,027	0.39	99.04	0.69	3,586.34	0.02	99.77	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.55			
18	50,000	100,000	75,000	3	1,030	0.29	99.32	1.32	3,587.65	0.04	99.80	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.52			
19	100,000	500,000	300,000	5	1,035	0.48	99.81	5.98	3,593.63	0.17	99.97	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.38			
20	500,000	UP		2	1,037	0.19	100.00	1.05	3,594.68	0.03	100.00	0	66	0.00	100.00	0.00	2,996.24	0.00	100.00	0.00	83.35			
				1,037					3,594.68					66					2,996.24					83.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2792 Oven

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	25.00	25.00	1.24	1.24	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	7.14	32.14	0.44	1.68	0.27	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	14	17.86	50.00	2.60	4.28	1.59	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	7.14	57.14	0.05	4.23	0.03	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	3.57	60.71	2.15	6.38	1.32	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	3.57	64.29	2.17	8.55	1.33	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	3.57	67.86	2.36	10.91	1.45	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	21	7.14	75.00	6.61	17.52	4.05	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	22	3.57	78.57	0.38	17.90	0.23	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	23	3.57	82.14	23.41	41.30	14.36	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	3.57	85.71	0.29	41.59	0.18	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	3.57	89.29	31.67	73.25	19.43	44.94	22	22	100.00	100.00	153.03	153.03	100.00	100.00	483.22	208.90
13	4,000	5,000	4,500	1	26	3.57	92.86	5.56	78.81	3.41	48.35	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	194.16
14	5,000	7,500	6,250	1	27	3.57	96.43	1.57	80.39	0.96	49.32	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	190.36
15	7,500	10,000	8,750	1	28	3.57	100.00	82.61	163.00	50.68	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
20	500,000	UP		0	28	0.00	100.00	0.00	163.00	0.00	100.00	0	22	0.00	100.00	0.00	153.03	0.00	100.00	0.00	93.88
				28				163.00				22				153.03					93.88



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2793 Tobacco Establishment

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	4.26	4.26	1.23	1.23	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	25	1.35	5.61	2.01	3.24	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	55	6.73	12.33	21.03	24.27	0.72	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	68	2.91	15.25	17.59	41.86	0.60	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	99	6.95	22.20	46.77	88.63	1.60	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	41	140	9.19	31.39	66.23	154.86	2.27	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	157	3.81	35.20	36.95	191.81	1.27	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	46	203	10.31	45.52	120.71	312.52	4.14	10.72	1	1	20.00	20.00	17.83	17.83	12.09	12.09	14.77	5.71			
9	1,500	2,000	1,750	35	238	7.85	53.36	78.32	390.85	2.69	13.40	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	4.56			
10	2,000	2,500	2,250	27	265	6.05	59.42	164.29	555.14	5.63	19.03	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	3.21			
11	2,500	3,000	2,750	13	278	2.91	62.33	115.82	670.96	3.97	23.00	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	2.66			
12	3,000	4,000	3,500	18	296	4.04	66.37	136.95	807.91	4.70	27.70	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	2.21			
13	4,000	5,000	4,500	17	313	3.81	70.18	171.02	978.92	5.86	33.56	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	1.82			
14	5,000	7,500	6,250	50	363	11.21	81.39	718.02	1,696.94	24.62	58.18	0	1	0.00	20.00	0.00	17.83	0.00	12.09	0.00	1.05			
15	7,500	10,000	8,750	33	396	7.40	88.79	249.81	1,946.75	8.57	66.75	1	2	20.00	40.00	1.53	19.37	1.04	13.13	0.61	0.99			
16	10,000	20,000	15,000	29	425	6.50	95.29	389.55	2,336.29	13.36	80.10	1	3	20.00	60.00	13.32	32.69	9.04	22.17	3.42	1.40			
17	20,000	50,000	35,000	15	440	3.36	98.65	438.10	2,774.39	15.02	95.12	1	4	20.00	80.00	2.58	35.27	1.75	23.92	0.59	1.27			
18	50,000	100,000	75,000	5	445	1.12	99.78	142.21	2,916.60	4.88	100.00	1	5	20.00	100.00	112.18	147.44	76.08	100.00	78.88	5.06			
19	100,000	500,000	300,000	1	446	0.22	100.00	0.00	2,916.60	0.00	100.00	0	5	0.00	100.00	0.00	147.44	0.00	100.00	0.00	5.06			
20	500,000	UP		0	446	0.00	100.00	0.00	2,916.60	0.00	100.00	0	5	0.00	100.00	0.00	147.44	0.00	100.00	0.00	5.06			
				446					2,916.60					5					147.44					5.06



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	39	39	26.00	26.00	2.79	2.79	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	14	53	9.33	35.33	0.86	3.66	0.11	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	62	6.00	41.33	1.15	4.80	0.14	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	63	0.67	42.00	0.27	5.07	0.03	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	64	0.67	42.67	0.07	5.14	0.01	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	65	0.67	43.33	0.79	5.94	0.10	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	66	0.67	44.00	0.42	6.36	0.05	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	67	0.67	44.67	6.23	12.59	0.79	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	68	0.67	45.33	1.11	13.70	0.14	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	69	0.67	46.00	3.44	17.14	0.43	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	70	0.67	46.67	3.48	20.62	0.44	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	71	0.67	47.33	4.71	25.34	0.59	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	72	0.67	48.00	2.33	27.66	0.29	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	76	2.67	50.67	45.53	73.19	5.75	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	77	0.67	51.33	28.60	101.79	3.61	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	81	2.67	54.00	100.01	201.80	12.62	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	83	1.33	55.33	88.21	290.02	11.13	36.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	90	4.67	60.00	80.47	370.48	10.15	46.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	98	5.33	65.33	121.71	492.19	15.36	62.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		52	150	34.67	100.00	300.24	792.44	37.89	100.00	4	4	100.00	100.00	3,305.35	3,305.35	100.00	100.00	1100.89	417.11
				150				792.44		4						3,305.35				417.11	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 280 Hydro electric power stations (discounts if applicable)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	37	37	6.79	6.79	12.83	12.83	0.65	0.65	1	1	1.20	1.20	7.89	7.89	0.04	0.04	61.51	61.51	
2	50	100	75	1	38	0.18	6.97	5.37	18.20	0.27	0.92	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	43.37	
3	100	200	150	3	41	0.55	7.52	13.86	32.06	0.70	1.62	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	24.62	
4	200	300	250	6	47	1.10	8.62	1.07	33.13	0.05	1.68	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	23.82	
5	300	500	400	3	50	0.55	9.17	1.26	34.40	0.06	1.74	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	22.94	
6	500	750	625	3	53	0.55	9.72	3.49	37.89	0.18	1.92	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	20.83	
7	750	1,000	875	1	54	0.18	9.91	2.07	39.96	0.11	2.02	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	19.75	
8	1,000	1,500	1,250	6	60	1.10	11.01	6.33	46.29	0.32	2.35	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	17.05	
9	1,500	2,000	1,750	7	67	1.28	12.29	6.30	52.58	0.32	2.66	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	15.01	
10	2,000	2,500	2,250	8	75	1.47	13.76	4.98	57.57	0.25	2.92	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	13.71	
11	2,500	3,000	2,750	6	81	1.10	14.86	63.62	121.19	3.22	6.14	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	6.51	
12	3,000	4,000	3,500	5	86	0.92	15.78	12.00	133.19	0.61	6.75	0	1	0.00	1.20	0.00	7.89	0.00	0.04	0.00	5.93	
13	4,000	5,000	4,500	11	97	2.02	17.80	18.91	152.11	0.96	7.71	2	3	2.41	3.61	432.73	440.62	1.94	1.98	2287.81	289.68	
14	5,000	7,500	6,250	15	112	2.75	20.55	44.10	196.21	2.23	9.94	1	4	1.20	4.82	0.00	440.62	0.00	1.98	0.00	224.57	
15	7,500	10,000	8,750	4	116	0.73	21.28	24.43	220.64	1.24	11.18	0	4	0.00	4.82	0.00	440.62	0.00	1.98	0.00	199.70	
16	10,000	20,000	15,000	22	138	4.04	25.32	133.45	354.09	6.76	17.94	3	7	3.61	8.43	2,696.93	3,137.55	12.10	14.08	2020.95	886.09	
17	20,000	50,000	35,000	83	221	15.23	40.55	377.68	731.77	19.14	37.08	6	13	7.23	15.66	641.31	3,778.86	2.88	16.96	169.80	516.40	
18	50,000	100,000	75,000	84	305	15.41	55.96	412.97	1,144.74	20.93	58.01	19	32	22.89	38.55	10,773.54	14,552.40	48.35	65.31	2608.79	1271.24	
19	100,000	500,000	300,000	168	473	30.83	86.79	669.74	1,814.47	33.94	91.95	47	79	56.63	95.18	7,085.55	21,637.95	31.80	97.11	1057.96	1192.52	
20	500,000	UP		72	545	13.21	100.00	158.95	1,973.43	8.05	100.00	4	83	4.82	100.00	643.45	22,281.40	2.89	100.00	404.81	1129.07	
				545					1,973.43					83					22,281.40			1129.07



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2801 Conventional hydro electric power station

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.04	1.04	16.95	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	1.04	2.08	16.95	33.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.04	3.12	16.95	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.88	4.00	14.34	65.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.55	4.55	8.93	74.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.55	5.10	8.93	83.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.04	6.14	16.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	6.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				6.14		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 281 Conventional power station buildings with boiler houses

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	582	582	17.13	17.13	78.78	78.78	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	157	739	4.62	21.75	205.82	284.60	1.32	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	105	844	3.09	24.85	211.14	495.74	1.35	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	64	908	1.88	26.73	135.46	631.20	0.87	4.04	1	1	2.78	2.78	2.67	2.67	0.00	0.00	1.97	0.42			
5	300	500	400	69	977	2.03	28.76	94.57	725.77	0.61	4.65	0	1	0.00	2.78	0.00	2.67	0.00	0.00	0.00	0.37			
6	500	750	625	46	1,023	1.35	30.11	57.86	783.63	0.37	5.02	0	1	0.00	2.78	0.00	2.67	0.00	0.00	0.00	0.34			
7	750	1,000	875	45	1,068	1.32	31.44	51.47	835.10	0.33	5.35	0	1	0.00	2.78	0.00	2.67	0.00	0.00	0.00	0.32			
8	1,000	1,500	1,250	98	1,166	2.88	34.32	206.41	1,041.51	1.32	6.67	0	1	0.00	2.78	0.00	2.67	0.00	0.00	0.00	0.26			
9	1,500	2,000	1,750	80	1,246	2.36	36.68	368.41	1,409.92	2.36	9.03	1	2	2.78	5.56	40.86	43.53	0.07	0.08	11.09	3.09			
10	2,000	2,500	2,250	62	1,308	1.83	38.50	197.41	1,607.33	1.26	10.29	0	2	0.00	5.56	0.00	43.53	0.00	0.08	0.00	2.71			
11	2,500	3,000	2,750	47	1,355	1.38	39.89	219.99	1,827.32	1.41	11.70	0	2	0.00	5.56	0.00	43.53	0.00	0.08	0.00	2.38			
12	3,000	4,000	3,500	82	1,437	2.41	42.30	252.86	2,080.17	1.62	13.32	1	3	2.78	8.33	0.00	43.53	0.00	0.08	0.00	2.09			
13	4,000	5,000	4,500	59	1,496	1.74	44.04	203.91	2,284.09	1.31	14.63	2	5	5.56	13.89	1.25	44.78	0.00	0.08	0.61	1.96			
14	5,000	7,500	6,250	67	1,563	1.97	46.01	334.68	2,618.77	2.14	16.77	0	5	0.00	13.89	0.00	44.78	0.00	0.08	0.00	1.71			
15	7,500	10,000	8,750	86	1,649	2.53	48.54	576.10	3,194.87	3.69	20.46	0	5	0.00	13.89	0.00	44.78	0.00	0.08	0.00	1.40			
16	10,000	20,000	15,000	209	1,858	6.15	54.70	1,972.28	5,167.15	12.63	33.10	1	6	2.78	16.67	210.07	254.84	0.37	0.45	10.65	4.93			
17	20,000	50,000	35,000	332	2,190	9.77	64.47	4,309.06	9,476.22	27.60	60.69	9	15	25.00	41.67	1,506.61	1,761.46	2.66	3.11	34.96	18.59			
18	50,000	100,000	75,000	287	2,477	8.45	72.92	2,080.84	11,557.05	13.33	74.02	5	20	13.89	55.56	60.39	1,821.85	0.11	3.21	2.90	15.76			
19	100,000	500,000	300,000	619	3,096	18.22	91.14	2,827.46	14,384.51	18.11	92.13	12	32	33.33	88.89	138.60	1,960.44	0.24	3.46	4.90	13.63			
20	500,000	UP		301	3,397	8.86	100.00	1,228.40	15,612.91	7.87	100.00	4	36	11.11	100.00	54,767.88	56,728.32	96.54	100.00	4458.48	363.34			
				3,397					15,612.91					36					56,728.32					363.34



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 28111 PLTU using steam boiler

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	3.30	3.30	121.73	121.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.22	3.09	7.96	113.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	1.22	1.87	44.82	68.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	1.09	2.96	40.33	109.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.00	2.96	0.00	109.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.17	2.80	6.10	103.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.00	2.80	0.00	103.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.09	2.71	3.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	2.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					2.71					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	0.39	0.39	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	13.33	20.00	0.73	1.12	1.54	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	6.67	26.67	2.08	3.20	4.40	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	6.67	33.33	1.88	5.08	3.96	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	6.67	40.00	2.53	7.61	5.34	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	6.67	46.67	2.02	9.63	4.27	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	10	20.00	66.67	7.52	17.15	15.87	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	12	13.33	80.00	6.95	24.09	14.66	50.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	6.67	86.67	18.19	42.28	38.40	89.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	6.67	93.33	2.20	44.48	4.64	93.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	6.67	100.00	2.89	47.37	6.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	47.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					47.37					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2815 other

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	2.02	2.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	2.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				2.02						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 282 Nuclear power stations

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	10.87	10.87	12.44	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	23.08	30.77	0.17	11.03	0.19	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	7.69	38.46	0.05	11.09	0.06	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.69	46.15	33.63	44.72	38.51	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.69	53.85	0.79	45.50	0.90	52.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	15.38	69.23	4.23	49.73	4.85	56.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	7.69	76.92	3.97	53.70	4.54	61.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.69	84.62	1.11	54.81	1.27	62.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.69	92.31	3.69	58.50	4.23	66.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.69	100.00	28.84	87.33	33.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	87.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					87.33					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 283 Overhead power transmission lines and net works

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	6.86	6.86	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	9	1.96	8.82	0.00	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	0.98	9.80	0.17	0.20	0.08	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	0.98	10.78	0.61	0.80	0.28	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	0.98	11.76	3.69	4.49	1.72	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	0.98	12.75	0.79	5.28	0.37	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	1.96	14.71	0.00	5.28	0.00	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	21	5.88	20.59	11.24	16.53	5.26	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	23	1.96	22.55	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	27	3.92	26.47	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	28	0.98	27.45	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	29	0.98	28.43	0.00	16.53	0.00	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	31	1.96	30.39	0.29	16.82	0.14	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	40	8.82	39.22	13.49	30.31	6.31	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	41	0.98	40.20	20.60	50.91	9.64	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	51	9.80	50.00	0.01	50.92	0.00	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	71	19.61	69.61	30.35	81.27	14.20	38.02	11	11	64.71	64.71	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	80	8.82	78.43	57.31	138.58	26.81	64.83	2	13	11.76	76.47	2.30	2.30	5.33	5.33	4.02	1.66
19	100,000	500,000	300,000	18	98	17.65	96.08	75.01	213.59	35.09	99.91	4	17	23.53	100.00	40.90	43.21	94.67	100.00	54.53	20.23
20	500,000	UP		4	102	3.92	100.00	0.19	213.78	0.09	100.00	0	17	0.00	100.00	0.00	43.21	0.00	100.00	0.00	20.21
				102				213.78				17				43.21				20.21	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 284 Voltage & current transformer stations in the open

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.16	2.16	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	8	3.60	5.76	7.70	7.72	0.93	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	1.44	7.19	0.06	7.78	0.01	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.72	7.91	0.20	7.99	0.02	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	2.16	10.07	1.19	9.17	0.14	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	16	1.44	11.51	1.59	10.76	0.19	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	0.72	12.23	1.35	12.11	0.16	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	28	7.91	20.14	16.80	28.91	2.04	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	37	6.47	26.62	19.63	48.54	2.38	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	41	2.88	29.50	6.26	54.80	0.76	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	44	2.16	31.65	12.73	67.53	1.55	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	47	2.16	33.81	15.02	82.55	1.82	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	55	5.76	39.57	55.25	137.81	6.71	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	63	5.76	45.32	37.54	175.35	4.56	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	66	2.16	47.48	39.78	215.13	4.83	26.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	88	15.83	63.31	205.38	420.51	24.95	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	38	126	27.34	90.65	300.03	720.54	36.44	87.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	128	1.44	92.09	36.15	756.69	4.39	91.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	135	5.04	97.12	52.56	809.25	6.38	98.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	139	2.88	100.00	14.00	823.25	1.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				139					823.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 285 Rubbish incineration installations for power generation

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.52	1.52	0.24	0.24	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.52	3.03	0.07	0.31	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.52	4.55	0.09	0.40	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.52	6.06	0.12	0.52	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	8	6.06	12.12	1.43	1.95	0.39	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	11	4.55	16.67	2.85	4.80	0.77	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	18	10.61	27.27	19.79	24.59	5.36	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	21	4.55	31.82	1.87	26.46	0.51	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	27	9.09	40.91	4.15	30.61	1.13	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	1.52	42.42	6.00	36.61	1.63	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	29	1.52	43.94	3.75	40.36	1.02	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	30	1.52	45.45	13.71	54.06	3.72	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	31	1.52	46.97	18.35	72.41	4.97	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	32	1.52	48.48	0.04	72.46	0.01	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	34	3.03	51.52	22.09	94.54	5.99	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	58	36.36	87.88	178.47	273.02	48.38	74.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	62	6.06	93.94	109.37	382.39	29.65	103.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	66	6.06	100.00	13.47	368.92	3.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	66	0.00	100.00	0.00	368.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				66					368.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 286 Gasworks

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	9.20	9.20	7.91	7.91	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	18	1.84	11.04	6.08	13.98	0.63	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	19	0.61	11.66	0.46	14.45	0.05	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	0.61	12.27	0.58	15.02	0.06	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	0.61	12.88	1.51	16.54	0.16	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	0.61	13.50	1.88	18.41	0.19	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	28	3.68	17.18	1.41	19.82	0.15	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	30	1.23	18.40	5.56	25.38	0.57	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	0.61	19.02	6.72	32.11	0.69	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	0.61	19.63	4.66	36.77	0.48	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	33	0.61	20.25	9.05	45.82	0.94	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	34	0.61	20.86	6.48	52.30	0.67	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	35	0.61	21.47	8.07	60.37	0.83	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	37	1.23	22.70	10.68	71.05	1.10	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	38	0.61	23.31	8.20	79.25	0.85	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	45	4.29	27.61	79.81	159.06	8.25	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	43	88	26.38	53.99	307.36	466.42	31.76	48.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	102	8.59	62.58	109.79	576.20	11.35	59.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	34	136	20.86	83.44	306.20	882.40	31.65	91.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		27	163	16.56	100.00	85.20	967.61	8.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				163					967.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2861 Lighting gas and generator gas installations

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	8.33	16.67	0.10	0.10	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	8.33	25.00	0.30	0.40	1.97	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	8.33	33.33	0.38	0.78	2.50	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	8.33	41.67	0.42	1.20	2.78	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	8.33	50.00	0.39	1.59	2.55	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	8.33	58.33	0.45	2.03	2.93	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	8.33	66.67	0.61	2.64	3.99	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	8.33	75.00	6.76	9.41	44.37	61.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	8.33	83.33	2.86	12.27	18.75	80.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	8.33	91.67	1.02	13.29	6.72	87.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	8.33	100.00	1.96	15.25	12.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	15.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					15.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2862 Liquefied gas installationsgas decomposition

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	21	21	12.73	12.73	10.07	10.07	3.42	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	32	6.67	19.39	10.74	20.81	3.65	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	47	79	28.48	47.88	0.95	21.76	0.32	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	86	4.24	52.12	0.25	22.01	0.09	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	35	121	21.21	73.33	6.15	28.16	2.09	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	129	4.85	78.18	0.63	28.78	0.21	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	137	4.85	83.03	0.87	29.65	0.30	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	140	1.82	84.85	0.15	29.80	0.05	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	141	0.61	85.45	9.43	39.23	3.20	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	142	0.61	86.06	19.07	58.30	6.48	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	143	0.61	86.67	7.18	65.47	2.44	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	144	0.61	87.27	0.00	65.47	0.00	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	145	0.61	87.88	12.03	77.51	4.09	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	146	0.61	88.48	42.16	119.67	14.32	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	147	0.61	89.09	39.44	159.11	13.40	54.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	148	0.61	89.70	4.54	163.64	1.54	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	149	0.61	90.30	4.90	168.55	1.67	57.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	156	4.24	94.55	1.07	169.62	0.37	57.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	164	4.85	99.39	77.06	246.68	26.18	83.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	165	0.61	100.00	47.65	294.33	16.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				165					294.33					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2863 Carbon dioxide extraction plants (loading if applicable)

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	12.20	12.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	12.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					12.20					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2868 Mixed

(loadings if applicable)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.06	1.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.06	2.13	1.47	1.47	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.06	3.19	1.23	2.70	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.06	4.26	3.12	5.83	0.32	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.06	5.32	3.66	9.49	0.38	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	1.06	6.38	3.66	13.15	0.38	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	1.06	7.45	1.66	14.81	0.17	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	1.06	8.51	1.06	15.87	0.11	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	1.06	9.57	1.66	17.53	0.17	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	1.06	10.64	1.06	18.60	0.11	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	1.06	11.70	1.72	20.32	0.18	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	13	2.13	13.83	4.90	25.22	0.51	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	1.06	14.89	2.56	27.78	0.27	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	1.06	15.96	3.99	31.77	0.41	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	1.06	17.02	8.81	40.58	0.91	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	34	19.15	36.17	166.22	206.81	17.22	21.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	27	61	28.72	64.89	310.18	516.99	32.13	53.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	70	9.57	74.47	113.90	630.88	11.80	65.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	15	85	15.96	90.43	210.16	841.04	21.77	87.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		9	94	9.57	100.00	124.40	965.44	12.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				94					965.44					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 287 Waterworks pumping stations sewage works ice rinks

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	327	327	34.86	34.86	75.92	75.92	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	45	372	4.80	39.66	12.32	88.24	0.41	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	403	3.30	42.96	2.23	90.47	0.07	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	416	1.39	44.35	30.10	120.57	0.99	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	437	2.24	46.59	5.35	125.92	0.18	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	445	0.85	47.44	9.57	135.49	0.32	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	467	2.35	49.79	11.76	147.25	0.39	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	68	535	7.25	57.04	52.09	199.34	1.72	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	554	2.03	59.06	60.75	260.09	2.00	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	585	3.30	62.37	23.01	283.09	0.76	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	25	610	2.67	65.03	74.86	357.95	2.47	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	39	649	4.16	69.19	119.25	477.20	3.94	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	664	1.60	70.79	60.85	538.05	2.01	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	704	4.26	75.05	180.27	718.32	5.95	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	27	731	2.88	77.93	77.64	795.96	2.56	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	79	810	8.42	86.35	561.53	1,357.49	18.53	44.80	2	2	15.38	15.38	151.51	151.51	21.21	21.21	26.98	11.16			
17	20,000	50,000	35,000	67	877	7.14	93.50	1,011.27	2,368.76	33.37	78.17	1	3	7.69	23.08	33.37	20.00	171.51	2.80	24.01	1.98	7.24		
18	50,000	100,000	75,000	19	896	2.03	95.52	198.20	2,566.96	6.54	84.71	0	3	0.00	23.08	0.00	0.00	171.51	0.00	24.01	0.00	6.68		
19	100,000	500,000	300,000	25	921	2.67	98.19	303.73	2,870.69	10.02	94.73	3	6	23.08	46.15	404.17	575.67	56.58	80.60	133.07	20.05			
20	500,000	UP		17	938	1.81	100.00	159.55	3,030.24	5.27	100.00	7	13	53.85	100.00	138.60	714.27	19.40	100.00	86.87	23.57			
				938					3,030.24					13					714.27					23.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	0.06	0.06	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	0.23	0.29	0.20	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	0.91	1.19	0.80	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	20.00	40.00	3.07	4.26	2.70	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	6.67	46.67	1.56	5.82	1.37	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	6.67	53.33	3.64	9.46	3.20	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	6.67	60.00	27.08	36.54	23.81	32.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	6.67	66.67	3.25	39.79	2.86	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	6.67	73.33	15.22	55.01	13.38	48.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	6.67	80.00	28.74	83.75	25.27	73.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	6.67	86.67	17.16	100.91	15.09	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	6.67	93.33	12.84	113.75	11.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	6.67	100.00	0.00	113.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	113.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					113.75					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	11.70	11.70	0.35	0.35	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	15	4.26	15.96	0.36	0.71	0.18	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	21	6.38	22.34	1.25	1.97	0.62	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	26	5.32	27.66	1.85	3.82	0.91	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	31	5.32	32.98	1.40	5.21	0.69	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	39	8.51	41.49	8.50	13.72	4.21	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	49	10.64	52.13	12.66	26.38	6.26	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	51	2.13	54.26	2.43	28.81	1.20	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	54	3.19	57.45	1.63	30.44	0.81	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	57	3.19	60.64	12.91	43.35	6.38	21.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	1.06	61.70	2.67	46.01	1.32	22.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	62	4.26	65.96	17.00	63.02	8.41	31.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	64	2.13	68.09	6.20	69.21	3.06	34.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	70	6.38	74.47	28.69	97.90	14.19	48.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	75	5.32	79.79	32.28	130.18	15.97	64.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	81	6.38	86.17	44.11	174.29	21.82	86.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	88	7.45	93.62	25.37	199.66	12.55	98.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	93	5.32	98.94	2.49	202.15	1.23	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	94	1.06	100.00	0.03	202.18	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	94	0.00	100.00	0.00	202.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				94					202.18					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2901 Railways tramways

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	44	44	29.33	29.33	0.62	0.62	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	54	6.67	36.00	0.72	1.34	0.66	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	38	92	25.33	61.33	5.08	6.42	4.63	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	19	111	12.67	74.00	3.95	10.37	3.60	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	113	1.33	75.33	0.16	10.53	0.15	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	116	2.00	77.33	2.91	13.45	2.65	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	118	1.33	78.67	2.08	15.53	1.90	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	119	0.67	79.33	1.36	16.88	1.24	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	120	0.67	80.00	2.38	19.26	2.17	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	121	0.67	80.67	7.16	26.42	6.52	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	122	0.67	81.33	0.01	26.43	0.01	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	123	0.67	82.00	0.02	26.45	0.01	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	124	0.67	82.67	2.48	23.97	2.26	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	125	0.67	83.33	0.16	24.12	0.14	21.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	126	0.67	84.00	0.17	24.29	0.15	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	127	0.67	84.67	8.73	33.02	7.96	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	128	0.67	85.33	20.02	53.04	18.24	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	129	0.67	86.00	20.37	73.41	18.56	66.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	130	0.67	86.67	8.58	81.99	7.82	74.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		20	150	13.33	100.00	27.74	109.74	25.28	100.00	6	6	100.00	100.00	391.41	391.41	100.00	100.00	1410.79	356.69	
				150					109.74					6					391.41			356.69



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2902 Highways briges airport runways

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	8.17	8.17	1.87	1.87	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	65	3.13	11.30	3.65	5.52	0.69	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	99	5.91	17.22	5.84	11.36	1.10	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	116	2.96	20.17	2.76	14.12	0.52	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	138	3.83	24.00	4.29	18.41	0.81	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	171	5.74	29.74	6.55	24.96	1.23	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	35	206	6.09	35.83	19.48	44.44	3.67	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	245	6.78	42.61	16.30	60.74	3.07	11.44	1	1	7.14	7.14	25.13	29.24	29.24	154.15	41.37	41.37			
9	1,500	2,000	1,750	30	275	5.22	47.83	10.47	71.22	1.97	13.41	1	2	7.14	14.29	8.38	33.51	9.75	38.99	79.99	47.05			
10	2,000	2,500	2,250	40	315	6.96	54.78	23.24	94.45	4.38	17.79	0	2	0.00	14.29	0.00	33.51	0.00	38.99	0.00	35.48			
11	2,500	3,000	2,750	30	345	5.22	60.00	13.27	107.72	2.50	20.28	0	2	0.00	14.29	0.00	33.51	0.00	38.99	0.00	31.11			
12	3,000	4,000	3,500	71	416	12.35	72.35	40.26	147.98	7.58	27.87	0	2	0.00	14.29	0.00	33.51	0.00	38.99	0.00	22.65			
13	4,000	5,000	4,500	33	449	5.74	78.09	105.00	252.98	19.77	47.64	0	2	0.00	14.29	0.00	33.51	0.00	38.99	0.00	13.25			
14	5,000	7,500	6,250	45	494	7.83	85.91	18.89	271.87	3.56	51.19	1	3	7.14	21.43	7.99	41.50	9.29	48.28	42.28	15.26			
15	7,500	10,000	8,750	27	521	4.70	90.61	16.77	288.64	3.16	54.35	0	3	0.00	21.43	0.00	41.50	0.00	48.28	0.00	14.38			
16	10,000	20,000	15,000	25	546	4.35	94.96	73.89	362.53	13.91	68.27	1	4	7.14	28.57	6.08	47.57	7.07	55.34	8.22	13.12			
17	20,000	50,000	35,000	20	566	3.48	98.43	145.09	507.62	27.32	95.59	9	13	64.29	92.86	31.81	79.39	37.01	92.36	21.93	15.64			
18	50,000	100,000	75,000	9	575	1.57	100.00	23.43	531.04	4.41	100.00	1	14	7.14	100.00	6.57	85.96	7.64	100.00	28.04	16.19			
19	100,000	500,000	300,000	0	575	0.00	100.00	0.00	531.04	0.00	100.00	0	14	0.00	100.00	0.00	85.96	0.00	100.00	0.00	16.19			
20	500,000	UP		0	575	0.00	100.00	0.00	531.04	0.00	100.00	0	14	0.00	100.00	0.00	85.96	0.00	100.00	0.00	16.19			
				575					531.04					14					85.96					16.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2903 Jetties (dermaga)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	7.18	7.18	1.48	1.48	0.13	0.13	1	1	5.56	5.56	5.10	5.10	0.08	0.08	344.40	344.40			
2	50	100	75	5	44	0.92	8.10	0.09	1.57	0.01	0.14	0	1	0.00	5.56	0.00	5.10	0.00	0.08	0.00	325.52			
3	100	200	150	35	79	6.45	14.55	2.03	0.46	0.18	0.04	0	1	0.00	5.56	0.00	5.10	0.00	0.08	0.00	1109.62			
4	200	300	250	14	93	2.58	17.13	0.07	0.39	0.01	0.04	0	1	0.00	5.56	0.00	5.10	0.00	0.08	0.00	1304.09			
5	300	500	400	27	120	4.97	22.10	5.38	4.99	0.49	0.45	0	1	0.00	5.56	0.00	5.10	0.00	0.08	0.00	102.24			
6	500	750	625	16	136	2.95	25.05	6.91	11.90	0.63	1.08	0	1	0.00	5.56	0.00	5.10	0.00	0.08	0.00	42.85			
7	750	1,000	875	12	148	2.21	27.26	5.25	17.16	0.48	1.55	2	3	11.11	16.67	13.07	18.17	0.20	0.28	248.86	105.93			
8	1,000	1,500	1,250	31	179	5.71	32.97	12.38	29.53	1.12	2.67	0	3	0.00	16.67	0.00	18.17	0.00	0.28	0.00	61.54			
9	1,500	2,000	1,750	28	207	5.16	38.12	9.66	39.19	0.87	3.55	0	3	0.00	16.67	0.00	18.17	0.00	0.28	0.00	46.37			
10	2,000	2,500	2,250	8	215	1.47	39.59	0.93	38.26	0.08	3.46	0	3	0.00	16.67	0.00	18.17	0.00	0.28	0.00	47.50			
11	2,500	3,000	2,750	11	226	2.03	41.62	13.29	51.55	1.20	4.66	0	3	0.00	16.67	0.00	18.17	0.00	0.28	0.00	35.25			
12	3,000	4,000	3,500	12	238	2.21	43.83	12.29	63.85	1.11	5.78	0	3	0.00	16.67	0.00	18.17	0.00	0.28	0.00	28.47			
13	4,000	5,000	4,500	30	268	5.52	49.36	32.05	95.89	2.90	8.67	0	3	0.00	16.67	0.00	18.17	0.00	0.28	0.00	18.95			
14	5,000	7,500	6,250	24	292	4.42	53.78	27.80	123.69	2.51	11.19	0	3	0.00	16.67	0.00	18.17	0.00	0.28	0.00	14.69			
15	7,500	10,000	8,750	26	318	4.79	58.56	32.06	155.75	2.90	14.09	0	3	0.00	16.67	0.00	18.17	0.00	0.28	0.00	11.67			
16	10,000	20,000	15,000	59	377	10.87	69.43	266.46	422.21	24.10	38.19	4	7	22.22	38.89	945.50	963.68	14.41	14.69	354.83	228.25			
17	20,000	50,000	35,000	53	430	9.76	79.19	302.29	724.50	27.34	65.54	0	7	0.00	38.89	0.00	963.68	0.00	14.69	0.00	133.01			
18	50,000	100,000	75,000	24	454	4.42	83.61	129.85	854.34	11.75	77.28	1	8	5.56	44.44	78.75	1,042.43	1.20	15.89	60.65	122.01			
19	100,000	500,000	300,000	42	496	7.73	91.34	90.98	945.32	8.23	85.51	1	9	5.56	50.00	663.75	1,706.18	10.12	26.01	729.56	180.49			
20	500,000	UP		47	543	8.66	100.00	160.17	1,105.49	14.49	100.00	9	18	50.00	100.00	4,853.49	6,559.67	73.99	100.00	3030.31	593.37			
				543					1,105.49					18					6,559.67					593.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2904 Aerial railways/ropewaysfunicular railwayschairlifts

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.70	14.81	0.07	0.07	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	9	18.52	33.33	0.53	0.60	0.72	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	3.70	37.04	0.10	0.50	0.14	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	3.70	40.74	0.07	0.42	0.10	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	18	25.93	66.67	5.66	6.08	7.72	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	20	7.41	74.07	1.63	7.71	2.23	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	22	7.41	81.48	2.33	10.04	3.19	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	23	3.70	85.19	1.81	11.86	2.47	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	3.70	88.89	3.64	15.50	4.97	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	3.70	92.59	14.70	30.20	20.07	41.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	26	3.70	96.30	14.30	44.50	19.52	60.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	27	3.70	100.00	28.74	73.24	39.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	27	0.00	100.00	0.00	73.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					73.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2905 Airport : Hangars

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	12.24	12.24	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	2.04	14.29	0.12	0.21	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	2.04	16.33	0.17	0.38	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	2.04	18.37	0.30	0.69	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	2.04	20.41	0.38	1.07	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	13	6.12	26.53	1.89	2.95	0.40	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	2.04	28.57	1.47	4.43	0.31	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	16	4.08	32.65	3.48	7.90	0.74	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	19	6.12	38.78	6.11	14.02	1.30	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	21	4.08	42.86	4.08	18.09	0.87	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	22	2.04	44.90	0.39	18.49	0.08	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	23	2.04	46.94	0.38	18.87	0.08	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	24	2.04	48.98	8.43	27.30	1.79	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	25	2.04	51.02	8.08	35.38	1.72	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	28	6.12	57.14	26.89	62.28	5.72	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	32	8.16	65.31	99.77	162.05	21.23	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	33	2.04	67.35	24.90	186.94	5.30	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	36	6.12	73.47	68.03	254.97	14.47	54.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	44	16.33	89.80	148.36	403.33	31.56	85.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	49	10.20	100.00	66.70	470.04	14.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49				470.04					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2906 Airport : Workshopsspare parts depots

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	12.16	12.16	9.68	9.68	3.32	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	15	8.11	20.27	1.86	7.82	0.64	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	17	2.70	22.97	1.40	6.43	0.48	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	21	5.41	28.38	1.80	4.63	0.62	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	25	5.41	33.78	1.39	3.24	0.48	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	33	10.81	44.59	9.86	6.61	3.38	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	37	5.41	50.00	8.08	14.70	2.77	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	41	5.41	55.41	4.63	19.32	1.59	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	45	5.41	60.81	6.83	26.15	2.34	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	46	1.35	62.16	3.03	29.18	1.04	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	54	10.81	72.97	28.90	58.07	9.91	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	55	1.35	74.32	3.57	61.65	1.23	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	56	1.35	75.68	6.11	67.75	2.09	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	58	2.70	78.38	37.88	105.64	12.99	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	59	1.35	79.73	36.37	142.00	12.47	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	64	6.76	86.49	40.59	182.59	13.92	62.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	68	5.41	91.89	73.60	256.20	25.25	87.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	70	2.70	94.59	10.82	267.02	3.71	91.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	72	2.70	97.30	50.78	317.80	17.42	109.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	74	2.70	100.00	609.33	291.53	209.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				74					291.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2907 Airport : Aircrafts

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	87.50	87.50	2.02	2.02	44.88	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	15	6.25	93.75	1.24	3.26	27.49	72.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	16	6.25	100.00	1.24	4.50	27.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	4.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					4.50					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2908 Airport : General airport services

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	198	198	35.68	35.68	3.31	3.31	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	220	3.96	39.64	0.94	4.25	0.25	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	260	7.21	46.85	3.26	7.51	0.87	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	283	4.14	50.99	3.37	10.88	0.90	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	326	7.75	58.74	6.99	17.87	1.86	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	348	3.96	62.70	11.72	29.58	3.12	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	355	1.26	63.96	0.23	29.81	0.06	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	385	5.41	69.37	13.94	43.75	3.71	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	407	3.96	73.33	14.59	58.34	3.88	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	417	1.80	75.14	20.58	78.91	5.47	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	420	0.54	75.68	4.79	83.70	1.27	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	431	1.98	77.66	10.89	94.59	2.90	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	439	1.44	79.10	11.59	106.18	3.08	28.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	450	1.98	81.08	27.99	134.17	7.45	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	463	2.34	83.42	27.16	161.33	7.22	42.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	491	5.05	88.47	101.89	263.22	27.10	70.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	511	3.60	92.07	42.43	305.65	11.28	81.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	521	1.80	93.87	5.19	310.84	1.38	82.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	537	2.88	96.76	10.52	321.36	2.80	85.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		18	555	3.24	100.00	54.60	375.95	14.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				555					375.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2909 Airport : Others

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	7.85	7.85	0.36	0.36	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	26	5.76	13.61	1.07	1.43	0.18	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	48	11.52	25.13	4.23	5.66	0.70	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	63	7.85	32.98	3.99	9.65	0.66	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	93	15.71	48.69	13.25	22.90	2.20	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	107	7.33	56.02	7.97	30.87	1.32	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	121	7.33	63.35	9.26	40.13	1.54	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	135	7.33	70.68	13.91	54.03	2.31	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	136	0.52	71.20	1.39	55.42	0.23	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	140	2.09	73.30	9.13	64.55	1.52	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	142	1.05	74.35	3.64	68.19	0.60	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	144	1.05	75.39	7.75	75.94	1.29	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	146	1.05	76.44	8.84	84.78	1.47	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	148	1.05	77.49	18.27	103.04	3.03	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	155	3.66	81.15	27.33	130.38	4.54	21.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	159	2.09	83.25	93.74	224.11	15.56	37.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	163	2.09	85.34	41.72	265.84	6.92	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	164	0.52	85.86	52.50	318.34	8.71	52.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	190	13.61	99.48	273.87	592.21	45.45	98.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	191	0.52	100.00	10.35	602.56	1.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				191					602.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.99	0.99	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	1.26	2.25	2.12	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	2.55	4.79	4.30	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	2.44	7.23	4.12	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	4.57	11.80	7.70	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	5.20	17.00	8.78	28.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	7.47	24.47	12.60	41.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	8.66	33.13	14.62	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	3.78	36.91	6.37	62.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	22.36	59.26	37.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	59.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					59.26					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2911 Construction firm road construction and construction sites

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	11.92	11.92	1.35	1.35	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	19	0.66	12.58	0.40	1.76	0.07	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	28	5.96	18.54	1.88	3.63	0.34	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	36	5.30	23.84	6.35	9.98	1.14	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	43	4.64	28.48	3.93	13.91	0.71	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	51	5.30	33.77	7.45	21.36	1.34	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	59	5.30	39.07	10.39	31.75	1.87	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	73	9.27	48.34	26.06	57.82	4.68	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	79	3.97	52.32	17.90	75.72	3.21	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	92	8.61	60.93	33.02	108.73	5.93	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	99	4.64	65.56	23.28	132.02	4.18	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	107	5.30	70.86	28.16	160.17	5.06	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	112	3.31	74.17	17.62	177.79	3.16	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	125	8.61	82.78	86.32	264.11	15.50	47.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	136	7.28	90.07	139.24	403.36	25.00	72.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	146	6.62	96.69	129.82	533.18	23.31	95.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	147	0.66	97.35	2.00	535.18	0.36	96.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	148	0.66	98.01	2.00	537.18	0.36	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	149	0.66	98.68	17.00	554.18	3.05	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	151	1.32	100.00	2.76	556.94	0.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				151					556.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2912 Cranesexcavatorselevatorsroad building machines excluding

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	6.25	18.75	0.41	0.41	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	6.25	25.00	0.69	1.10	0.59	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	6.25	31.25	0.89	1.99	0.77	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6.25	37.50	1.15	3.14	1.00	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	6.25	43.75	1.42	4.57	1.23	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6.25	50.00	1.63	6.19	1.40	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	6.25	56.25	3.00	9.19	2.59	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	6.25	62.50	2.45	11.64	2.11	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	6.25	68.75	5.68	17.32	4.91	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	6.25	75.00	13.73	31.05	11.86	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	6.25	81.25	38.20	69.25	32.99	59.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	6.25	87.50	20.33	89.59	17.56	77.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	6.25	93.75	26.21	115.79	22.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	6.25	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	115.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				16					115.79					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2913 Tar sprayers and road surfacing plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	0.47	0.47	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	0.49	0.96	0.93	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.35	13.04	0.89	1.85	1.69	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.35	17.39	0.64	2.49	1.22	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	6	8.70	26.09	1.92	4.41	3.63	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.35	30.43	0.21	4.62	0.39	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	11	17.39	47.83	4.26	8.88	8.07	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	4.35	52.17	2.33	11.21	4.42	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	14	8.70	60.87	6.52	17.73	12.36	33.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	17	13.04	73.91	8.85	26.58	16.78	50.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	4.35	78.26	4.68	31.26	8.87	59.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	20	8.70	86.96	18.03	49.29	34.17	93.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	21	4.35	91.30	22.51	71.81	42.66	136.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	23	8.70	100.00	19.04	52.77	36.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	52.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23					52.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2914 Others

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.90	6.90	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.45	10.34	0.12	0.12	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.45	13.79	0.11	0.23	0.14	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.45	17.24	1.90	2.13	2.36	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.45	20.69	0.97	3.10	1.20	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	9	10.34	31.03	4.08	7.18	5.06	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	11	6.90	37.93	2.04	9.22	2.52	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	15	13.79	51.72	6.85	16.08	8.50	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	19	13.79	65.52	9.07	25.15	11.25	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	22	10.34	75.86	13.24	38.39	16.42	47.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	3.45	79.31	6.05	44.44	7.50	55.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	26	10.34	89.66	14.75	59.19	18.28	73.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	27	3.45	93.10	7.14	66.33	8.86	82.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	28	3.45	96.55	1.78	68.11	2.20	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	29	3.45	100.00	12.55	80.66	15.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	80.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					80.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2915 Welding Plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	205	205	11.60	11.60	22.82	22.82	0.38	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	131	336	7.41	19.00	59.64	82.46	0.99	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	213	549	12.05	31.05	140.68	223.14	2.34	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	139	688	7.86	38.91	112.17	335.31	1.87	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	223	911	12.61	51.53	280.30	615.60	4.67	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	163	1,074	9.22	60.75	296.88	912.49	4.95	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	168	1,242	9.50	70.25	399.30	1,311.79	6.65	21.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	137	1,379	7.75	78.00	419.57	1,731.36	6.99	28.84	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	94	1,473	5.32	83.31	426.95	2,158.31	7.11	35.95	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	49	1,522	2.77	86.09	268.87	2,427.18	4.48	40.43	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	58	1,580	3.28	89.37	404.74	2,831.92	6.74	47.17	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	40	1,620	2.26	91.63	326.26	3,158.17	5.43	52.61	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	31	1,651	1.75	93.38	315.33	3,473.50	5.25	57.86	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	39	1,690	2.21	95.59	607.78	4,081.28	10.12	67.98	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	33	1,723	1.87	97.45	582.32	4,663.60	9.70	77.68	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	1,745	1.24	98.70	609.34	5,272.94	10.15	87.83	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	1,758	0.74	99.43	466.81	5,739.75	7.78	95.61	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	1,762	0.23	99.66	123.47	5,863.22	2.06	97.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	1,767	0.28	99.94	140.04	6,003.26	2.33	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	1,768	0.06	100.00	0.02	6,003.28	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,768					6,003.28					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29151 Electrical (diesel generated and/or PLN) welding plants

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	13.73	13.73	8.46	8.46	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	48	3.17	16.90	6.19	14.65	0.67	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	71	8.10	25.00	14.17	28.82	1.54	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	95	8.45	33.45	39.99	68.81	4.36	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	130	12.32	45.77	40.88	109.69	4.45	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	156	9.15	54.93	45.18	154.87	4.92	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	172	5.63	60.56	38.15	193.02	4.16	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	188	5.63	66.20	39.49	232.51	4.30	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	206	6.34	72.54	43.44	275.95	4.73	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	217	3.87	76.41	30.70	306.64	3.34	33.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	224	2.46	78.87	39.86	346.50	4.34	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	233	3.17	82.04	30.30	376.80	3.30	41.06	1	1	100.00	100.00	16.16	16.16	100.00	100.00	53.34	4.29			
13	4,000	5,000	4,500	7	240	2.46	84.51	54.41	431.20	5.93	46.99	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	3.75			
14	5,000	7,500	6,250	11	251	3.87	88.38	117.40	548.61	12.79	59.78	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.95			
15	7,500	10,000	8,750	3	254	1.06	89.44	44.12	592.72	4.81	64.59	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.73			
16	10,000	20,000	15,000	14	268	4.93	94.37	143.57	736.29	15.64	80.23	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	2.19			
17	20,000	50,000	35,000	8	276	2.82	97.18	107.24	843.53	11.69	91.92	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.92			
18	50,000	100,000	75,000	1	277	0.35	97.54	64.46	907.99	7.02	98.94	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.78			
19	100,000	500,000	300,000	3	280	1.06	98.59	6.37	914.36	0.69	99.63	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.77			
20	500,000	UP		4	284	1.41	100.00	3.36	917.72	0.37	100.00	0	1	0.00	100.00	0.00	16.16	0.00	100.00	0.00	1.76			
				284					917.72					1					16.16					1.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 29152 Acetylene (karbit) welding plants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	13.64	13.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	8	22.73	36.36	1.45	1.45	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	13.64	50.00	2.15	3.60	5.05	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	9.09	59.09	1.23	4.83	2.90	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	4.55	63.64	1.84	6.67	4.32	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	4.55	68.18	2.41	9.08	5.65	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	18	13.64	81.82	7.07	16.15	16.62	37.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	20	9.09	90.91	5.34	21.49	12.55	50.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	4.55	95.45	4.63	26.11	10.88	61.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	22	4.55	100.00	16.44	42.55	38.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	42.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					42.55					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 292 Mass Communication

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	11	40.74	40.74	3.80	3.80	30.71	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	15	14.81	55.56	1.26	5.06	10.17	40.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	19	14.81	70.37	1.63	6.69	13.16	54.04	1	1	100.00	100.00	19.46	19.46	100.00	100.00	1194.41	290.92	
5	300	500	400	4	23	14.81	85.19	1.07	7.76	8.62	62.66	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	250.90	
6	500	750	625	1	24	3.70	88.89	0.86	8.62	6.98	69.63	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	225.77	
7	750	1,000	875	1	25	3.70	92.59	1.48	10.10	11.99	81.62	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	192.61	
8	1,000	1,500	1,250	1	26	3.70	96.30	1.41	11.51	11.36	92.98	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	169.07	
9	1,500	2,000	1,750	1	27	3.70	100.00	0.87	12.38	7.02	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
10	2,000	2,500	2,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
11	2,500	3,000	2,750	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
12	3,000	4,000	3,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
13	4,000	5,000	4,500	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
20	500,000	UP		0	27	0.00	100.00	0.00	12.38	0.00	100.00	0	1	0.00	100.00	0.00	19.46	0.00	100.00	0.00	157.20	
				27					12.38					1					19.46			157.20



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2921 Film television and recording on magnetic tape studios

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	4.88	4.88	7.30	7.30	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	31	4.57	9.45	1.78	9.08	0.37	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	41	3.05	12.50	1.50	10.58	0.31	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	58	5.18	17.68	5.60	16.18	1.15	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	81	7.01	24.70	8.58	24.76	1.77	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	100	5.79	30.49	10.18	34.94	2.10	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	131	9.45	39.94	35.72	70.66	7.36	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	40	171	12.20	52.13	37.76	108.42	7.78	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	34	205	10.37	62.50	21.86	130.28	4.50	26.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	226	6.40	68.90	29.90	160.18	6.16	32.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	233	2.13	71.04	20.57	180.75	4.24	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	253	6.10	77.13	52.59	233.35	10.83	48.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	269	4.88	82.01	26.72	260.07	5.50	53.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	276	2.13	84.15	22.09	282.16	4.55	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	283	2.13	86.28	15.85	298.01	3.26	61.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	300	5.18	91.46	74.31	372.32	15.30	76.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	315	4.57	96.04	73.87	446.20	15.21	91.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	320	1.52	97.56	5.07	451.26	1.04	92.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	328	2.44	100.00	34.29	485.56	7.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	328	0.00	100.00	0.00	485.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				328					485.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2922 Film reproduction (prints) and photo treatment

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	4.49	4.49	16.64	16.64	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	62	1.31	5.80	3.51	20.15	0.18	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	88	2.43	8.23	9.73	29.88	0.51	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	111	2.15	10.38	22.11	51.99	1.16	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	57	168	5.33	15.72	42.14	94.13	2.20	4.92	1	1	50.00	50.00	499.60	499.60	99.64	99.64	1185.59	530.74			
6	500	750	625	54	222	5.05	20.77	50.69	144.82	2.65	7.57	0	1	0.00	50.00	0.00	499.60	0.00	99.64	0.00	344.99			
7	750	1,000	875	62	284	5.80	26.57	71.01	215.82	3.71	11.28	0	1	0.00	50.00	0.00	499.60	0.00	99.64	0.00	231.49			
8	1,000	1,500	1,250	74	358	6.92	33.49	84.54	300.36	4.42	15.70	1	2	50.00	100.00	1.80	501.40	0.36	100.00	2.13	166.93			
9	1,500	2,000	1,750	52	410	4.86	38.35	66.34	366.70	3.47	19.17	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	136.73			
10	2,000	2,500	2,250	49	459	4.58	42.94	53.75	420.45	2.81	21.98	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	119.25			
11	2,500	3,000	2,750	38	497	3.55	46.49	47.97	468.43	2.51	24.49	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	107.04			
12	3,000	4,000	3,500	50	547	4.68	51.17	54.52	522.95	2.85	27.34	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	95.88			
13	4,000	5,000	4,500	57	604	5.33	56.50	76.15	599.10	3.98	31.32	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	83.69			
14	5,000	7,500	6,250	98	702	9.17	65.67	164.14	763.24	8.58	39.90	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	65.69			
15	7,500	10,000	8,750	61	763	5.71	71.38	75.35	838.59	3.94	43.83	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	59.79			
16	10,000	20,000	15,000	185	948	17.31	88.68	416.92	1,255.51	21.79	65.63	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	39.94			
17	20,000	50,000	35,000	113	1,061	10.57	99.25	556.63	1,812.15	29.10	94.72	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	27.67			
18	50,000	100,000	75,000	5	1,066	0.47	99.72	52.43	1,864.58	2.74	97.46	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.89			
19	100,000	500,000	300,000	1	1,067	0.09	99.81	48.19	1,912.77	2.52	99.98	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.21			
20	500,000	UP		2	1,069	0.19	100.00	0.33	1,913.10	0.02	100.00	0	2	0.00	100.00	0.00	501.40	0.00	100.00	0.00	26.21			
				1,069					1,913.10					2					501.40					26.21



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2923 Cinemas assembly rooms and concert halls

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.13	0.13	0.04	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	0.27	0.40	0.25	0.29	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.13	0.54	0.35	0.64	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.13	0.67	0.40	1.03	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	8	0.40	1.07	0.40	1.43	0.04	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	12	0.54	1.61	3.11	4.54	0.28	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	19	0.94	2.55	1.68	6.22	0.15	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	43	3.22	5.76	12.63	18.85	1.12	1.68	1	1	11.11	11.11	145.25	145.25	37.92	37.92	1149.82	770.37			
9	1,500	2,000	1,750	29	72	3.89	9.65	9.11	27.97	0.81	2.49	1	2	11.11	22.22	66.05	211.30	17.24	55.17	724.96	755.57			
10	2,000	2,500	2,250	34	106	4.56	14.21	7.84	35.81	0.70	3.19	0	2	0.00	22.22	0.00	211.30	0.00	55.17	0.00	590.07			
11	2,500	3,000	2,750	28	134	3.75	17.96	7.67	43.47	0.68	3.87	0	2	0.00	22.22	0.00	211.30	0.00	55.17	0.00	486.02			
12	3,000	4,000	3,500	43	177	5.76	23.73	42.46	85.93	3.78	7.65	0	2	0.00	22.22	0.00	211.30	0.00	55.17	0.00	245.89			
13	4,000	5,000	4,500	49	226	6.57	30.29	56.72	142.65	5.05	12.70	0	2	0.00	22.22	0.00	211.30	0.00	55.17	0.00	148.12			
14	5,000	7,500	6,250	84	310	11.26	41.55	57.91	200.56	5.16	17.85	0	2	0.00	22.22	0.00	211.30	0.00	55.17	0.00	105.35			
15	7,500	10,000	8,750	67	377	8.98	50.54	164.66	365.22	14.66	32.51	0	2	0.00	22.22	0.00	211.30	0.00	55.17	0.00	57.85			
16	10,000	20,000	15,000	196	573	26.27	76.81	346.36	711.58	30.83	63.34	1	3	11.11	33.33	6.25	217.55	1.63	56.80	1.80	30.57			
17	20,000	50,000	35,000	135	708	18.10	94.91	230.50	942.08	20.52	83.86	3	6	33.33	66.67	13.48	231.03	3.52	60.32	5.85	24.52			
18	50,000	100,000	75,000	26	734	3.49	98.39	88.85	1,030.94	7.91	91.77	1	7	11.11	77.78	46.97	278.00	12.26	72.58	52.86	26.97			
19	100,000	500,000	300,000	6	740	0.80	99.20	21.76	1,052.70	1.94	93.70	2	9	22.22	100.00	105.00	383.00	27.42	100.00	482.45	36.38			
20	500,000	UP		6	746	0.80	100.00	70.74	1,123.44	6.30	100.00	0	9	0.00	100.00	0.00	383.00	0.00	100.00	0.00	34.09			
				746					1,123.44					9					383.00					34.09



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2924 Theatres variety theatres and circuses housed in permanent

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	47.90	47.90	1.57	1.57	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	65	6.72	54.62	0.64	2.21	0.36	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	77	10.08	64.71	4.04	6.25	2.29	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	86	7.56	72.27	5.36	11.60	3.03	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	94	6.72	78.99	1.94	13.54	1.10	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	98	3.36	82.35	1.17	14.72	0.66	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	101	2.52	84.87	0.00	14.72	0.00	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	102	0.84	85.71	1.51	16.22	0.85	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	105	2.52	88.24	9.99	26.22	5.65	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	106	0.84	89.08	0.00	26.22	0.00	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	107	0.84	89.92	9.48	35.69	5.36	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	108	0.84	90.76	6.40	42.09	3.62	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	109	0.84	91.60	20.00	62.09	11.32	35.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	110	0.84	92.44	8.50	70.59	4.81	39.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	111	0.84	93.28	11.44	82.03	6.47	46.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	112	0.84	94.12	22.88	104.91	12.95	59.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	119	5.88	100.00	71.78	176.69	40.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	119	0.00	100.00	0.00	176.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	119	0.00	100.00	0.00	176.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	119	0.00	100.00	0.00	176.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				119					176.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2926 Others

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	94	94	9.88	9.88	3.68	3.68	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	151	245	15.88	25.76	32.63	28.96	2.71	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	116	361	12.20	37.96	49.48	78.44	4.10	6.50	1	1	10.00	10.00	10.14	10.14	8.72	8.72	20.50	12.93			
4	200	300	250	82	443	8.62	46.58	47.43	125.87	3.93	10.43	0	1	0.00	10.00	0.00	10.14	0.00	8.72	0.00	8.06			
5	300	500	400	156	599	16.40	62.99	117.06	242.93	9.70	20.14	3	4	30.00	40.00	55.95	66.09	48.11	56.84	47.80	27.21			
6	500	750	625	143	742	15.04	78.02	178.05	420.98	14.76	34.90	1	5	10.00	50.00	9.58	75.67	8.24	65.08	5.38	17.98			
7	750	1,000	875	124	866	13.04	91.06	194.43	615.41	16.12	51.02	2	7	20.00	70.00	8.76	84.43	7.53	72.61	4.50	13.72			
8	1,000	1,500	1,250	30	896	3.15	94.22	44.76	660.18	3.71	54.73	0	7	0.00	70.00	0.00	84.43	0.00	72.61	0.00	12.79			
9	1,500	2,000	1,750	18	914	1.89	96.11	64.76	724.93	5.37	60.10	1	8	10.00	80.00	18.50	102.93	15.91	88.51	28.57	14.20			
10	2,000	2,500	2,250	4	918	0.42	96.53	10.37	735.30	0.86	60.96	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	14.00			
11	2,500	3,000	2,750	5	923	0.53	97.06	29.25	764.55	2.42	63.38	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	13.46			
12	3,000	4,000	3,500	2	925	0.21	97.27	16.22	780.77	1.34	64.72	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	13.18			
13	4,000	5,000	4,500	3	928	0.32	97.58	7.19	787.96	0.60	65.32	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	13.06			
14	5,000	7,500	6,250	5	933	0.53	98.11	53.81	841.77	4.46	69.78	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	12.23			
15	7,500	10,000	8,750	4	937	0.42	98.53	36.36	878.13	3.01	72.80	0	8	0.00	80.00	0.00	102.93	0.00	88.51	0.00	11.72			
16	10,000	20,000	15,000	8	945	0.84	99.37	101.67	979.81	8.43	81.22	2	10	20.00	100.00	13.36	116.28	11.49	100.00	13.14	11.87			
17	20,000	50,000	35,000	3	948	0.32	99.68	54.20	1,034.01	4.49	85.72	0	10	0.00	100.00	0.00	116.28	0.00	100.00	0.00	11.25			
18	50,000	100,000	75,000	1	949	0.11	99.79	171.29	1,205.30	14.20	99.92	0	10	0.00	100.00	0.00	116.28	0.00	100.00	0.00	9.65			
19	100,000	500,000	300,000	2	951	0.21	100.00	1.00	1,206.30	0.08	100.00	0	10	0.00	100.00	0.00	116.28	0.00	100.00	0.00	9.64			
20	500,000	UP		0	951	0.00	100.00	0.00	1,206.30	0.00	100.00	0	10	0.00	100.00	0.00	116.28	0.00	100.00	0.00	9.64			
				951					1,206.30					10					116.28					9.64



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2927 Radio broadcasting television broadcasting & relay stations

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7,591	7,591	13.06	13.06	129.21	129.21	0.88	0.88	10	10	2.01	2.01	62.89	62.89	1.10	1.10	48.67	48.67	
2	50	100	75	2,996	10,587	5.16	18.22	229.60	358.81	1.57	2.45	7	17	1.41	3.41	39.02	101.91	0.68	1.78	17.00	28.40	
3	100	200	150	9,631	20,218	16.57	34.79	940.34	1,299.15	6.42	8.87	102	119	20.48	23.90	843.79	945.70	14.74	16.52	89.73	72.79	
4	200	300	250	10,677	30,895	18.37	53.16	1,402.34	2,701.49	9.57	18.44	94	213	18.88	42.77	1,146.73	2,092.43	20.03	36.55	81.77	77.45	
5	300	500	400	15,526	46,421	26.72	79.88	3,799.35	6,500.84	25.94	44.38	162	375	32.53	75.30	1,738.36	3,830.80	30.37	66.92	45.75	58.93	
6	500	750	625	4,544	50,965	7.82	87.70	1,866.59	8,367.43	12.74	57.12	29	404	5.82	81.12	392.49	4,223.28	6.86	73.78	21.03	50.47	
7	750	1,000	875	2,493	53,458	4.29	91.99	2,294.69	10,662.12	15.66	72.79	4	408	0.80	81.93	1.51	4,224.79	0.03	73.80	0.07	39.62	
8	1,000	1,500	1,250	1,586	55,044	2.73	94.72	973.40	11,635.53	6.65	79.43	5	413	1.00	82.93	141.98	4,366.77	2.48	76.28	14.59	37.53	
9	1,500	2,000	1,750	704	55,748	1.21	95.93	543.89	12,179.42	3.71	83.14	3	416	0.60	83.53	140.90	4,507.67	2.46	78.75	25.91	37.01	
10	2,000	2,500	2,250	277	56,025	0.48	96.41	303.78	12,483.20	2.07	85.22	0	416	0.00	83.53	0.00	4,507.67	0.00	78.75	0.00	36.11	
11	2,500	3,000	2,750	183	56,208	0.31	96.72	228.65	12,711.85	1.56	86.78	1	417	0.20	83.73	82.27	4,589.94	1.44	80.18	35.98	36.11	
12	3,000	4,000	3,500	227	56,435	0.39	97.11	330.45	13,042.30	2.26	89.03	2	419	0.40	84.14	253.27	4,843.21	4.42	84.61	76.64	37.13	
13	4,000	5,000	4,500	209	56,644	0.36	97.47	462.55	13,504.85	3.16	92.19	0	419	0.00	84.14	0.00	4,843.21	0.00	84.61	0.00	35.86	
14	5,000	7,500	6,250	206	56,850	0.35	97.82	454.11	13,958.97	3.10	95.29	4	423	0.80	84.94	621.98	5,465.19	10.87	95.47	136.97	39.15	
15	7,500	10,000	8,750	111	56,961	0.19	98.02	287.04	14,246.00	1.96	97.25	0	423	0.00	84.94	0.00	5,465.19	0.00	95.47	0.00	38.36	
16	10,000	20,000	15,000	367	57,328	0.63	98.65	704.96	14,950.96	4.81	102.06	1	424	0.20	85.14	0.08	5,465.27	0.00	95.47	0.01	36.55	
17	20,000	50,000	35,000	481	57,809	0.83	99.48	924.63	15,875.60	6.31	108.38	4	428	0.80	85.94	4.87	5,470.14	0.09	95.56	0.53	34.46	
18	50,000	100,000	75,000	79	57,888	0.14	99.61	323.69	16,199.29	2.21	110.59	0	428	0.00	85.94	0.00	5,470.14	0.00	95.56	0.00	33.77	
19	100,000	500,000	300,000	133	58,021	0.23	99.84	777.86	16,977.15	5.31	115.90	0	428	0.00	85.94	0.00	5,470.14	0.00	95.56	0.00	32.22	
20	500,000	UP		93	58,114	0.16	100.00	2,328.59	14,648.55	15.90	100.00	70	498	14.06	100.00	254.17	5,724.31	4.44	100.00	10.92	39.08	
				58,114					14,648.55					498					5,724.31			39.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2928

Kantor telpon sentral otomat dan warung pos/telekomunikasi

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	216	216	20.79	20.79	22.59	22.59	3.48	3.48	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	74	290	7.12	27.91	8.79	31.37	1.35	4.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	151	441	14.53	42.44	55.47	86.84	8.54	13.37	1	1	1	0.85	0.85	21.91	21.91	0.08	0.08	39.49	25.23		
4	200	300	250	158	599	15.21	57.65	100.52	187.36	15.48	28.85	2	3	3	1.71	2.56	275.57	297.47	1.02	1.10	274.15	158.77		
5	300	500	400	205	804	19.73	77.38	105.48	292.84	16.24	45.09	1	4	4	0.85	3.42	8.01	305.48	0.03	1.13	7.59	104.32		
6	500	750	625	91	895	8.76	86.14	64.98	357.82	10.00	55.09	2	6	6	1.71	5.13	11.55	317.04	0.04	1.17	17.78	88.60		
7	750	1,000	875	67	962	6.45	92.59	60.12	417.94	9.26	64.35	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	75.86		
8	1,000	1,500	1,250	36	998	3.46	96.05	51.19	469.13	7.88	72.23	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	67.58		
9	1,500	2,000	1,750	9	1,007	0.87	96.92	18.35	487.48	2.83	75.06	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	65.04		
10	2,000	2,500	2,250	8	1,015	0.77	97.69	23.56	511.04	3.63	78.69	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	62.04		
11	2,500	3,000	2,750	6	1,021	0.58	98.27	17.01	528.05	2.62	81.31	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	60.04		
12	3,000	4,000	3,500	4	1,025	0.38	98.65	12.92	540.97	1.99	83.30	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	58.61		
13	4,000	5,000	4,500	1	1,026	0.10	98.75	3.25	544.22	0.50	83.80	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	58.26		
14	5,000	7,500	6,250	3	1,029	0.29	99.04	21.10	565.32	3.25	87.04	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	56.08		
15	7,500	10,000	8,750	1	1,030	0.10	99.13	25.11	590.43	3.87	90.91	0	6	6	0.00	5.13	0.00	317.04	0.00	1.17	0.00	53.70		
16	10,000	20,000	15,000	1	1,031	0.10	99.23	0.32	590.76	0.05	90.96	3	9	9	2.56	7.69	1,344.87	1,661.91	4.96	6.13	415083.59	281.32		
17	20,000	50,000	35,000	1	1,032	0.10	99.33	10.76	601.52	1.66	92.62	0	9	9	0.00	7.69	0.00	1,661.91	0.00	6.13	0.00	276.29		
18	50,000	100,000	75,000	1	1,033	0.10	99.42	21.65	623.17	3.33	95.95	0	9	9	0.00	7.69	0.00	1,661.91	0.00	6.13	0.00	266.69		
19	100,000	500,000	300,000	1	1,034	0.10	99.52	5.56	628.73	0.86	96.81	0	9	9	0.00	7.69	0.00	1,661.91	0.00	6.13	0.00	264.33		
20	500,000	UP		5	1,039	0.48	100.00	20.73	649.46	3.19	100.00	108	117	117	92.31	100.00	25,447.96	27,109.87	93.87	100.00	122730.90	4174.21		
				1,039					649.46					117					27,109.87					4174.21



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 293 Trading and Storage

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	4.68	4.68	0.76	0.76	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	36	5.85	10.53	3.69	4.45	0.39	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	37	73	10.82	21.35	18.95	23.41	2.00	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	99	7.60	28.95	21.35	44.75	2.25	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	42	141	12.28	41.23	36.01	80.76	3.79	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	180	11.40	52.63	43.38	124.14	4.57	13.08	2	2	50.00	50.00	5.25	5.25	15.38	15.38	12.10	4.23			
7	750	1,000	875	21	201	6.14	58.77	43.60	167.74	4.59	17.68	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	3.13			
8	1,000	1,500	1,250	39	240	11.40	70.18	71.03	238.77	7.48	25.16	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	2.20			
9	1,500	2,000	1,750	22	262	6.43	76.61	53.86	292.63	5.68	30.84	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.79			
10	2,000	2,500	2,250	15	277	4.39	80.99	43.99	336.62	4.64	35.47	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.56			
11	2,500	3,000	2,750	4	281	1.17	82.16	12.62	349.24	1.33	36.80	0	2	0.00	50.00	0.00	5.25	0.00	15.38	0.00	1.50			
12	3,000	4,000	3,500	10	291	2.92	85.09	42.29	391.53	4.46	41.26	1	3	25.00	75.00	28.88	34.13	84.62	100.00	68.29	8.72			
13	4,000	5,000	4,500	5	296	1.46	86.55	13.13	404.66	1.38	42.64	0	3	0.00	75.00	0.00	34.13	0.00	100.00	0.00	8.44			
14	5,000	7,500	6,250	11	307	3.22	89.77	115.75	520.41	12.20	54.84	1	4	25.00	100.00	0.00	34.13	0.00	100.00	0.00	6.56			
15	7,500	10,000	8,750	10	317	2.92	92.69	160.27	680.68	16.89	71.73	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	5.01			
16	10,000	20,000	15,000	10	327	2.92	95.61	90.14	770.82	9.50	81.23	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.43			
17	20,000	50,000	35,000	4	331	1.17	96.78	53.95	824.77	5.69	86.91	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.14			
18	50,000	100,000	75,000	1	332	0.29	97.08	6.72	831.50	0.71	87.62	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	4.11			
19	100,000	500,000	300,000	8	340	2.34	99.42	101.89	933.39	10.74	98.36	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	3.66			
20	500,000	UP		2	342	0.58	100.00	15.58	948.97	1.64	100.00	0	4	0.00	100.00	0.00	34.13	0.00	100.00	0.00	3.60			
				342					948.97					4					34.13					3.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2930 Dispensaries (apotik)

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,926	1,926	33.85	33.85	49.46	49.46	1.11	1.11	1	1	6.25	6.25	0.50	0.50	0.02	0.02	1.01	1.01	
2	50	100	75	671	2,597	11.79	45.65	75.38	124.85	1.70	2.81	3	4	18.75	25.00	4.98	5.48	0.19	0.21	6.60	4.39	
3	100	200	150	496	3,093	8.72	54.37	105.30	230.15	2.37	5.19	3	7	18.75	43.75	15.85	21.32	0.60	0.81	15.05	9.26	
4	200	300	250	361	3,454	6.35	60.71	160.81	390.95	3.62	8.81	1	8	6.25	50.00	3.90	25.22	0.15	0.95	2.43	6.45	
5	300	500	400	607	4,061	10.67	71.38	376.79	767.74	8.49	17.30	2	10	12.50	62.50	11.67	36.89	0.44	1.39	3.10	4.81	
6	500	750	625	419	4,480	7.37	78.75	389.09	1,156.83	8.77	26.07	2	12	12.50	75.00	916.73	953.62	34.66	36.05	235.61	82.43	
7	750	1,000	875	375	4,855	6.59	85.34	540.87	1,697.70	12.19	38.26	1	13	6.25	81.25	28.60	982.22	1.08	37.13	5.29	57.86	
8	1,000	1,500	1,250	353	5,208	6.20	91.55	675.23	2,372.93	15.22	53.48	1	14	6.25	87.50	63.18	1,045.39	2.39	39.52	9.36	44.05	
9	1,500	2,000	1,750	161	5,369	2.83	94.38	423.95	2,796.88	9.55	63.03	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	37.38	
10	2,000	2,500	2,250	99	5,468	1.74	96.12	350.50	3,147.38	7.90	70.93	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	33.21	
11	2,500	3,000	2,750	62	5,530	1.09	97.21	233.20	3,380.58	5.26	76.19	0	14	0.00	87.50	0.00	1,045.39	0.00	39.52	0.00	30.92	
12	3,000	4,000	3,500	54	5,584	0.95	98.15	292.94	3,673.52	6.60	82.79	1	15	6.25	93.75	1,597.75	2,643.14	60.41	99.93	545.42	71.95	
13	4,000	5,000	4,500	32	5,616	0.56	98.72	180.99	3,854.51	4.08	86.87	0	15	0.00	93.75	0.00	2,643.14	0.00	99.93	0.00	68.57	
14	5,000	7,500	6,250	47	5,663	0.83	99.54	345.27	4,199.78	7.78	94.65	1	16	6.25	100.00	1.85	2,644.99	0.07	100.00	0.54	62.98	
15	7,500	10,000	8,750	14	5,677	0.25	99.79	150.75	4,350.54	3.40	98.05	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	60.80	
16	10,000	20,000	15,000	8	5,685	0.14	99.93	43.74	4,394.28	0.99	99.03	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	60.19	
17	20,000	50,000	35,000	2	5,687	0.04	99.96	5.49	4,399.77	0.12	99.16	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	60.12	
18	50,000	100,000	75,000	2	5,689	0.04	100.00	37.44	4,437.21	0.84	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.61	
19	100,000	500,000	300,000	0	5,689	0.00	100.00	0.00	4,437.21	0.00	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.61	
20	500,000	UP		0	5,689	0.00	100.00	0.00	4,437.21	0.00	100.00	0	16	0.00	100.00	0.00	2,644.99	0.00	100.00	0.00	59.61	
				5,689					4,437.21					16					2,644.99			59.61



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2931 Department Stores Supermarkets Shopping Centres

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,426	8,426	16.21	16.21	763.22	763.22	0.77	0.77	5	5	1.34	1.34	64.74	64.74	0.10	0.10	8.48	8.48			
2	50	100	75	5,608	14,034	10.79	26.99	956.87	1,720.09	0.97	1.74	10	15	2.67	4.01	186.42	251.17	0.27	0.37	19.48	14.60			
3	100	200	150	7,730	21,764	14.87	41.86	1,886.30	3,606.38	1.91	3.65	7	22	1.87	5.88	156.65	407.82	0.23	0.60	8.30	11.31			
4	200	300	250	3,784	25,548	7.28	49.14	1,955.92	5,562.30	1.98	5.64	5	27	1.34	7.22	257.81	665.63	0.38	0.98	13.18	11.97			
5	300	500	400	4,447	29,995	8.55	57.69	3,226.16	8,788.46	3.27	8.91	14	41	3.74	10.96	743.89	1,409.52	1.10	2.08	23.06	16.04			
6	500	750	625	2,993	32,988	5.76	63.45	2,902.04	11,690.50	2.94	11.85	10	51	2.67	13.64	1,101.81	2,511.33	1.62	3.70	37.97	21.48			
7	750	1,000	875	2,505	35,493	4.82	68.27	3,452.46	15,142.96	3.50	15.35	4	55	1.07	14.71	932.28	3,443.61	1.37	5.08	27.00	22.74			
8	1,000	1,500	1,250	3,418	38,911	6.57	74.84	3,820.87	18,963.83	3.87	19.22	7	62	1.87	16.58	1,285.17	4,728.78	1.90	6.97	33.64	24.94			
9	1,500	2,000	1,750	2,301	41,212	4.43	79.27	2,860.37	21,824.20	2.90	22.12	3	65	0.80	17.38	6.99	4,735.78	0.01	6.98	0.24	21.70			
10	2,000	2,500	2,250	1,540	42,752	2.96	82.23	2,080.95	23,905.15	2.11	24.23	5	70	1.34	18.72	71.50	4,807.27	0.11	7.09	3.44	20.11			
11	2,500	3,000	2,750	882	43,634	1.70	83.92	1,525.53	25,430.68	1.55	25.77	1	71	0.27	18.98	25.00	4,832.27	0.04	7.13	1.64	19.00			
12	3,000	4,000	3,500	1,108	44,742	2.13	86.06	3,079.82	28,510.50	3.12	28.89	2	73	0.53	19.52	638.67	5,470.94	0.94	8.07	20.74	19.19			
13	4,000	5,000	4,500	728	45,470	1.40	87.46	2,983.23	31,493.74	3.02	31.92	4	77	1.07	20.59	145.34	5,616.28	0.21	8.28	4.87	17.83			
14	5,000	7,500	6,250	1,289	46,759	2.48	89.93	5,957.34	37,451.07	6.04	37.95	15	92	4.01	24.60	3,846.91	9,463.19	5.67	13.95	64.57	25.27			
15	7,500	10,000	8,750	658	47,417	1.27	91.20	4,901.61	42,352.68	4.97	42.92	8	100	2.14	26.74	1,827.50	11,290.69	2.69	16.65	37.28	26.66			
16	10,000	20,000	15,000	1,232	48,649	2.37	93.57	13,625.59	55,978.27	13.81	56.73	26	126	6.95	33.69	8,051.19	19,341.88	11.87	28.52	59.09	34.55			
17	20,000	50,000	35,000	1,180	49,829	2.27	95.84	17,528.63	73,506.91	17.76	74.49	27	153	7.22	40.91	4,174.06	23,515.94	6.16	34.68	23.81	31.99			
18	50,000	100,000	75,000	983	50,812	1.89	97.73	13,152.99	86,659.89	13.33	87.82	37	190	9.89	50.80	8,186.93	31,702.87	12.07	46.75	62.24	36.58			
19	100,000	500,000	300,000	916	51,728	1.76	99.49	9,629.95	96,289.84	9.76	97.58	104	294	27.81	78.61	20,735.56	52,438.44	30.58	77.33	215.32	54.46			
20	500,000	UP		264	51,992	0.51	100.00	2,385.08	98,674.92	2.42	100.00	80	374	21.39	100.00	15,375.79	67,814.23	22.67	100.00	644.67	68.72			
				51,992					98,674.92					374					67,814.23					68.72



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29311 Departemensupermarketshoppingcentres subject to Warranty A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	738	738	12.28	12.28	13.77	13.77	0.14	0.14	1	1	0.93	0.93	2.27	2.27	0.14	0.14	16.46	16.46			
2	50	100	75	450	1,188	7.49	19.77	36.24	22.47	0.36	0.23	8	9	7.48	8.41	69.80	72.07	4.45	4.59	192.62	320.72			
3	100	200	150	387	1,575	6.44	26.22	47.27	69.75	0.47	0.70	0	9	0.00	8.41	0.00	72.07	0.00	4.59	0.00	103.33			
4	200	300	250	333	1,908	5.54	31.76	63.13	132.87	0.63	1.33	1	10	0.93	9.35	0.00	72.07	0.00	4.59	0.00	54.24			
5	300	500	400	696	2,604	11.58	43.34	182.42	315.29	1.83	3.16	0	10	0.00	9.35	0.00	72.07	0.00	4.59	0.00	22.86			
6	500	750	625	473	3,077	7.87	51.22	206.62	521.91	2.07	5.24	3	13	2.80	12.15	21.04	93.11	1.34	5.93	10.18	17.84			
7	750	1,000	875	291	3,368	4.84	56.06	182.85	704.76	1.83	7.07	2	15	1.87	14.02	6.70	99.81	0.43	6.36	3.66	14.16			
8	1,000	1,500	1,250	445	3,813	7.41	63.47	512.53	1,217.29	5.14	12.21	2	17	1.87	15.89	3.70	103.51	0.24	6.59	0.72	8.50			
9	1,500	2,000	1,750	221	4,034	3.68	67.14	283.56	1,500.85	2.85	15.06	2	19	1.87	17.76	3.48	106.99	0.22	6.82	1.23	7.13			
10	2,000	2,500	2,250	188	4,222	3.13	70.27	351.84	1,852.70	3.53	18.59	1	20	0.93	18.69	33.20	140.19	2.12	8.93	9.44	7.57			
11	2,500	3,000	2,750	155	4,377	2.58	72.85	247.31	2,100.01	2.48	21.07	2	22	1.87	20.56	45.22	185.41	2.88	11.81	18.29	8.83			
12	3,000	4,000	3,500	184	4,561	3.06	75.92	427.75	2,527.76	4.29	25.36	2	24	1.87	22.43	49.70	235.11	3.17	14.98	11.62	9.30			
13	4,000	5,000	4,500	152	4,713	2.53	78.45	317.95	2,845.71	3.19	28.55	0	24	0.00	22.43	0.00	235.11	0.00	14.98	0.00	8.26			
14	5,000	7,500	6,250	306	5,019	5.09	83.54	2,365.74	5,211.45	23.74	52.29	4	28	3.74	26.17	194.73	429.84	12.41	27.39	8.23	8.25			
15	7,500	10,000	8,750	229	5,248	3.81	87.35	663.83	5,875.28	6.66	58.95	0	28	0.00	26.17	0.00	429.84	0.00	27.39	0.00	7.32			
16	10,000	20,000	15,000	299	5,547	4.98	92.33	816.09	6,691.37	8.19	67.14	1	29	0.93	27.10	3.60	433.44	0.23	27.61	0.44	6.48			
17	20,000	50,000	35,000	134	5,681	2.23	94.56	945.99	7,637.36	9.49	76.64	18	47	16.82	43.93	459.98	893.42	29.31	56.92	48.62	11.70			
18	50,000	100,000	75,000	155	5,836	2.58	97.14	1,295.01	8,932.36	12.99	89.63	18	65	16.82	60.75	106.40	999.82	6.78	63.70	8.22	11.19			
19	100,000	500,000	300,000	134	5,970	2.23	99.37	941.75	9,874.11	9.45	99.08	14	79	13.08	73.83	498.97	1,498.78	31.79	95.49	52.98	15.18			
20	500,000	UP		38	6,008	0.63	100.00	91.62	9,965.73	0.92	100.00	28	107	26.17	100.00	70.84	1,569.62	4.51	100.00	77.32	15.75			
				6,008					9,965.73					107					1,569.62					15.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29312 Departemen storesupermarketshopping centres to Warranty B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	355	355	9.08	9.08	17.11	17.11	0.24	0.24	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	353	708	9.03	18.11	47.62	64.73	0.67	0.92	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	734	1,442	18.78	36.89	149.83	214.56	2.12	3.04	1	1	1	5.56	5.56	29.20	29.20	12.89	12.89	19.49			
4	200	300	250	476	1,918	12.18	49.07	176.19	390.75	2.49	5.53	0	1	1	0.00	5.56	0.00	29.20	0.00	12.89	0.00			
5	300	500	400	513	2,431	13.12	62.19	269.14	659.89	3.81	9.34	1	2	2	5.56	11.11	9.58	38.79	4.23	17.11	3.56			
6	500	750	625	298	2,729	7.62	69.81	186.42	846.31	2.64	11.98	0	2	2	0.00	11.11	0.00	38.79	0.00	17.11	0.00			
7	750	1,000	875	272	3,001	6.96	76.77	317.26	1,163.57	4.49	16.47	1	3	3	5.56	16.67	1.09	39.87	0.48	17.59	0.34			
8	1,000	1,500	1,250	264	3,265	6.75	83.53	389.83	1,553.40	5.52	21.98	2	5	5	11.11	27.78	14.91	54.78	6.58	24.17	3.82			
9	1,500	2,000	1,750	143	3,408	3.66	87.18	298.64	1,852.05	4.23	26.21	0	5	5	0.00	27.78	0.00	54.78	0.00	24.17	0.00			
10	2,000	2,500	2,250	68	3,476	1.74	88.92	184.31	2,036.35	2.61	28.82	0	5	5	0.00	27.78	0.00	54.78	0.00	24.17	0.00			
11	2,500	3,000	2,750	47	3,523	1.20	90.13	180.32	2,216.67	2.55	31.37	0	5	5	0.00	27.78	0.00	54.78	0.00	24.17	0.00			
12	3,000	4,000	3,500	47	3,570	1.20	91.33	294.44	2,511.11	4.17	35.53	0	5	5	0.00	27.78	0.00	54.78	0.00	24.17	0.00			
13	4,000	5,000	4,500	31	3,601	0.79	92.12	169.75	2,680.86	2.40	37.94	0	5	5	0.00	27.78	0.00	54.78	0.00	24.17	0.00			
14	5,000	7,500	6,250	35	3,636	0.90	93.02	302.11	2,982.97	4.28	42.21	0	5	5	0.00	27.78	0.00	54.78	0.00	24.17	0.00			
15	7,500	10,000	8,750	29	3,665	0.74	93.76	229.80	3,212.77	3.25	45.46	0	5	5	0.00	27.78	0.00	54.78	0.00	24.17	0.00			
16	10,000	20,000	15,000	52	3,717	1.33	95.09	805.49	4,018.26	11.40	56.86	0	5	5	0.00	27.78	0.00	54.78	0.00	24.17	0.00			
17	20,000	50,000	35,000	88	3,805	2.25	97.34	1,645.43	5,663.70	23.28	80.15	1	6	6	5.56	33.33	104.00	158.78	45.89	70.06	6.32			
18	50,000	100,000	75,000	49	3,854	1.25	98.59	873.88	6,537.58	12.37	92.51	9	15	15	50.00	83.33	59.78	218.56	26.38	96.44	6.84			
19	100,000	500,000	300,000	52	3,906	1.33	99.92	529.72	7,067.30	7.50	100.01	0	15	15	0.00	83.33	0.00	218.56	0.00	96.44	0.00			
20	500,000	UP		3	3,909	0.08	100.00	0.69	7,066.61	0.01	100.00	3	18	18	16.67	100.00	8.08	226.64	3.56	100.00	1162.53			
				3,909					7,066.61					18					226.64					3.21



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29313 Departemen storessupermakets shopping centre to Warranty C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,791	2,791	35.05	35.05	168.22	168.22	1.47	1.47	2	2	9.09	9.09	44.10	44.10	1.91	1.91	26.22	26.22			
2	50	100	75	748	3,539	9.39	44.44	175.47	343.69	1.53	3.00	1	3	4.55	13.64	70.46	114.56	3.05	4.96	40.15	33.33			
3	100	200	150	810	4,349	10.17	54.61	367.71	711.40	3.21	6.20	0	3	0.00	13.64	0.00	114.56	0.00	4.96	0.00	16.10			
4	200	300	250	522	4,871	6.55	61.16	341.05	1,052.45	2.97	9.18	0	3	0.00	13.64	0.00	114.56	0.00	4.96	0.00	10.88			
5	300	500	400	835	5,706	10.48	71.65	836.42	1,888.87	7.29	16.47	1	4	4.55	18.18	11.56	126.11	0.50	5.46	1.38	6.68			
6	500	750	625	552	6,258	6.93	78.58	622.37	2,511.23	5.43	21.90	2	6	9.09	27.27	746.20	872.32	32.33	37.79	119.90	34.74			
7	750	1,000	875	420	6,678	5.27	83.85	756.69	3,267.92	6.60	28.50	1	7	4.55	31.82	3.94	876.26	0.17	37.96	0.52	26.81			
8	1,000	1,500	1,250	375	7,053	4.71	88.56	722.17	3,990.09	6.30	34.80	1	8	4.55	36.36	124.69	1,000.95	5.40	43.36	17.27	25.09			
9	1,500	2,000	1,750	292	7,345	3.67	92.23	691.38	4,681.47	6.03	40.83	2	10	9.09	45.45	82.16	1,083.11	3.56	46.92	11.88	23.14			
10	2,000	2,500	2,250	136	7,481	1.71	93.94	491.71	5,173.18	4.29	45.12	0	10	0.00	45.45	0.00	1,083.11	0.00	46.92	0.00	20.94			
11	2,500	3,000	2,750	79	7,560	0.99	94.93	295.63	5,468.81	2.58	47.69	0	10	0.00	45.45	0.00	1,083.11	0.00	46.92	0.00	19.81			
12	3,000	4,000	3,500	78	7,638	0.98	95.91	484.16	5,952.97	4.22	51.92	0	10	0.00	45.45	0.00	1,083.11	0.00	46.92	0.00	18.19			
13	4,000	5,000	4,500	51	7,689	0.64	96.55	526.05	6,479.02	4.59	56.51	0	10	0.00	45.45	0.00	1,083.11	0.00	46.92	0.00	16.72			
14	5,000	7,500	6,250	70	7,759	0.88	97.43	827.14	7,306.16	7.21	63.72	1	11	4.55	50.00	859.27	1,942.37	37.23	84.15	103.88	26.59			
15	7,500	10,000	8,750	31	7,790	0.39	97.82	621.76	7,927.92	5.42	69.14	1	12	4.55	54.55	4.06	1,946.44	0.18	84.33	0.65	24.55			
16	10,000	20,000	15,000	54	7,844	0.68	98.49	1,468.00	9,395.92	12.80	81.94	2	14	9.09	63.64	41.73	1,988.17	1.81	86.13	2.84	21.16			
17	20,000	50,000	35,000	46	7,890	0.58	99.07	1,291.77	10,687.69	11.27	93.21	0	14	0.00	63.64	0.00	1,988.17	0.00	86.13	0.00	18.60			
18	50,000	100,000	75,000	16	7,906	0.20	99.27	458.94	11,146.63	4.00	97.21	1	15	4.55	68.18	17.00	2,005.17	0.74	86.87	3.70	17.99			
19	100,000	500,000	300,000	46	7,952	0.58	99.85	293.43	11,440.06	2.56	99.77	6	21	27.27	95.45	291.21	2,296.38	12.62	99.49	99.24	20.07			
20	500,000	UP		12	7,964	0.15	100.00	26.18	11,466.23	0.23	100.00	1	22	4.55	100.00	11.84	2,308.23	0.51	100.00	45.25	20.13			
				7,964					11,466.23					22					2,308.23					20.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 29314 MAKRO stores

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	11.01	11.01	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	26	0.44	11.45	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	27	0.44	11.89	0.60	0.53	0.16	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	83	110	36.56	48.46	58.29	58.82	15.74	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	139	12.78	61.23	30.89	89.71	8.34	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	143	1.76	63.00	5.40	95.10	1.46	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	179	15.86	78.85	83.24	178.34	22.48	48.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	205	11.45	90.31	87.96	266.31	23.76	71.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	212	3.08	93.39	30.83	297.14	8.33	80.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	213	0.44	93.83	7.15	304.29	1.93	82.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	218	2.20	96.04	21.50	325.79	5.81	87.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	219	0.44	96.48	4.76	330.55	1.29	89.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	220	0.44	96.92	9.63	340.18	2.60	91.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	222	0.88	97.80	24.85	365.03	6.71	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	223	0.44	98.24	1.33	366.36	0.36	98.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	224	0.44	98.68	1.30	367.66	0.35	99.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	226	0.88	99.56	2.63	370.29	0.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	227	0.44	100.00	0.00	370.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	227	0.00	100.00	0.00	370.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	227	0.00	100.00	0.00	370.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				227				370.29				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2932 Mail order housesubject to Warranty A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	10.29	10.29	0.55	0.55	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	15	11.76	22.06	1.03	1.58	0.89	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	23	11.76	33.82	4.00	5.58	3.46	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	28	7.35	41.18	3.08	8.66	2.67	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	42	20.59	61.76	17.87	26.53	15.48	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	47	7.35	69.12	5.42	31.95	4.69	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	52	7.35	76.47	10.75	42.70	9.32	37.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	56	5.88	82.35	6.99	49.70	6.06	43.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	60	5.88	88.24	19.18	68.87	16.61	59.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	62	2.94	91.18	6.66	75.53	5.77	65.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	63	1.47	92.65	8.00	83.53	6.93	72.37	1	1	100.00	100.00	6.16	6.16	100.00	100.00	77.05	7.37	
12	3,000	4,000	3,500	2	65	2.94	95.59	12.51	96.04	10.84	83.21	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	6.41	
13	4,000	5,000	4,500	1	66	1.47	97.06	4.34	100.38	3.76	86.97	0	1	0.00	100.00	3.76	6.16	0.00	100.00	0.00	6.14	
14	5,000	7,500	6,250	2	68	2.94	100.00	15.04	115.42	13.03	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34	
15	7,500	10,000	8,750	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34	
16	10,000	20,000	15,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34	
17	20,000	50,000	35,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34	
18	50,000	100,000	75,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34	
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34	
20	500,000	UP		0	68	0.00	100.00	0.00	115.42	0.00	100.00	0	1	0.00	100.00	0.00	6.16	0.00	100.00	0.00	5.34	
				68					115.42					1					6.16			5.34



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2933 Chain stores Grocer stores subject to Warranty A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,083	1,083	16.43	16.43	3.47	3.47	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	410	1,493	6.22	22.65	223.59	227.06	2.05	2.08	3	3	10.00	10.00	174.96	174.96	3.04	3.04	78.25	77.06			
3	100	200	150	1,059	2,552	16.07	38.72	1,039.31	1,266.37	9.53	11.61	7	10	23.33	33.33	1,025.95	1,200.91	17.82	20.85	98.71	94.83			
4	200	300	250	878	3,430	13.32	52.04	1,191.56	2,457.93	10.92	22.53	9	19	30.00	63.33	1,621.18	2,822.08	28.15	49.01	136.05	114.82			
5	300	500	400	1,209	4,639	18.34	70.38	1,800.17	4,258.10	16.50	39.03	6	25	20.00	83.33	1,459.77	4,281.85	25.35	74.36	81.09	100.56			
6	500	750	625	577	5,216	8.75	79.14	1,169.59	5,427.70	10.72	49.75	0	25	0.00	83.33	0.00	4,281.85	0.00	74.36	0.00	78.89			
7	750	1,000	875	473	5,689	7.18	86.31	1,161.54	6,589.23	10.65	60.40	4	29	13.33	96.67	318.03	4,599.88	5.52	79.88	27.38	69.81			
8	1,000	1,500	1,250	369	6,058	5.60	91.91	916.46	7,505.69	8.40	68.80	0	29	0.00	96.67	0.00	4,599.88	0.00	79.88	0.00	61.29			
9	1,500	2,000	1,750	211	6,269	3.20	95.11	687.58	8,193.27	6.30	75.10	0	29	0.00	96.67	0.00	4,599.88	0.00	79.88	0.00	56.14			
10	2,000	2,500	2,250	81	6,350	1.23	96.34	374.60	8,567.87	3.43	78.53	0	29	0.00	96.67	0.00	4,599.88	0.00	79.88	0.00	53.69			
11	2,500	3,000	2,750	72	6,422	1.09	97.44	410.86	8,978.73	3.77	82.30	0	29	0.00	96.67	0.00	4,599.88	0.00	79.88	0.00	51.23			
12	3,000	4,000	3,500	42	6,464	0.64	98.07	376.91	9,355.64	3.45	85.75	1	30	3.33	100.00	1,158.53	5,758.41	20.12	100.00	307.37	61.55			
13	4,000	5,000	4,500	32	6,496	0.49	98.56	291.18	9,646.82	2.67	88.42	0	30	0.00	100.00	0.00	5,758.41	0.00	100.00	0.00	59.69			
14	5,000	7,500	6,250	27	6,523	0.41	98.97	356.11	10,002.92	3.26	91.69	0	30	0.00	100.00	0.00	5,758.41	0.00	100.00	0.00	57.57			
15	7,500	10,000	8,750	18	6,541	0.27	99.24	270.19	10,273.11	2.48	94.16	0	30	0.00	100.00	0.00	5,758.41	0.00	100.00	0.00	56.05			
16	10,000	20,000	15,000	17	6,558	0.26	99.50	205.23	10,478.34	1.88	96.04	0	30	0.00	100.00	0.00	5,758.41	0.00	100.00	0.00	54.96			
17	20,000	50,000	35,000	6	6,564	0.09	99.59	146.28	10,624.62	1.34	97.38	0	30	0.00	100.00	0.00	5,758.41	0.00	100.00	0.00	54.20			
18	50,000	100,000	75,000	8	6,572	0.12	99.71	22.31	10,646.93	0.20	97.59	0	30	0.00	100.00	0.00	5,758.41	0.00	100.00	0.00	54.09			
19	100,000	500,000	300,000	15	6,587	0.23	99.94	60.03	10,706.96	0.55	98.14	0	30	0.00	100.00	0.00	5,758.41	0.00	100.00	0.00	53.78			
20	500,000	UP		4	6,591	0.06	100.00	203.07	10,910.02	1.86	100.00	0	30	0.00	100.00	0.00	5,758.41	0.00	100.00	0.00	52.78			
				6,591					10,910.02					30					5,758.41					52.78



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2934 Shops

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	44,082	44,082	14.28	14.28	2,938.82	2,938.82	0.68	0.68	20	20	1.21	1.21	579.58	579.58	0.53	0.53	19.72	19.72	
2	50	100	75	19,204	63,286	6.22	20.51	4,725.91	7,664.73	1.09	1.77	21	41	1.27	2.48	839.64	1,419.22	0.76	1.29	17.77	18.52	
3	100	200	150	32,367	95,653	10.49	30.99	12,984.92	20,649.65	3.00	4.78	57	98	3.44	5.92	3,021.87	4,441.08	2.75	4.04	23.27	21.51	
4	200	300	250	27,794	123,447	9.01	40.00	17,545.36	38,195.01	4.06	8.83	52	150	3.14	9.06	4,906.25	9,347.33	4.46	8.49	27.96	24.47	
5	300	500	400	49,099	172,546	15.91	55.91	43,584.21	81,779.22	10.08	18.91	204	354	12.32	21.38	13,499.01	22,846.35	12.27	20.76	30.97	27.94	
6	500	750	625	39,421	211,967	12.77	68.68	42,221.17	124,000.39	9.76	28.67	407	761	24.58	45.95	10,588.86	33,435.21	9.62	30.39	25.08	26.96	
7	750	1,000	875	33,025	244,992	10.70	79.39	48,582.66	172,583.05	11.23	39.91	376	1,137	22.71	68.66	16,540.41	49,975.62	15.03	45.42	34.05	28.96	
8	1,000	1,500	1,250	25,072	270,064	8.12	87.51	50,817.99	223,401.05	11.75	51.66	260	1,397	15.70	84.36	11,447.70	61,423.32	10.40	55.82	22.53	27.49	
9	1,500	2,000	1,750	12,674	282,738	4.11	91.62	39,664.77	263,065.82	9.17	60.83	58	1,455	3.50	87.86	7,716.01	69,139.33	7.01	62.83	19.45	26.28	
10	2,000	2,500	2,250	6,670	289,408	2.16	93.78	23,939.64	287,005.46	5.54	66.37	34	1,489	2.05	89.92	8,219.04	77,358.37	7.47	70.30	34.33	26.95	
11	2,500	3,000	2,750	4,636	294,044	1.50	95.28	21,731.41	308,736.87	5.03	71.39	20	1,509	1.21	91.12	9,379.44	86,737.81	8.52	78.82	43.16	28.09	
12	3,000	4,000	3,500	4,489	298,533	1.45	96.73	25,750.77	334,487.64	5.95	77.35	34	1,543	2.05	93.18	5,115.26	91,853.07	4.65	83.47	19.86	27.46	
13	4,000	5,000	4,500	2,556	301,089	0.83	97.56	18,727.83	353,215.47	4.33	81.68	17	1,560	1.03	94.20	8,089.14	99,942.21	7.35	90.82	43.19	28.29	
14	5,000	7,500	6,250	2,830	303,919	0.92	98.48	24,943.23	378,158.71	5.77	87.45	13	1,573	0.79	94.99	1,567.88	101,510.09	1.42	92.25	6.29	26.84	
15	7,500	10,000	8,750	1,323	305,242	0.43	98.91	15,524.65	393,683.36	3.59	91.04	12	1,585	0.72	95.71	1,436.16	102,946.26	1.31	93.55	9.25	26.15	
16	10,000	20,000	15,000	1,861	307,103	0.60	99.51	23,250.44	416,933.79	5.38	96.41	33	1,618	1.99	97.71	3,721.67	106,667.92	3.38	96.94	16.01	25.58	
17	20,000	50,000	35,000	1,198	308,301	0.39	99.90	10,949.48	427,883.27	2.53	98.95	9	1,627	0.54	98.25	2,485.98	109,153.90	2.26	99.20	22.70	25.51	
18	50,000	100,000	75,000	184	308,485	0.06	99.96	2,535.44	430,418.71	0.59	99.53	7	1,634	0.42	98.67	560.18	109,714.08	0.51	99.71	22.09	25.49	
19	100,000	500,000	300,000	69	308,554	0.02	99.98	1,476.73	431,895.44	0.34	99.87	7	1,641	0.42	99.09	49.56	109,763.65	0.05	99.75	3.36	25.41	
20	500,000	UP		58	308,612	0.02	100.00	549.57	432,445.01	0.13	100.00	15	1,656	0.91	100.00	274.87	110,038.52	0.25	100.00	50.02	25.45	
				308,612					432,445.01					1,656					110,038.52			25.45



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29341 Shops :subject to Warranty A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7,163	7,163	12.86	12.86	982.13	982.13	1.06	1.06	2	2	1.46	1.46	42.43	42.43	0.12	0.12	4.32	4.32	
2	50	100	75	3,753	10,916	6.74	19.59	1,565.89	2,548.01	1.69	2.75	3	5	2.19	3.65	92.82	135.25	0.26	0.37	5.93	5.31	
3	100	200	150	6,836	17,752	12.27	31.86	3,419.32	5,967.33	3.68	6.43	9	14	6.57	10.22	404.52	539.77	1.12	1.50	11.83	9.05	
4	200	300	250	6,196	23,948	11.12	42.98	4,221.30	10,188.64	4.55	10.98	10	24	7.30	17.52	904.14	1,443.91	2.51	4.00	21.42	14.17	
5	300	500	400	9,280	33,228	16.66	59.64	9,045.24	19,233.87	9.75	20.72	13	37	9.49	27.01	1,250.11	2,694.03	3.46	7.47	13.82	14.01	
6	500	750	625	5,978	39,206	10.73	70.37	8,349.99	27,583.86	9.00	29.72	19	56	13.87	40.88	2,438.95	5,132.97	6.76	14.23	29.21	18.61	
7	750	1,000	875	5,018	44,224	9.01	79.38	9,591.06	37,174.92	10.33	40.05	11	67	8.03	48.91	3,573.95	8,706.93	9.91	24.13	37.26	23.42	
8	1,000	1,500	1,250	4,099	48,323	7.36	86.73	10,642.35	47,817.27	11.47	51.52	14	81	10.22	59.12	1,701.54	10,408.46	4.72	28.85	15.99	21.77	
9	1,500	2,000	1,750	2,373	50,696	4.26	90.99	8,469.67	56,286.94	9.13	60.65	15	96	10.95	70.07	830.19	11,238.66	2.30	31.15	9.80	19.97	
10	2,000	2,500	2,250	1,234	51,930	2.21	93.21	5,356.24	61,643.18	5.77	66.42	3	99	2.19	72.26	152.76	11,391.42	0.42	31.57	2.85	18.48	
11	2,500	3,000	2,750	946	52,876	1.70	94.90	4,908.64	66,551.82	5.29	71.71	4	103	2.92	75.18	2,769.68	14,161.10	7.68	39.25	56.42	21.28	
12	3,000	4,000	3,500	923	53,799	1.66	96.56	5,896.56	72,448.38	6.35	78.06	7	110	5.11	80.29	575.91	14,737.01	1.60	40.84	9.77	20.34	
13	4,000	5,000	4,500	561	54,360	1.01	97.57	4,219.27	76,667.65	4.55	82.61	1	111	0.73	81.02	81.92	14,818.92	0.23	41.07	1.94	19.33	
14	5,000	7,500	6,250	615	54,975	1.10	98.67	5,383.43	82,051.07	5.80	88.41	10	121	7.30	88.32	5,879.71	20,698.63	16.30	57.37	109.22	25.23	
15	7,500	10,000	8,750	281	55,256	0.50	99.18	3,188.25	85,239.32	3.44	91.84	2	123	1.46	89.78	382.12	21,080.75	1.06	58.43	11.99	24.73	
16	10,000	20,000	15,000	262	55,518	0.47	99.65	4,547.27	89,786.59	4.90	96.74	5	128	3.65	93.43	13,446.63	34,527.38	37.27	95.69	295.71	38.45	
17	20,000	50,000	35,000	151	55,669	0.27	99.92	2,532.79	92,319.39	2.73	99.47	3	131	2.19	95.62	10.72	34,538.11	0.03	95.72	0.42	37.41	
18	50,000	100,000	75,000	29	55,698	0.05	99.97	354.02	92,673.40	0.38	99.85	2	133	1.46	97.08	1,407.33	35,945.44	3.90	99.62	397.53	38.79	
19	100,000	500,000	300,000	15	55,713	0.03	100.00	94.62	92,768.02	0.10	99.95	1	134	0.73	97.81	0.00	35,945.44	0.00	99.62	0.00	38.75	
20	500,000	UP		2	55,715	0.00	100.00	41.79	92,809.81	0.05	100.00	3	137	2.19	100.00	135.75	36,081.19	0.38	100.00	324.82	38.88	
				55,715					92,809.81					137					36,081.19			38.88



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29342 Shops :subject to Warranty B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	135	135	6.96	6.96	12.18	12.18	0.31	0.31	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	83	218	4.28	11.24	24.77	36.96	0.63	0.94	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	153	371	7.89	19.13	65.56	102.51	1.67	2.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	157	528	8.10	27.23	107.84	210.36	2.75	5.37	1	1	1	100.00	100.00	99.99	99.99	100.00	100.00	92.71			
5	300	500	400	293	821	15.11	42.34	281.27	491.63	7.18	12.55	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
6	500	750	625	263	1,084	13.56	55.91	319.46	811.09	8.16	20.71	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
7	750	1,000	875	247	1,331	12.74	68.64	465.68	1,276.76	11.89	32.60	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
8	1,000	1,500	1,250	231	1,562	11.91	80.56	600.06	1,876.83	15.32	47.92	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
9	1,500	2,000	1,750	134	1,696	6.91	87.47	375.81	2,252.64	9.60	57.51	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
10	2,000	2,500	2,250	59	1,755	3.04	90.51	259.41	2,512.05	6.62	64.14	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
11	2,500	3,000	2,750	49	1,804	2.53	93.04	266.52	2,778.57	6.80	70.94	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
12	3,000	4,000	3,500	56	1,860	2.89	95.93	334.16	3,112.73	8.53	79.47	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
13	4,000	5,000	4,500	38	1,898	1.96	97.89	280.52	3,393.25	7.16	86.64	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
14	5,000	7,500	6,250	28	1,926	1.44	99.33	265.08	3,658.33	6.77	93.40	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
15	7,500	10,000	8,750	8	1,934	0.41	99.74	120.04	3,778.37	3.06	96.47	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
16	10,000	20,000	15,000	5	1,939	0.26	100.00	138.27	3,916.64	3.53	100.00	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
17	20,000	50,000	35,000	0	1,939	0.00	100.00	0.00	3,916.64	0.00	100.00	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
18	50,000	100,000	75,000	0	1,939	0.00	100.00	0.00	3,916.64	0.00	100.00	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
19	100,000	500,000	300,000	0	1,939	0.00	100.00	0.00	3,916.64	0.00	100.00	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
20	500,000	UP		0	1,939	0.00	100.00	0.00	3,916.64	0.00	100.00	0	1	1	0.00	100.00	0.00	99.99	0.00	100.00	0.00			
				1,939					3,916.64					1					99.99					2.55



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

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29343 Shops :subject to Warranty C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	64	64	8.88	8.88	17.23	17.23	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	23	87	3.19	12.07	10.86	28.09	0.67	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	59	146	8.18	20.25	30.01	58.10	1.85	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	50	196	6.93	27.18	27.11	85.22	1.67	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	111	307	15.40	42.58	118.30	203.52	7.29	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	93	400	12.90	55.48	103.72	307.24	6.39	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	81	481	11.23	66.71	171.15	478.39	10.54	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	91	572	12.62	79.33	279.32	757.70	17.20	46.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	50	622	6.93	86.27	164.90	922.61	10.16	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	24	646	3.33	89.60	113.52	1,036.13	6.99	63.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	23	669	3.19	92.79	130.04	1,166.17	8.01	71.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	20	689	2.77	95.56	128.76	1,294.93	7.93	79.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	702	1.80	97.36	109.91	1,404.84	6.77	86.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	711	1.25	98.61	86.16	1,491.00	5.31	91.82	1	1	50.00	50.00	38.14	38.14	50.00	50.00	44.26	2.56	
15	7,500	10,000	8,750	4	715	0.55	99.17	47.32	1,538.32	2.91	94.74	0	1	0.00	50.00	0.00	38.14	0.00	50.00	0.00	2.48	
16	10,000	20,000	15,000	5	720	0.69	99.86	55.05	1,593.37	3.39	98.13	1	2	50.00	100.00	38.14	76.28	50.00	100.00	69.28	4.79	
17	20,000	50,000	35,000	1	721	0.14	100.00	30.40	1,623.77	1.87	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.70	
18	50,000	100,000	75,000	0	721	0.00	100.00	0.00	1,623.77	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.70	
19	100,000	500,000	300,000	0	721	0.00	100.00	0.00	1,623.77	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.70	
20	500,000	UP		0	721	0.00	100.00	0.00	1,623.77	0.00	100.00	0	2	0.00	100.00	0.00	76.28	0.00	100.00	0.00	4.70	
				721					1,623.77					2					76.28			4.70



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29344 Shops :totally detached and subject to Warranty A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	28.57	28.57	0.04	0.04	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	10	7.14	35.71	0.38	0.42	2.26	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	18	28.57	64.29	2.10	2.52	12.55	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	20	7.14	71.43	1.11	3.63	6.64	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	24	14.29	85.71	2.49	6.13	14.89	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	25	3.57	89.29	0.46	6.58	2.72	39.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	26	3.57	92.86	1.52	8.10	9.07	48.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	27	3.57	96.43	2.05	10.15	12.25	60.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	28	3.57	100.00	6.60	16.76	39.40	100.00	0	0	0.00	0.00	39.40	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	28	0.00	100.00	0.00	16.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				28					16.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2935 Pasar risk

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	23.08	23.08	1.04	1.04	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	11	19.23	42.31	5.59	6.64	7.81	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	16	19.23	61.54	0.10	6.74	0.14	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	3.85	65.38	0.66	7.40	0.93	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	22	19.23	84.62	14.07	21.47	19.65	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	23	3.85	88.46	23.59	45.06	32.95	62.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	25	7.69	96.15	26.54	71.60	37.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	26	3.85	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					71.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2936 Others

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	38.46	38.46	3.49	3.49	7.55	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	3.85	42.31	0.04	3.52	0.08	7.62	1	1	100.00	100.00	0.45	0.45	100.00	100.00	1277.11	12.89			
3	100	200	150	2	13	7.69	50.00	1.49	5.01	3.22	10.84	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	9.06			
4	200	300	250	2	15	7.69	57.69	3.90	8.92	8.44	19.28	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	5.10			
5	300	500	400	2	17	7.69	65.38	5.12	14.04	11.08	30.36	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	3.24			
6	500	750	625	1	18	3.85	69.23	1.12	15.16	2.42	32.78	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	3.00			
7	750	1,000	875	1	19	3.85	73.08	0.13	15.29	0.28	33.06	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.97			
8	1,000	1,500	1,250	1	20	3.85	76.92	0.69	15.97	1.49	34.54	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.84			
9	1,500	2,000	1,750	2	22	7.69	84.62	5.74	21.72	12.42	46.97	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.09			
10	2,000	2,500	2,250	1	23	3.85	88.46	0.74	22.45	1.59	48.56	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	2.02			
11	2,500	3,000	2,750	1	24	3.85	92.31	7.61	30.07	16.47	65.03	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	1.51			
12	3,000	4,000	3,500	2	26	7.69	100.00	16.17	46.24	34.97	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
20	500,000	UP		0	26	0.00	100.00	0.00	46.24	0.00	100.00	0	1	0.00	100.00	0.00	0.45	0.00	100.00	0.00	0.98			
				26					46.24					1					0.45					0.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2937 Private Warehouse and Storehouse

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,689	2,689	10.98	10.98	182.67	182.67	0.32	0.32	1	1	1.08	1.08	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	956	3,645	3.90	14.88	231.75	414.42	0.41	0.73	0	1	0.00	1.08	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1,489	5,134	6.08	20.96	487.66	902.08	0.86	1.60	1	2	1.08	2.15	124.44	124.44	0.79	0.79	25.52	13.79	
4	200	300	250	1,360	6,494	5.55	26.52	541.76	1,443.84	0.96	2.55	0	2	0.00	2.15	0.00	124.44	0.00	0.79	0.00	8.62	
5	300	500	400	2,537	9,031	10.36	36.87	1,534.84	2,978.68	2.71	5.27	1	3	1.08	3.23	3.35	127.79	0.02	0.81	0.22	4.29	
6	500	750	625	2,079	11,110	8.49	45.36	1,796.86	4,775.54	3.18	8.45	4	7	4.30	7.53	1,102.94	1,230.73	6.98	7.79	61.38	25.77	
7	750	1,000	875	2,265	13,375	9.25	54.61	2,754.65	7,530.18	4.87	13.32	6	13	6.45	13.98	247.06	1,477.78	1.56	9.35	8.97	19.62	
8	1,000	1,500	1,250	2,159	15,534	8.82	63.43	3,518.33	11,048.52	6.22	19.54	4	17	4.30	18.28	236.88	1,714.66	1.50	10.85	6.73	15.52	
9	1,500	2,000	1,750	1,715	17,249	7.00	70.43	3,670.40	14,718.92	6.49	26.03	11	28	11.83	30.11	1,970.04	3,684.70	12.46	23.31	53.67	25.03	
10	2,000	2,500	2,250	966	18,215	3.94	74.37	2,599.29	17,318.21	4.60	30.63	5	33	5.38	35.48	91.48	3,776.18	0.58	23.89	3.52	21.80	
11	2,500	3,000	2,750	844	19,059	3.45	77.82	2,758.25	20,076.46	4.88	35.51	6	39	6.45	41.94	1,520.90	5,297.08	9.62	33.51	55.14	26.38	
12	3,000	4,000	3,500	987	20,046	4.03	81.85	3,905.57	23,982.03	6.91	42.42	1	40	1.08	43.01	24.80	5,321.88	0.16	33.67	0.63	22.19	
13	4,000	5,000	4,500	789	20,835	3.22	85.07	3,749.53	27,731.56	6.63	49.05	6	46	6.45	49.46	2,969.73	8,291.61	18.79	52.46	79.20	29.90	
14	5,000	7,500	6,250	1,015	21,850	4.14	89.22	6,108.66	33,840.22	10.80	59.85	7	53	7.53	56.99	1,980.39	10,272.00	12.53	64.99	32.42	30.35	
15	7,500	10,000	8,750	675	22,525	2.76	91.97	4,610.95	38,451.17	8.16	68.01	5	58	5.38	62.37	747.33	11,019.33	4.73	69.72	16.21	28.66	
16	10,000	20,000	15,000	1,023	23,548	4.18	96.15	9,177.70	47,628.88	16.23	84.24	15	73	16.13	78.49	4,397.43	15,416.75	27.82	97.54	47.91	32.37	
17	20,000	50,000	35,000	511	24,059	2.09	98.24	5,146.76	52,775.63	9.10	93.34	10	83	10.75	89.25	144.21	15,560.97	0.91	98.45	2.80	29.49	
18	50,000	100,000	75,000	215	24,274	0.88	99.11	1,723.25	54,498.89	3.05	96.39	2	85	2.15	91.40	65.26	15,626.22	0.41	98.86	3.79	28.67	
19	100,000	500,000	300,000	173	24,447	0.71	99.82	1,766.14	56,265.03	3.12	99.51	4	89	4.30	95.70	25.80	15,652.02	0.16	99.03	1.46	27.82	
20	500,000	UP		44	24,491	0.18	100.00	274.38	56,539.40	0.49	100.00	4	93	4.30	100.00	154.04	15,806.06	0.97	100.00	56.14	27.96	
				24,491					56,539.40					93					15,806.06			27.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29371 - subject to Warranty A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19,250	19,250	11.02	11.02	1,004.78	1,004.78	0.27	0.27	20	20	1.96	1.96	218.92	218.92	0.14	0.14	21.79	21.79	
2	50	100	75	7,380	26,630	4.22	15.24	1,632.64	2,637.42	0.43	0.70	10	30	0.98	2.94	125.40	344.31	0.08	0.23	7.68	13.05	
3	100	200	150	10,038	36,668	5.74	20.99	3,088.68	5,726.11	0.82	1.52	20	50	1.96	4.89	648.60	992.91	0.43	0.66	21.00	17.34	
4	200	300	250	8,496	45,164	4.86	25.85	3,556.53	9,282.63	0.94	2.47	38	88	3.72	8.61	1,243.05	2,235.97	0.82	1.48	34.95	24.09	
5	300	500	400	14,379	59,543	8.23	34.08	7,549.88	16,832.52	2.01	4.47	59	147	5.77	14.38	3,996.79	6,232.76	2.64	4.12	52.94	37.03	
6	500	750	625	13,848	73,391	7.93	42.00	9,377.78	26,210.30	2.49	6.96	102	249	9.98	24.36	3,758.57	9,991.33	2.48	6.60	40.08	38.12	
7	750	1,000	875	13,537	86,928	7.75	49.75	13,125.36	39,335.65	3.49	10.45	57	306	5.58	29.94	3,122.49	13,113.82	2.06	8.66	23.79	33.34	
8	1,000	1,500	1,250	14,125	101,053	8.08	57.83	18,914.77	58,250.43	5.02	15.47	50	356	4.89	34.83	3,794.97	16,908.79	2.51	11.17	20.06	29.03	
9	1,500	2,000	1,750	10,961	112,014	6.27	64.11	19,206.12	77,456.55	5.10	20.58	48	404	4.70	39.53	5,424.08	22,332.87	3.58	14.75	28.24	28.83	
10	2,000	2,500	2,250	7,154	119,168	4.09	68.20	14,734.84	92,191.38	3.91	24.49	43	447	4.21	43.74	3,878.10	26,210.97	2.56	17.31	26.32	28.43	
11	2,500	3,000	2,750	6,154	125,322	3.52	71.72	15,922.83	108,114.22	4.23	28.72	46	493	4.50	48.24	4,313.72	30,524.69	2.85	20.16	27.09	28.23	
12	3,000	4,000	3,500	8,006	133,328	4.58	76.31	23,846.45	131,960.66	6.33	35.05	44	537	4.31	52.54	11,523.56	42,048.25	7.61	27.77	48.32	31.86	
13	4,000	5,000	4,500	6,234	139,562	3.57	79.87	23,363.63	155,324.30	6.21	41.26	74	611	7.24	59.78	10,202.45	52,250.71	6.74	34.51	43.67	33.64	
14	5,000	7,500	6,250	8,553	148,115	4.89	84.77	40,326.82	195,651.12	10.71	51.97	75	686	7.34	67.12	9,962.18	62,212.89	6.58	41.09	24.70	31.80	
15	7,500	10,000	8,750	5,869	153,984	3.36	88.13	33,076.62	228,727.74	8.79	60.76	49	735	4.79	71.92	6,531.08	68,743.97	4.31	45.40	19.75	30.05	
16	10,000	20,000	15,000	9,539	163,523	5.46	93.59	68,300.52	297,028.26	18.14	78.90	90	825	8.81	80.72	55,220.50	123,964.46	36.47	81.88	80.85	41.73	
17	20,000	50,000	35,000	6,714	170,237	3.84	97.43	53,236.26	350,264.52	14.14	93.04	83	908	8.12	88.85	13,389.45	137,353.91	8.84	90.72	25.15	39.21	
18	50,000	100,000	75,000	2,294	172,531	1.31	98.74	16,605.52	366,870.04	4.41	97.45	44	952	4.31	93.15	2,872.97	140,226.88	1.90	92.62	17.30	38.22	
19	100,000	500,000	300,000	1,549	174,080	0.89	99.63	8,511.18	375,381.22	2.26	99.72	55	1,007	5.38	98.53	11,120.98	151,347.86	7.35	99.96	130.66	40.32	
20	500,000	UP		650	174,730	0.37	100.00	1,072.47	376,453.69	0.28	100.00	15	1,022	1.47	100.00	56.00	151,403.86	0.04	100.00	5.22	40.22	
				174,730					376,453.69					1,022					151,403.86			40.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 293711 Private warehouses & storehouses terbatas dalam Warranty A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	109	109	5.67	5.67	18.19	18.19	0.29	0.29	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	39	148	2.03	7.70	30.46	12.27	0.49	0.20	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	62	210	3.23	10.93	32.76	45.03	0.52	0.72	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	65	275	3.38	14.32	26.83	71.87	0.43	1.14	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	120	395	6.25	20.56	79.49	151.36	1.27	2.41	1	1	1	11.11	11.11	5.72	5.72	2.57	2.57	3.78			
6	500	750	625	131	526	6.82	27.38	106.68	258.04	1.70	4.11	0	1	1	0.00	11.11	0.00	5.72	0.00	2.57	0.00			
7	750	1,000	875	157	683	8.17	35.55	194.03	452.07	3.09	7.20	0	1	1	0.00	11.11	0.00	5.72	0.00	2.57	0.00			
8	1,000	1,500	1,250	135	818	7.03	42.58	240.81	692.88	3.84	11.04	1	2	2	11.11	22.22	2.54	8.27	1.14	3.71	1.06			
9	1,500	2,000	1,750	121	939	6.30	48.88	277.37	970.25	4.42	15.45	0	2	2	0.00	22.22	0.00	8.27	0.00	3.71	0.00			
10	2,000	2,500	2,250	78	1,017	4.06	52.94	250.95	1,221.20	4.00	19.45	0	2	2	0.00	22.22	0.00	8.27	0.00	3.71	0.00			
11	2,500	3,000	2,750	70	1,087	3.64	56.59	267.34	1,488.54	4.26	23.71	1	3	3	11.11	33.33	86.17	94.44	38.72	42.43	32.23			
12	3,000	4,000	3,500	117	1,204	6.09	62.68	455.88	1,944.43	7.26	30.97	1	4	4	11.11	44.44	32.25	126.69	14.49	56.93	7.08			
13	4,000	5,000	4,500	80	1,284	4.16	66.84	364.41	2,308.84	5.80	36.78	1	5	5	11.11	55.56	43.71	170.40	19.64	76.57	11.99			
14	5,000	7,500	6,250	134	1,418	6.98	73.82	736.29	3,045.12	11.73	48.51	1	6	6	11.11	66.67	11.90	182.30	5.35	81.91	1.62			
15	7,500	10,000	8,750	96	1,514	5.00	78.81	611.57	3,656.69	9.74	58.25	1	7	7	11.11	77.78	22.01	204.31	9.89	91.81	3.60			
16	10,000	20,000	15,000	145	1,659	7.55	86.36	1,077.35	4,734.04	17.16	75.41	1	8	8	11.11	88.89	13.69	218.00	6.15	97.95	1.27			
17	20,000	50,000	35,000	127	1,786	6.61	92.97	1,195.85	5,929.89	19.05	94.46	1	9	9	11.11	100.00	4.55	222.55	2.05	100.00	0.38			
18	50,000	100,000	75,000	62	1,848	3.23	96.20	228.17	6,158.06	3.63	98.09	0	9	9	0.00	100.00	0.00	222.55	0.00	100.00	0.00			
19	100,000	500,000	300,000	37	1,885	1.93	98.13	120.26	6,278.32	1.92	100.01	0	9	9	0.00	100.00	0.00	222.55	0.00	100.00	0.00			
20	500,000	UP		36	1,921	1.87	100.00	0.43	6,277.89	0.01	100.00	0	9	9	0.00	100.00	0.00	222.55	0.00	100.00	0.00			
				1,921					6,277.89					9					222.55					3.55



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29372 - subject to Warranty B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	81	81	5.37	5.37	4.09	4.09	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	42	123	2.79	8.16	11.38	15.47	0.31	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	76	199	5.04	13.21	23.81	39.29	0.66	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	74	273	4.91	18.12	27.52	66.80	0.76	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	123	396	8.16	26.28	78.79	145.59	2.18	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	126	522	8.36	34.64	104.30	249.89	2.89	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	134	656	8.89	43.53	135.45	385.33	3.75	10.66	1	1	9.09	9.09	0.11	0.11	0.01	0.01	0.08	0.03
8	1,000	1,500	1,250	127	783	8.43	51.96	178.98	564.31	4.95	15.61	0	1	0.00	9.09	0.00	0.11	0.00	0.01	0.00	0.02
9	1,500	2,000	1,750	109	892	7.23	59.19	155.97	720.28	4.32	19.93	3	4	27.27	36.36	2.99	3.10	0.19	0.20	1.91	0.43
10	2,000	2,500	2,250	63	955	4.18	63.37	148.86	869.14	4.12	24.05	1	5	9.09	45.45	5.00	8.10	0.32	0.52	3.36	0.93
11	2,500	3,000	2,750	66	1,021	4.38	67.75	188.81	1,057.95	5.22	29.27	1	6	9.09	54.55	5.00	13.10	0.32	0.84	2.65	1.24
12	3,000	4,000	3,500	83	1,104	5.51	73.26	279.67	1,337.62	7.74	37.01	0	6	0.00	54.55	0.00	13.10	0.00	0.84	0.00	0.98
13	4,000	5,000	4,500	54	1,158	3.58	76.84	211.64	1,549.26	5.86	42.86	0	6	0.00	54.55	0.00	13.10	0.00	0.84	0.00	0.85
14	5,000	7,500	6,250	80	1,238	5.31	82.15	285.98	1,835.24	7.91	50.77	3	9	27.27	81.82	1,201.05	1,214.15	77.14	77.98	419.98	66.16
15	7,500	10,000	8,750	61	1,299	4.05	86.20	293.95	2,129.19	8.13	58.90	0	9	0.00	81.82	0.00	1,214.15	0.00	77.98	0.00	57.02
16	10,000	20,000	15,000	101	1,400	6.70	92.90	659.24	2,788.42	18.24	77.14	0	9	0.00	81.82	0.00	1,214.15	0.00	77.98	0.00	43.54
17	20,000	50,000	35,000	82	1,482	5.44	98.34	624.84	3,413.26	17.29	94.43	1	10	9.09	90.91	341.30	1,555.45	21.92	99.91	54.62	45.57
18	50,000	100,000	75,000	20	1,502	1.33	99.67	176.83	3,590.09	4.89	99.32	1	11	9.09	100.00	1.46	1,556.90	0.09	100.00	0.82	43.37
19	100,000	500,000	300,000	5	1,507	0.33	100.00	24.55	3,614.64	0.68	100.00	0	11	0.00	100.00	0.00	1,556.90	0.00	100.00	0.00	43.07
20	500,000	UP		0	1,507	0.00	100.00	0.00	3,614.64	0.00	100.00	0	11	0.00	100.00	0.00	1,556.90	0.00	100.00	0.00	43.07
				1,507	3,614.64				11				1,556.90				43.07				



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 293721 Private warehouses & storehouses terbatas dalam Warranty B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.44	4.44	0.05	0.05	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.22	6.67	0.41	0.46	0.33	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.22	8.89	0.45	0.91	0.36	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.22	11.11	0.75	1.66	0.60	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	10	11.11	22.22	9.30	10.96	7.42	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	12	4.44	26.67	1.36	12.31	1.08	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	6.67	33.33	3.82	16.14	3.05	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	20	11.11	44.44	13.98	30.12	11.15	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	23	6.67	51.11	6.84	36.95	5.45	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	2.22	53.33	1.32	38.28	1.06	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	2.22	55.56	9.62	47.89	7.67	38.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	33	17.78	73.33	20.37	68.26	16.25	54.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	41	17.78	91.11	22.72	90.99	18.13	72.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	42	2.22	93.33	0.47	91.46	0.38	72.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	43	2.22	95.56	0.65	92.11	0.52	73.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	45	4.44	100.00	33.24	125.35	26.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	125.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					125.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29373 - subject to Warranty C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	209	209	4.67	4.67	39.19	39.19	0.22	0.22	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	72	281	1.61	6.28	38.85	78.03	0.22	0.45	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	137	418	3.06	9.34	70.66	148.69	0.40	0.85	2	2	6	6.06	6.06	80.36	80.36	2.85	2.85	113.73			
4	200	300	250	139	557	3.11	12.44	47.69	196.39	0.27	1.12	3	5	9	9.09	15.15	87.58	167.94	3.11	5.96	183.63			
5	300	500	400	338	895	7.55	20.00	199.17	395.56	1.14	2.26	2	7	6	6.06	21.21	17.95	185.89	0.64	6.59	9.01			
6	500	750	625	350	1,245	7.82	27.82	306.98	702.54	1.75	4.01	0	7	0	0.00	21.21	0.00	185.89	0.00	6.59	0.00			
7	750	1,000	875	405	1,650	9.05	36.86	522.05	1,224.59	2.98	6.99	0	7	0	0.00	21.21	0.00	185.89	0.00	6.59	0.00			
8	1,000	1,500	1,250	442	2,092	9.87	46.74	745.70	1,970.29	4.25	11.24	3	10	9	9.09	30.30	19.62	205.50	0.70	7.29	2.63			
9	1,500	2,000	1,750	407	2,499	9.09	55.83	964.46	2,934.75	5.50	16.74	2	12	6	6.06	36.36	341.42	546.92	12.11	19.40	35.40			
10	2,000	2,500	2,250	213	2,712	4.76	60.59	615.68	3,550.43	3.51	20.26	1	13	3	3.03	39.39	26.60	573.52	0.94	20.34	4.32			
11	2,500	3,000	2,750	238	2,950	5.32	65.91	840.27	4,390.70	4.79	25.05	1	14	3	3.03	42.42	10.75	584.27	0.38	20.72	1.28			
12	3,000	4,000	3,500	261	3,211	5.83	71.74	1,022.61	5,413.31	5.83	30.88	2	16	6	6.06	48.48	28.82	613.09	1.02	21.74	2.82			
13	4,000	5,000	4,500	211	3,422	4.71	76.45	1,129.36	6,542.67	6.44	37.33	2	18	6	6.06	54.55	128.57	741.66	4.56	26.30	11.38			
14	5,000	7,500	6,250	291	3,713	6.50	82.95	1,958.12	8,500.79	11.17	48.50	3	21	9	9.09	63.64	254.60	996.26	9.03	35.33	13.00			
15	7,500	10,000	8,750	214	3,927	4.78	87.73	2,021.06	10,521.85	11.53	60.03	5	26	15	15.15	78.79	218.58	1,214.84	7.75	43.08	10.81			
16	10,000	20,000	15,000	275	4,202	6.14	93.88	3,081.96	13,603.81	17.58	77.61	4	30	12	12.12	90.91	346.12	1,560.96	12.28	55.36	11.23			
17	20,000	50,000	35,000	197	4,399	4.40	98.28	2,950.30	16,554.11	16.83	94.44	2	32	6	6.06	96.97	1,261.04	2,821.99	44.72	100.08	42.74			
18	50,000	100,000	75,000	47	4,446	1.05	99.33	702.81	17,256.92	4.01	98.45	1	33	3	3.03	100.00	2.34	2,819.66	0.08	100.00	0.33			
19	100,000	500,000	300,000	28	4,474	0.63	99.96	256.21	17,513.13	1.46	99.92	0	33	0	0.00	100.00	0.00	2,819.66	0.00	100.00	0.00			
20	500,000	UP		2	4,476	0.04	100.00	14.78	17,527.91	0.08	100.00	0	33	0	0.00	100.00	0.00	2,819.66	0.00	100.00	0.00			
				4,476					17,527.91					33					2,819.66					16.09



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 293731 Private warehouses & storehouses terbatas dalam Warranty C

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.91	3.91	0.10	0.10	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	9	3.13	7.03	0.67	0.77	0.13	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	13	3.13	10.16	1.22	2.00	0.24	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	21	6.25	16.41	2.96	4.96	0.58	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	26	3.91	20.31	5.80	10.76	1.13	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	37	8.59	28.91	9.95	20.71	1.93	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	47	7.81	36.72	14.69	35.40	2.85	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	60	10.16	46.88	36.52	71.92	7.09	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	67	5.47	52.34	14.28	86.20	2.77	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	75	6.25	58.59	25.64	111.84	4.98	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	79	3.13	61.72	17.42	129.25	3.38	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	88	7.03	68.75	27.09	156.34	5.26	30.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	89	0.78	69.53	1.93	158.28	0.38	30.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	95	4.69	74.22	34.34	192.62	6.67	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	104	7.03	81.25	67.61	260.24	13.13	50.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	115	8.59	89.84	104.35	364.58	20.27	70.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	128	10.16	100.00	150.20	514.79	29.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	128	0.00	100.00	0.00	514.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				128				514.79		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29374 Private highracked warehouse & private highway to Warranty A

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	32	32	4.00	4.00	2.59	2.59	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	34	66	4.25	8.25	5.62	8.21	0.28	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	57	123	7.13	15.38	21.56	29.77	1.06	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	56	179	7.00	22.38	35.06	64.83	1.72	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	78	257	9.75	32.13	59.19	124.01	2.91	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	71	328	8.88	41.00	60.22	184.23	2.96	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	79	407	9.88	50.88	77.54	261.77	3.81	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	80	487	10.00	60.88	129.00	390.77	6.33	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	63	550	7.88	68.75	126.91	517.67	6.23	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	31	581	3.88	72.63	91.58	609.25	4.50	29.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	28	609	3.50	76.13	89.05	698.30	4.37	34.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	32	641	4.00	80.13	119.12	817.42	5.85	40.13	1	1	33.33	33.33	3.18	3.18	1.85	1.85	2.67	0.39	
13	4,000	5,000	4,500	22	663	2.75	82.88	113.81	931.23	5.59	45.72	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.34	
14	5,000	7,500	6,250	36	699	4.50	87.38	237.58	1,168.81	11.66	57.38	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.27	
15	7,500	10,000	8,750	24	723	3.00	90.38	217.12	1,385.93	10.66	68.04	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.23	
16	10,000	20,000	15,000	28	751	3.50	93.88	312.06	1,697.99	15.32	83.37	0	1	0.00	33.33	0.00	3.18	0.00	1.85	0.00	0.19	
17	20,000	50,000	35,000	33	784	4.13	98.00	318.86	2,016.85	15.65	99.02	2	3	66.67	100.00	168.98	172.16	98.15	100.00	52.99	8.54	
18	50,000	100,000	75,000	16	800	2.00	100.00	19.96	2,036.81	0.98	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.45	
19	100,000	500,000	300,000	0	800	0.00	100.00	0.00	2,036.81	0.00	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.45	
20	500,000	UP		0	800	0.00	100.00	0.00	2,036.81	0.00	100.00	0	3	0.00	100.00	0.00	172.16	0.00	100.00	0.00	8.45	
				800					2,036.81					3					172.16			8.45



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29375 Private highracked warehouse & private highway to Warranty B

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	5.52	5.52	3.76	3.76	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	79	2.13	7.66	4.31	8.07	0.12	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	58	137	5.62	13.28	15.99	24.06	0.45	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	180	4.17	17.44	21.16	45.22	0.59	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	93	273	9.01	26.45	51.41	96.63	1.43	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	91	364	8.82	35.27	66.75	163.39	1.86	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	80	444	7.75	43.02	84.02	247.41	2.34	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	103	547	9.98	53.00	123.92	371.33	3.45	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	71	618	6.88	59.88	143.86	515.19	4.00	14.34	1	1	16.67	16.67	18.83	18.83	2.43	2.43	13.09	3.66			
10	2,000	2,500	2,250	43	661	4.17	64.05	103.03	618.22	2.87	17.21	0	1	0.00	16.67	0.00	18.83	0.00	2.43	0.00	3.05			
11	2,500	3,000	2,750	45	706	4.36	68.41	139.53	757.75	3.88	21.09	1	2	16.67	33.33	47.43	66.26	6.12	8.55	33.99	8.74			
12	3,000	4,000	3,500	60	766	5.81	74.22	224.18	981.92	6.24	27.33	0	2	0.00	33.33	0.00	66.26	0.00	8.55	0.00	6.75			
13	4,000	5,000	4,500	41	807	3.97	78.20	242.72	1,224.64	6.76	34.09	0	2	0.00	33.33	0.00	66.26	0.00	8.55	0.00	5.41			
14	5,000	7,500	6,250	51	858	4.94	83.14	334.98	1,559.62	9.32	43.41	0	2	0.00	33.33	0.00	66.26	0.00	8.55	0.00	4.25			
15	7,500	10,000	8,750	48	906	4.65	87.79	445.01	2,004.63	12.39	55.80	2	4	33.33	66.67	106.69	172.95	13.76	22.30	23.97	8.63			
16	10,000	20,000	15,000	83	989	8.04	95.83	935.91	2,940.54	26.05	81.85	2	6	33.33	100.00	602.43	775.38	77.70	100.00	64.37	26.37			
17	20,000	50,000	35,000	30	1,019	2.91	98.74	477.90	3,418.44	13.30	95.16	0	6	0.00	100.00	0.00	775.38	0.00	100.00	0.00	22.68			
18	50,000	100,000	75,000	11	1,030	1.07	99.81	151.22	3,569.65	4.21	99.37	0	6	0.00	100.00	0.00	775.38	0.00	100.00	0.00	21.72			
19	100,000	500,000	300,000	2	1,032	0.19	100.00	22.78	3,592.44	0.63	100.00	0	6	0.00	100.00	0.00	775.38	0.00	100.00	0.00	21.58			
20	500,000	UP		0	1,032	0.00	100.00	0.00	3,592.44	0.00	100.00	0	6	0.00	100.00	0.00	775.38	0.00	100.00	0.00	21.58			
				1,032					3,592.44					6					775.38					21.58



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 29376 Private highracked warehouse & private highway to Warranty C

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	4.65	4.65	0.73	0.73	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	57	2.32	6.97	1.50	2.23	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	44	101	5.38	12.35	12.88	15.12	1.01	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	44	145	5.38	17.73	10.95	26.07	0.86	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	68	213	8.31	26.04	22.81	48.88	1.79	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	103	316	12.59	38.63	47.02	95.89	3.68	7.51	1	1	25.00	25.00	41.60	41.60	2.65	2.65	88.49	43.39			
7	750	1,000	875	76	392	9.29	47.92	39.49	135.38	3.09	10.60	0	1	0.00	25.00	0.00	41.60	0.00	2.65	0.00	30.73			
8	1,000	1,500	1,250	79	471	9.66	57.58	57.72	193.10	4.52	15.12	0	1	0.00	25.00	0.00	41.60	0.00	2.65	0.00	21.55			
9	1,500	2,000	1,750	54	525	6.60	64.18	63.69	256.79	4.99	20.11	0	1	0.00	25.00	0.00	41.60	0.00	2.65	0.00	16.20			
10	2,000	2,500	2,250	39	564	4.77	68.95	49.75	306.54	3.90	24.01	0	1	0.00	25.00	0.00	41.60	0.00	2.65	0.00	13.57			
11	2,500	3,000	2,750	36	600	4.40	73.35	59.73	366.27	4.68	28.68	0	1	0.00	25.00	0.00	41.60	0.00	2.65	0.00	11.36			
12	3,000	4,000	3,500	46	646	5.62	78.97	108.63	474.91	8.51	37.19	0	1	0.00	25.00	0.00	41.60	0.00	2.65	0.00	8.76			
13	4,000	5,000	4,500	45	691	5.50	84.47	120.25	595.16	9.42	46.61	1	2	25.00	50.00	361.00	402.60	22.99	25.64	300.21	67.65			
14	5,000	7,500	6,250	41	732	5.01	89.49	130.46	725.62	10.22	56.82	1	3	25.00	75.00	128.98	531.58	8.21	33.85	98.86	73.26			
15	7,500	10,000	8,750	43	775	5.26	94.74	177.30	902.92	13.88	70.71	0	3	0.00	75.00	0.00	531.58	0.00	33.85	0.00	58.87			
16	10,000	20,000	15,000	29	804	3.55	98.29	271.76	1,174.68	21.28	91.99	1	4	25.00	100.00	1,038.86	1,570.44	66.15	100.00	382.27	133.69			
17	20,000	50,000	35,000	13	817	1.59	99.88	96.79	1,271.47	7.58	99.57	0	4	0.00	100.00	0.00	1,570.44	0.00	100.00	0.00	123.51			
18	50,000	100,000	75,000	1	818	0.12	100.00	5.49	1,276.96	0.43	100.00	0	4	0.00	100.00	0.00	1,570.44	0.00	100.00	0.00	122.98			
19	100,000	500,000	300,000	0	818	0.00	100.00	0.00	1,276.96	0.00	100.00	0	4	0.00	100.00	0.00	1,570.44	0.00	100.00	0.00	122.98			
20	500,000	UP		0	818	0.00	100.00	0.00	1,276.96	0.00	100.00	0	4	0.00	100.00	0.00	1,570.44	0.00	100.00	0.00	122.98			
				818					1,276.96					4					1,570.44					122.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29377 Silos storing non hazardous goods only

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.86	2.86	0.23	0.23	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	9	3.57	6.43	0.51	0.74	0.13	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	18	6.43	12.86	0.88	1.62	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	28	7.14	20.00	3.19	4.81	0.82	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	38	7.14	27.14	4.21	9.02	1.08	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	47	6.43	33.57	5.50	14.52	1.41	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	64	12.14	45.71	12.79	27.32	3.29	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	74	7.14	52.86	9.70	37.01	2.49	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	85	7.86	60.71	10.53	47.54	2.71	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	92	5.00	65.71	17.78	65.33	4.57	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	95	2.14	67.86	12.70	78.02	3.26	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	100	3.57	71.43	14.04	92.06	3.61	23.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	108	5.71	77.14	22.17	114.24	5.70	29.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	118	7.14	84.29	53.99	168.22	13.87	43.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	125	5.00	89.29	35.95	204.17	9.24	52.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	137	8.57	97.86	126.85	331.02	32.59	85.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	139	1.43	99.29	41.16	372.18	10.58	95.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	140	0.71	100.00	17.03	389.21	4.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	140	0.00	100.00	0.00	389.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	140	0.00	100.00	0.00	389.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				140					389.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29378 Public Warehouses subject to Warranty C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,024	1,024	23.58	23.58	98.92	98.92	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	226	1,250	5.20	28.79	109.39	208.31	0.83	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	255	1,505	5.87	34.66	174.37	382.68	1.32	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	178	1,683	4.10	38.76	162.63	545.31	1.23	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	302	1,985	6.96	45.72	223.20	768.51	1.69	5.80	1	1	5.00	5.00	44.88	44.88	0.78	0.78	20.11	5.84			
6	500	750	625	262	2,247	6.03	51.75	201.54	970.05	1.52	7.32	1	2	5.00	10.00	6.00	50.88	0.10	0.89	2.98	5.24			
7	750	1,000	875	212	2,459	4.88	56.63	303.72	1,273.77	2.29	9.62	0	2	0.00	10.00	0.00	50.88	0.00	0.89	0.00	3.99			
8	1,000	1,500	1,250	215	2,674	4.95	61.58	425.86	1,699.63	3.22	12.83	0	2	0.00	10.00	0.00	50.88	0.00	0.89	0.00	2.99			
9	1,500	2,000	1,750	175	2,849	4.03	65.61	504.00	2,203.64	3.81	16.64	2	4	10.00	20.00	38.92	89.79	0.68	1.56	7.72	4.07			
10	2,000	2,500	2,250	97	2,946	2.23	67.85	316.63	2,520.26	2.39	19.03	2	6	10.00	30.00	68.42	158.21	1.19	2.76	21.61	6.28			
11	2,500	3,000	2,750	114	3,060	2.63	70.47	352.72	2,872.98	2.66	21.69	0	6	0.00	30.00	0.00	158.21	0.00	2.76	0.00	5.51			
12	3,000	4,000	3,500	163	3,223	3.75	74.23	710.33	3,583.31	5.36	27.05	1	7	5.00	35.00	0.00	158.21	0.00	2.76	0.00	4.42			
13	4,000	5,000	4,500	122	3,345	2.81	77.04	559.94	4,143.25	4.23	31.28	0	7	0.00	35.00	0.00	158.21	0.00	2.76	0.00	3.82			
14	5,000	7,500	6,250	200	3,545	4.61	81.64	1,165.09	5,308.34	8.80	40.08	0	7	0.00	35.00	0.00	158.21	0.00	2.76	0.00	2.98			
15	7,500	10,000	8,750	193	3,738	4.44	86.09	1,150.30	6,458.64	8.68	48.76	1	8	5.00	40.00	1,891.33	2,049.54	32.94	35.70	164.42	31.73			
16	10,000	20,000	15,000	284	4,022	6.54	92.63	2,684.22	9,142.86	20.27	69.03	2	10	10.00	50.00	907.50	2,957.05	15.81	51.51	33.81	32.34			
17	20,000	50,000	35,000	154	4,176	3.55	96.18	2,331.75	11,474.60	17.60	86.63	3	13	15.00	65.00	29.55	2,986.59	0.51	52.02	1.27	26.03			
18	50,000	100,000	75,000	92	4,268	2.12	98.30	1,005.63	12,480.23	7.59	94.23	0	13	0.00	65.00	0.00	2,986.59	0.00	52.02	0.00	23.93			
19	100,000	500,000	300,000	58	4,326	1.34	99.63	605.82	13,086.05	4.57	98.80	4	17	20.00	85.00	710.99	3,697.58	12.38	64.40	117.36	28.26			
20	500,000	UP		16	4,342	0.37	100.00	159.01	13,245.06	1.20	100.00	3	20	15.00	100.00	2,043.62	5,741.20	35.60	100.00	1285.24	43.35			
				4,342					13,245.06					20					5,741.20					43.35



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

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29379 Cold Storage Public Warehouses

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	3.08	3.08	0.23	0.23	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	6	6.15	9.23	1.02	1.26	0.51	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.54	10.77	1.88	3.14	0.94	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	9	3.08	13.85	1.02	4.15	0.51	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	15	9.23	23.08	5.04	9.19	2.53	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	18	4.62	27.69	0.25	9.44	0.13	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	29	16.92	44.62	6.17	15.62	3.10	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	36	10.77	55.38	14.26	29.87	7.16	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	38	3.08	58.46	3.19	33.06	1.60	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	39	1.54	60.00	2.76	30.30	1.39	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	42	4.62	64.62	4.18	34.48	2.10	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	45	4.62	69.23	19.31	53.79	9.70	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	50	7.69	76.92	8.10	61.90	4.07	31.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	55	7.69	84.62	17.47	79.37	8.78	39.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	58	4.62	89.23	37.30	116.67	18.73	58.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	61	4.62	93.85	47.94	164.60	24.08	82.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	64	4.62	98.46	14.43	179.04	7.25	89.93	1	1	100.00	100.00	337.80	337.80	100.00	100.00	2340.57	188.67	169.68	169.68	
19	100,000	500,000	300,000	1	65	1.54	100.00	20.04	199.08	10.07	100.00	0	1	0.00	100.00	0.00	337.80	0.00	100.00	0.00	0.00	0.00	169.68	
20	500,000	UP		0	65	0.00	100.00	0.00	199.08	0.00	100.00	0	1	0.00	100.00	0.00	337.80	0.00	100.00	0.00	0.00	0.00	169.68	
				65					199.08					1					337.80					169.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2938 Storage tanks

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,711	1,711	21.59	21.59	128.95	128.95	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	449	2,160	5.66	27.25	73.75	202.70	0.34	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	360	2,520	4.54	31.79	87.92	290.62	0.40	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	312	2,832	3.94	35.73	38.18	328.81	0.17	1.50	1	1	1.32	1.32	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	245	3,077	3.09	38.82	159.04	487.84	0.72	2.22	2	3	2.63	3.95	205.66	205.66	5.58	5.58	129.32	42.16			
6	500	750	625	267	3,344	3.37	42.19	204.37	692.21	0.93	3.15	1	4	1.32	5.26	107.10	312.76	2.91	8.49	52.41	45.18			
7	750	1,000	875	383	3,727	4.83	47.02	506.40	1,198.61	2.30	5.45	1	5	1.32	6.58	2.60	315.36	0.07	8.56	0.51	26.31			
8	1,000	1,500	1,250	705	4,432	8.89	55.92	996.71	2,195.32	4.53	9.98	9	14	11.84	18.42	60.49	375.85	1.64	10.20	6.07	17.12			
9	1,500	2,000	1,750	438	4,870	5.53	61.44	1,243.51	3,438.83	5.65	15.64	5	19	6.58	25.00	600.00	975.85	16.29	26.49	48.25	28.38			
10	2,000	2,500	2,250	321	5,191	4.05	65.49	1,157.24	4,596.07	5.26	20.90	2	21	2.63	27.63	105.86	1,081.71	2.87	29.36	9.15	23.54			
11	2,500	3,000	2,750	353	5,544	4.45	69.95	1,413.43	6,009.50	6.43	27.33	11	32	14.47	42.11	173.44	1,255.15	4.71	34.07	12.27	20.89			
12	3,000	4,000	3,500	528	6,072	6.66	76.61	2,293.20	8,302.70	10.43	37.76	4	36	5.26	47.37	22.96	1,278.11	0.62	34.69	1.00	15.39			
13	4,000	5,000	4,500	435	6,507	5.49	82.10	2,079.04	10,381.75	9.45	47.21	11	47	14.47	61.84	175.72	1,453.83	4.77	39.46	8.45	14.00			
14	5,000	7,500	6,250	476	6,983	6.01	88.10	3,238.34	13,620.08	14.73	61.94	8	55	10.53	72.37	1,806.41	3,260.24	49.03	88.50	55.78	23.94			
15	7,500	10,000	8,750	240	7,223	3.03	91.13	2,483.83	16,103.91	11.30	73.23	5	60	6.58	78.95	98.87	3,359.11	2.68	91.18	3.98	20.86			
16	10,000	20,000	15,000	220	7,443	2.78	93.91	2,840.04	18,943.95	12.92	86.15	9	69	11.84	90.79	171.69	3,530.81	4.66	95.84	6.05	18.64			
17	20,000	50,000	35,000	182	7,625	2.30	96.20	1,819.53	20,763.48	8.27	94.42	0	69	0.00	90.79	0.00	3,530.81	0.00	95.84	0.00	17.00			
18	50,000	100,000	75,000	88	7,713	1.11	97.31	514.70	21,278.18	2.34	96.76	0	69	0.00	90.79	0.00	3,530.81	0.00	95.84	0.00	16.59			
19	100,000	500,000	300,000	116	7,829	1.46	98.78	566.80	21,844.99	2.58	99.34	7	76	9.21	100.00	153.21	3,684.01	4.16	100.00	27.03	16.86			
20	500,000	UP		97	7,926	1.22	100.00	144.84	21,989.83	0.66	100.00	0	76	0.00	100.00	0.00	3,684.01	0.00	100.00	0.00	16.75			
				7,926					21,989.83					76					3,684.01					16.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29381 Storage tanks :underground storage tanks for non hazardous

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.47	2.47	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.23	3.70	1.50	1.54	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.23	4.94	0.54	2.08	0.12	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.23	6.17	0.76	2.84	0.17	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.23	7.41	1.97	4.81	0.43	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.23	8.64	1.97	6.78	0.43	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.23	9.88	3.28	10.06	0.71	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	18	12.35	22.22	19.43	29.49	4.22	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	25	8.64	30.86	9.67	39.16	2.10	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	26	1.23	32.10	5.58	44.74	1.21	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	32	7.41	39.51	24.70	69.44	5.36	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	43	13.58	53.09	66.73	136.17	14.47	29.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	54	13.58	66.67	61.73	197.91	13.39	42.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	70	19.75	86.42	160.33	358.24	34.77	77.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	74	4.94	91.36	50.33	408.57	10.92	88.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	75	1.23	92.59	2.10	410.67	0.45	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	76	1.23	93.83	0.79	411.46	0.17	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	77	1.23	95.06	6.53	417.99	1.42	90.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	79	2.47	97.53	2.48	420.47	0.54	91.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	81	2.47	100.00	40.60	461.07	8.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				81					461.07					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29382 Storage tanks :surface storage tanks(including barrels)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	7.14	7.14	1.22	1.22	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.79	8.93	0.59	1.82	0.17	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.79	10.71	0.60	2.42	0.17	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.79	12.50	0.61	3.03	0.17	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	12	8.93	21.43	3.75	6.78	1.05	1.90	1	1	50.00	50.00	0.90	0.90	100.00	100.00	24.00	13.28	
6	500	750	625	9	21	16.07	37.50	10.49	17.27	2.94	4.84	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	5.21	
7	750	1,000	875	1	22	1.79	39.29	1.67	18.95	0.47	5.31	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	4.75	
8	1,000	1,500	1,250	2	24	3.57	42.86	4.53	23.47	1.27	6.58	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	3.83	
9	1,500	2,000	1,750	4	28	7.14	50.00	6.20	17.27	1.74	4.84	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	5.21	
10	2,000	2,500	2,250	1	29	1.79	51.79	3.87	21.14	1.08	5.93	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	4.26	
11	2,500	3,000	2,750	1	30	1.79	53.57	5.21	26.35	1.46	7.39	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	3.42	
12	3,000	4,000	3,500	3	33	5.36	58.93	19.59	45.94	5.49	12.88	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.96	
13	4,000	5,000	4,500	1	34	1.79	60.71	9.45	55.39	2.65	15.53	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.62	
14	5,000	7,500	6,250	7	41	12.50	73.21	34.14	89.54	9.58	25.11	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	1.01	
15	7,500	10,000	8,750	2	43	3.57	76.79	24.35	113.89	6.83	31.94	0	1	0.00	50.00	0.00	0.90	0.00	100.00	0.00	0.79	
16	10,000	20,000	15,000	7	50	12.50	89.29	135.25	249.14	37.93	69.87	1	2	50.00	100.00	0.00	0.90	0.00	100.00	0.00	0.36	
17	20,000	50,000	35,000	1	51	1.79	91.07	33.64	282.78	9.43	79.30	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.32	
18	50,000	100,000	75,000	5	56	8.93	100.00	73.80	356.58	20.70	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25	
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	356.58	0.00	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25	
20	500,000	UP		0	56	0.00	100.00	0.00	356.58	0.00	100.00	0	2	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.25	
				56					356.58					2					0.90			0.25



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29383 Petrol/diesel fuel stations

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	199	199	9.03	9.03	0.87	0.87	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	62	261	2.81	11.84	22.02	22.89	0.28	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	60	321	2.72	14.56	11.14	34.03	0.14	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	60	381	2.72	17.29	23.16	57.19	0.29	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	111	492	5.04	22.32	72.43	129.62	0.91	1.63	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	116	608	5.26	27.59	113.66	243.28	1.43	3.07	2	3	8.33	12.50	9.76	9.76	0.67	0.67	8.59	4.01			
7	750	1,000	875	147	755	6.67	34.26	213.47	456.75	2.69	5.76	0	3	0.00	12.50	0.00	9.76	0.00	0.67	0.00	2.14			
8	1,000	1,500	1,250	236	991	10.71	44.96	521.43	978.18	6.58	12.34	3	6	12.50	25.00	144.43	154.19	9.92	10.59	27.70	15.76			
9	1,500	2,000	1,750	244	1,235	11.07	56.03	702.78	1,680.96	8.86	21.20	1	7	4.17	29.17	1.00	155.19	0.07	10.66	0.14	9.23			
10	2,000	2,500	2,250	164	1,399	7.44	63.48	642.42	2,323.38	8.10	29.30	2	9	8.33	37.50	56.00	211.19	3.85	14.51	8.72	9.09			
11	2,500	3,000	2,750	159	1,558	7.21	70.69	661.21	2,984.59	8.34	37.64	0	9	0.00	37.50	0.00	211.19	0.00	14.51	0.00	7.08			
12	3,000	4,000	3,500	223	1,781	10.12	80.81	1,155.80	4,140.39	14.58	52.22	9	18	37.50	75.00	143.87	355.06	9.88	24.39	12.45	8.58			
13	4,000	5,000	4,500	158	1,939	7.17	87.98	1,136.89	5,277.28	14.34	66.55	1	19	4.17	79.17	719.44	1,074.50	49.43	73.82	63.28	20.36			
14	5,000	7,500	6,250	184	2,123	8.35	96.32	1,605.82	6,883.10	20.25	86.81	2	21	8.33	87.50	252.99	1,327.50	17.38	91.20	15.75	19.29			
15	7,500	10,000	8,750	50	2,173	2.27	98.59	624.87	7,507.97	7.88	94.69	2	23	8.33	95.83	117.83	1,445.33	8.10	99.30	18.86	19.25			
16	10,000	20,000	15,000	26	2,199	1.18	99.77	282.63	7,790.60	3.56	98.25	1	24	4.17	100.00	10.20	1,455.53	0.70	100.00	3.61	18.68			
17	20,000	50,000	35,000	5	2,204	0.23	100.00	138.66	7,929.26	1.75	100.00	0	24	0.00	100.00	0.00	1,455.53	0.00	100.00	0.00	18.36			
18	50,000	100,000	75,000	0	2,204	0.00	100.00	0.00	7,929.26	0.00	100.00	0	24	0.00	100.00	0.00	1,455.53	0.00	100.00	0.00	18.36			
19	100,000	500,000	300,000	0	2,204	0.00	100.00	0.00	7,929.26	0.00	100.00	0	24	0.00	100.00	0.00	1,455.53	0.00	100.00	0.00	18.36			
20	500,000	UP		0	2,204	0.00	100.00	0.00	7,929.26	0.00	100.00	0	24	0.00	100.00	0.00	1,455.53	0.00	100.00	0.00	18.36			
				2,204					7,929.26					24					1,455.53					18.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29384 LNG stations for automobiles

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	5.17	5.17	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.72	6.90	0.38	0.43	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.72	8.62	0.13	0.56	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.72	10.34	4.93	5.49	1.17	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.72	12.07	1.22	6.72	0.29	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.72	13.79	1.22	7.94	0.29	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	10	3.45	17.24	3.06	11.00	0.73	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	19	15.52	32.76	19.03	30.03	4.52	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	21	3.45	36.21	6.86	36.89	1.63	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	1.72	37.93	4.37	41.26	1.04	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	1.72	39.66	4.37	36.89	1.04	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	30	12.07	51.72	33.27	70.16	7.90	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	33	5.17	56.90	23.08	93.24	5.48	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	43	17.24	74.14	84.46	177.70	20.06	42.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	47	6.90	81.03	38.85	216.55	9.23	51.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	57	17.24	98.28	177.72	394.27	42.21	93.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	58	1.72	100.00	26.80	421.07	6.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	58	0.00	100.00	0.00	421.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				58					421.07					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 29385 Others

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45	45	49.45	49.45	4.21	4.21	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	49	4.40	53.85	0.74	4.95	0.20	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	50	1.10	54.95	0.34	5.29	0.09	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	51	1.10	56.04	1.25	6.54	0.34	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	52	1.10	57.14	2.79	9.33	0.75	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	57	5.49	62.64	4.87	14.20	1.31	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	58	1.10	63.74	2.28	16.48	0.61	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	59	1.10	64.84	1.48	17.95	0.40	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	61	2.20	67.03	16.62	34.58	4.47	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	64	3.30	70.33	10.61	45.18	2.85	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	69	5.49	75.82	17.25	62.43	4.64	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	70	1.10	76.92	1.53	63.96	0.41	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	71	1.10	78.02	7.14	71.10	1.92	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	74	3.30	81.32	28.01	99.11	7.53	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	80	6.59	87.91	85.05	184.17	22.87	49.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	91	12.09	100.00	187.68	371.85	50.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	91	0.00	100.00	0.00	371.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	91	0.00	100.00	0.00	371.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	91	0.00	100.00	0.00	371.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	91	0.00	100.00	0.00	371.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				91					371.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2939 Miscellaneous

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,404	1,404	12.22	12.22	101.08	101.08	0.33	0.33	1	1	1	1.69	1.69	17.00	17.00	0.45	0.45	16.82	16.82		
2	50	100	75	627	2,031	5.46	17.68	98.81	199.89	0.32	0.65	1	2	2	1.69	3.39	41.52	58.52	1.10	1.55	42.02	29.28		
3	100	200	150	940	2,971	8.18	25.87	218.62	418.52	0.71	1.36	1	3	3	1.69	5.08	0.00	58.52	0.00	1.55	0.00	13.98		
4	200	300	250	543	3,514	4.73	30.60	283.63	702.14	0.92	2.28	0	3	3	0.00	5.08	0.00	58.52	0.00	1.55	0.00	8.33		
5	300	500	400	1,092	4,606	9.51	40.10	621.17	1,323.31	2.01	4.29	3	6	6	5.08	10.17	119.20	177.72	3.16	4.71	19.19	13.43		
6	500	750	625	793	5,399	6.90	47.01	651.20	1,974.51	2.11	6.40	5	11	11	8.47	18.64	678.66	856.38	17.99	22.70	104.22	43.37		
7	750	1,000	875	839	6,238	7.31	54.31	1,018.99	2,993.51	3.30	9.70	2	13	13	3.39	22.03	98.46	954.84	2.61	25.31	9.66	31.90		
8	1,000	1,500	1,250	970	7,208	8.45	62.76	1,702.54	4,696.04	5.52	15.22	8	21	21	13.56	35.59	854.35	1,809.20	22.65	47.97	50.18	38.53		
9	1,500	2,000	1,750	838	8,046	7.30	70.06	1,804.11	6,500.16	5.85	21.07	2	23	23	3.39	38.98	40.95	1,850.15	1.09	49.05	2.27	28.46		
10	2,000	2,500	2,250	479	8,525	4.17	74.23	1,443.07	7,943.23	4.68	25.75	1	24	24	1.69	40.68	28.34	1,878.48	0.75	49.80	1.96	23.65		
11	2,500	3,000	2,750	431	8,956	3.75	77.98	1,542.57	9,485.79	5.00	30.75	2	26	26	3.39	44.07	8.63	1,887.11	0.23	50.03	0.56	19.89		
12	3,000	4,000	3,500	492	9,448	4.28	82.26	2,113.53	11,599.33	6.85	37.60	2	28	28	3.39	47.46	107.95	1,995.06	2.86	52.89	5.11	17.20		
13	4,000	5,000	4,500	387	9,835	3.37	85.63	2,021.32	13,620.65	6.55	44.15	6	34	34	10.17	57.63	26.64	2,021.70	0.71	53.60	1.32	14.84		
14	5,000	7,500	6,250	431	10,266	3.75	89.39	2,963.61	16,584.26	9.61	53.76	8	42	42	13.56	71.19	1,527.05	3,548.75	40.48	94.08	51.53	21.40		
15	7,500	10,000	8,750	309	10,575	2.69	92.08	2,750.77	19,335.03	8.92	62.68	3	45	45	5.08	76.27	108.58	3,657.33	2.88	96.96	3.95	18.92		
16	10,000	20,000	15,000	429	11,004	3.74	95.81	5,672.97	25,008.00	18.39	81.07	3	48	48	5.08	81.36	18.43	3,675.76	0.49	97.45	0.32	14.70		
17	20,000	50,000	35,000	288	11,292	2.51	98.32	4,378.49	29,386.49	14.19	95.26	10	58	58	16.95	98.31	82.38	3,758.13	2.18	99.63	1.88	12.79		
18	50,000	100,000	75,000	81	11,373	0.71	99.02	937.05	30,323.54	3.04	98.30	1	59	59	1.69	100.00	13.78	3,771.91	0.37	100.00	1.47	12.44		
19	100,000	500,000	300,000	88	11,461	0.77	99.79	492.56	30,816.11	1.60	99.90	0	59	59	0.00	100.00	0.00	3,771.91	0.00	100.00	0.00	12.24		
20	500,000	UP		24	11,485	0.21	100.00	32.23	30,848.34	0.10	100.00	0	59	59	0.00	100.00	0.00	3,771.91	0.00	100.00	0.00	12.23		
				11,485					30,848.34					59					3,771.91					12.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

DATA POSITION FROM : 01/01/2016

OCCUPATION CODE : 29391 Storage of goods in the open private or public warranty A

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	12.31	12.31	0.45	0.45	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	51	7.31	19.62	2.73	3.18	0.36	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	68	6.54	26.15	3.57	6.74	0.47	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	82	5.38	31.54	5.27	12.02	0.70	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	99	6.54	38.08	7.77	19.79	1.03	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	110	4.23	42.31	10.44	30.23	1.39	4.02	1	1	9.09	9.09	10.00	10.00	8.40	8.40	95.80	33.08			
7	750	1,000	875	9	119	3.46	45.77	10.75	40.97	1.43	5.45	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	24.41			
8	1,000	1,500	1,250	17	136	6.54	52.31	30.18	71.16	4.01	9.46	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	14.05			
9	1,500	2,000	1,750	30	166	11.54	63.85	70.02	141.18	9.31	18.77	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	7.08			
10	2,000	2,500	2,250	10	176	3.85	67.69	34.09	175.27	4.53	23.31	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	5.71			
11	2,500	3,000	2,750	6	182	2.31	70.00	21.44	196.70	2.85	26.16	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	5.08			
12	3,000	4,000	3,500	4	186	1.54	71.54	28.79	225.49	3.83	29.98	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	4.43			
13	4,000	5,000	4,500	5	191	1.92	73.46	18.46	243.95	2.45	32.44	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	4.10			
14	5,000	7,500	6,250	8	199	3.08	76.54	58.96	302.91	7.84	40.28	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	3.30			
15	7,500	10,000	8,750	8	207	3.08	79.62	49.23	352.14	6.55	46.82	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.84			
16	10,000	20,000	15,000	9	216	3.46	83.08	51.42	403.56	6.84	53.66	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.48			
17	20,000	50,000	35,000	7	223	2.69	85.77	80.14	483.71	10.66	64.32	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	2.07			
18	50,000	100,000	75,000	7	230	2.69	88.46	79.24	562.95	10.54	74.86	0	1	0.00	9.09	0.00	10.00	0.00	8.40	0.00	1.78			
19	100,000	500,000	300,000	18	248	6.92	95.38	129.19	692.14	17.18	92.04	3	4	27.27	36.36	21.50	31.50	18.07	26.47	16.65	4.55			
20	500,000	UP		12	260	4.62	100.00	59.89	752.03	7.96	100.00	7	11	63.64	100.00	87.50	119.01	73.53	100.00	146.10	15.82			
				260					752.03					11					119.01					15.82



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29392 Storage of goods in the open private or public Warranty B

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	25.00	50.00	0.00	0.00	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	25.00	75.00	1.24	1.24	40.10	40.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	25.00	100.00	1.85	3.09	59.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	3.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					3.09					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29393 Storage of goods in the openprivate or public to Warranty C

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	21.43	21.43	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	7.14	28.57	0.01	0.01	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	7.14	35.71	0.38	0.40	1.56	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	7.14	42.86	1.79	2.18	7.33	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	14.29	57.14	0.91	3.09	3.74	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	7.14	64.29	2.85	5.94	11.70	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	7.14	71.43	2.97	8.91	12.18	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	7.14	78.57	3.28	12.18	13.45	50.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	7.14	85.71	3.01	15.19	12.34	62.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	7.14	92.86	5.24	20.43	21.51	83.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	7.14	100.00	3.93	24.36	16.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	24.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					24.36					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29394 Veem and Bonded Warehouse

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.29	0.29	1.69	1.69	3.39	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.29	0.58	0.02	1.71	0.05	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.29	0.88	0.01	1.72	0.02	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.29	1.17	0.01	1.73	0.03	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	9	1.46	2.63	0.12	1.85	0.24	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	15	1.75	4.39	0.18	2.04	0.37	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	17	0.58	4.97	0.08	2.12	0.17	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	30	3.80	8.77	1.94	4.06	3.90	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	32	0.58	9.36	0.15	4.21	0.31	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	34	0.58	9.94	0.20	4.41	0.41	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	35	0.29	10.23	0.05	4.46	0.10	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	40	1.46	11.70	0.87	5.33	1.74	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	22	62	6.43	18.13	4.68	10.01	9.40	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	76	4.09	22.22	2.24	12.25	4.51	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	52	128	15.20	37.43	34.38	46.64	69.14	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	52	180	15.20	52.63	3.10	49.73	6.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	24	204	7.02	59.65	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	132	336	38.60	98.25	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	342	1.75	100.00	0.00	49.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				342					49.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 293941 Veem and bonded warehouse : - subject to Warranty A

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	28.57	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	14.29	42.86	0.57	0.57	6.32	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	14.29	57.14	0.01	0.58	0.16	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	28.57	85.71	0.05	0.64	0.57	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	14.29	100.00	8.38	9.01	92.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	9.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					9.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 293942 Veem and bonded warehouse : - subject to Warranty B

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.28	0.28	15.35	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.53	0.81	28.77	44.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	50.00	100.00	1.03	1.84	55.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					1.84					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29395 Show Rooms

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	164	164	10.48	10.48	28.08	28.08	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	48	212	3.07	13.55	15.48	43.56	0.37	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	83	295	5.30	18.85	26.50	70.06	0.63	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	70	365	4.47	23.32	27.67	97.72	0.66	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	154	519	9.84	33.16	91.97	189.70	2.19	4.53	1	1	16.67	16.67	83.47	83.47	59.64	59.64	90.76	44.00			
6	500	750	625	156	675	9.97	43.13	173.84	363.54	4.15	8.67	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	22.96			
7	750	1,000	875	121	796	7.73	50.86	153.60	517.14	3.66	12.34	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	16.14			
8	1,000	1,500	1,250	177	973	11.31	62.17	304.92	822.07	7.27	19.61	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	10.15			
9	1,500	2,000	1,750	152	1,125	9.71	71.88	359.50	1,181.56	8.58	28.19	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	7.06			
10	2,000	2,500	2,250	71	1,196	4.54	76.42	206.81	1,388.37	4.93	33.12	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	6.01			
11	2,500	3,000	2,750	79	1,275	5.05	81.47	312.97	1,701.34	7.47	40.58	0	1	0.00	16.67	0.00	83.47	0.00	59.64	0.00	4.91			
12	3,000	4,000	3,500	89	1,364	5.69	87.16	391.83	2,093.17	9.35	49.93	2	3	33.33	50.00	7.30	90.77	5.22	64.85	1.86	4.34			
13	4,000	5,000	4,500	40	1,404	2.56	89.71	256.45	2,349.62	6.12	56.05	2	5	33.33	83.33	47.20	137.97	33.72	98.57	18.40	5.87			
14	5,000	7,500	6,250	67	1,471	4.28	93.99	431.23	2,780.85	10.29	66.33	1	6	16.67	100.00	2.00	139.97	1.43	100.00	0.46	5.03			
15	7,500	10,000	8,750	26	1,497	1.66	95.65	266.05	3,046.90	6.35	72.68	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	4.59			
16	10,000	20,000	15,000	51	1,548	3.26	98.91	660.68	3,707.58	15.76	88.44	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.78			
17	20,000	50,000	35,000	13	1,561	0.83	99.74	381.68	4,089.27	9.10	97.55	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.42			
18	50,000	100,000	75,000	3	1,564	0.19	99.94	102.90	4,192.16	2.45	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.34			
19	100,000	500,000	300,000	1	1,565	0.06	100.00	0.00	4,192.16	0.00	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.34			
20	500,000	UP		0	1,565	0.00	100.00	0.00	4,192.16	0.00	100.00	0	6	0.00	100.00	0.00	139.97	0.00	100.00	0.00	3.34			
				1,565					4,192.16					6					139.97					3.34



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 293951 Show rooms(permanent show roomi thout repair) for NEW motor

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	126	126	12.71	12.71	17.36	17.36	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	53	179	5.35	18.06	22.99	40.36	0.78	1.36	1	1	16.67	16.67	23.59	23.59	8.01	8.01	102.57	58.44			
3	100	200	150	65	244	6.56	24.62	23.56	63.92	0.80	2.16	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	36.90			
4	200	300	250	46	290	4.64	29.26	20.56	84.49	0.69	2.85	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	27.92			
5	300	500	400	90	380	9.08	38.35	63.40	147.89	2.14	5.00	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	15.95			
6	500	750	625	91	471	9.18	47.53	94.54	242.43	3.19	8.19	0	1	0.00	16.67	0.00	23.59	0.00	8.01	0.00	9.73			
7	750	1,000	875	95	566	9.59	57.11	162.62	405.05	5.49	13.68	1	2	16.67	33.33	16.00	39.59	5.43	13.44	9.84	9.77			
8	1,000	1,500	1,250	102	668	10.29	67.41	202.39	607.44	6.84	20.52	1	3	16.67	50.00	35.00	74.59	11.88	25.32	17.29	12.28			
9	1,500	2,000	1,750	79	747	7.97	75.38	199.69	807.13	6.75	27.26	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	9.24			
10	2,000	2,500	2,250	32	779	3.23	78.61	104.16	911.29	3.52	30.78	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	8.18			
11	2,500	3,000	2,750	36	815	3.63	82.24	146.37	1,057.65	4.94	35.73	0	3	0.00	50.00	0.00	74.59	0.00	25.32	0.00	7.05			
12	3,000	4,000	3,500	28	843	2.83	85.07	145.96	1,203.61	4.93	40.66	1	4	16.67	66.67	8.20	82.78	2.78	28.11	5.62	6.88			
13	4,000	5,000	4,500	31	874	3.13	88.19	201.47	1,405.08	6.81	47.46	0	4	0.00	66.67	0.00	82.78	0.00	28.11	0.00	5.89			
14	5,000	7,500	6,250	40	914	4.04	92.23	303.17	1,708.25	10.24	57.70	1	5	16.67	83.33	9.06	91.84	3.07	31.18	2.99	5.38			
15	7,500	10,000	8,750	19	933	1.92	94.15	193.04	1,901.28	6.52	64.22	0	5	0.00	83.33	0.00	91.84	0.00	31.18	0.00	4.83			
16	10,000	20,000	15,000	40	973	4.04	98.18	652.93	2,554.22	22.06	86.28	0	5	0.00	83.33	0.00	91.84	0.00	31.18	0.00	3.60			
17	20,000	50,000	35,000	17	990	1.72	99.90	379.84	2,934.06	12.83	99.11	1	6	16.67	100.00	202.70	294.54	68.82	100.00	53.37	10.04			
18	50,000	100,000	75,000	1	991	0.10	100.00	26.35	2,960.41	0.89	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95			
19	100,000	500,000	300,000	0	991	0.00	100.00	0.00	2,960.41	0.00	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95			
20	500,000	UP		0	991	0.00	100.00	0.00	2,960.41	0.00	100.00	0	6	0.00	100.00	0.00	294.54	0.00	100.00	0.00	9.95			
				991					2,960.41					6					294.54					9.95



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 293952 Show rooms(permanent show rooms without repair) GUARANTEED

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	8.11	8.11	4.55	4.55	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	17	1.08	9.19	0.24	4.79	0.04	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	30	7.03	16.22	3.14	7.93	0.59	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	45	8.11	24.32	5.69	13.63	1.06	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	59	7.57	31.89	7.50	21.13	1.40	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	81	11.89	43.78	20.46	41.58	3.81	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	97	8.65	52.43	15.39	56.98	2.87	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	118	11.35	63.78	39.41	96.38	7.34	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	134	8.65	72.43	29.52	125.90	5.50	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	147	7.03	79.46	53.70	179.60	10.00	33.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	155	4.32	83.78	28.42	208.02	5.29	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	158	1.62	85.41	7.74	215.76	1.44	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	165	3.78	89.19	43.62	259.38	8.12	48.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	175	5.41	94.59	90.80	350.18	16.91	65.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	178	1.62	96.22	26.68	376.86	4.97	70.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	181	1.62	97.84	77.52	454.39	14.44	84.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	185	2.16	100.00	82.61	537.00	15.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	185	0.00	100.00	0.00	537.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				185					537.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 293953 Show rooms(permanent show rooms without repair) used cars

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	7.45	7.45	2.69	2.69	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	42	1.49	8.94	4.67	7.35	0.36	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	56	2.98	11.91	7.81	15.16	0.60	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	79	4.89	16.81	7.89	23.05	0.61	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	56	135	11.91	28.72	33.93	56.98	2.63	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	49	184	10.43	39.15	49.05	106.02	3.80	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	50	234	10.64	49.79	66.42	172.45	5.15	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	82	316	17.45	67.23	137.82	310.27	10.68	24.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	38	354	8.09	75.32	97.07	407.34	7.52	31.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	383	6.17	81.49	104.95	512.29	8.13	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	405	4.68	86.17	99.51	611.80	7.71	47.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	426	4.47	90.64	109.41	721.21	8.48	55.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	438	2.55	93.19	89.10	810.31	6.90	62.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	455	3.62	96.81	160.47	970.78	12.43	75.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	460	1.06	97.87	88.96	1,059.74	6.89	82.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	468	1.70	99.57	187.75	1,247.49	14.54	96.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	469	0.21	99.79	12.58	1,260.07	0.97	97.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	470	0.21	100.00	30.81	1,290.88	2.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	470	0.00	100.00	0.00	1,290.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	470	0.00	100.00	0.00	1,290.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				470					1,290.88					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29396 When there is no exhibition & building space

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	0.02	0.02	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	0.18	0.20	0.71	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	1.12	1.32	4.41	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	0.16	1.48	0.64	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	2.20	3.68	8.66	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	2.78	6.45	10.94	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	0.30	6.76	1.20	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	7.33	14.09	28.87	55.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	11.29	25.37	44.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	25.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					25.37					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 29397 Contents during the exhibition or in the course of erection

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	6.79	6.79	46.39	46.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	7.85	14.64	53.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	14.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					14.64					0					0.00					0.00		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29398 Storage of logs in ponds

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	5.74	5.74	17.85	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	6.07	11.81	18.88	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	9.92	21.73	30.85	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	10.42	32.15	32.42	100.00	1	1	100.00	100.00	398.66	398.66	100.00	100.00	3824.66	1240.05	1240.05	1240.05	
6	500	750	625	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
7	750	1,000	875	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
20	500,000	UP		0	4	0.00	100.00	0.00	32.15	0.00	100.00	0	1	0.00	100.00	0.00	398.66	0.00	100.00	0.00	1240.05	1240.05	1240.05	
				4					32.15					1					398.66					1240.05



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 294 Hotels Entertainment Sports and services

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	31	31	7.38	7.38	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	32	0.24	7.62	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	34	0.48	8.10	0.33	0.34	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	35	0.24	8.33	0.36	0.69	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	50	3.57	11.90	9.93	10.62	0.32	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	20	70	4.76	16.67	14.76	25.38	0.48	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	23	93	5.48	22.14	28.89	54.27	0.93	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	23	116	5.48	27.62	32.85	87.12	1.06	2.81	1	1	5.88	5.88	4.92	4.92	0.47	0.47	14.99	5.65	
9	1,500	2,000	1,750	15	131	3.57	31.19	32.99	120.11	1.06	3.88	0	1	0.00	5.88	0.00	4.92	0.00	0.47	0.00	4.10	
10	2,000	2,500	2,250	18	149	4.29	35.48	77.27	197.38	2.49	6.37	1	2	5.88	11.76	30.16	35.09	2.90	3.38	39.04	17.78	
11	2,500	3,000	2,750	22	171	5.24	40.71	76.74	274.11	2.48	8.85	1	3	5.88	17.65	20.00	55.09	1.93	5.30	26.06	20.10	
12	3,000	4,000	3,500	22	193	5.24	45.95	117.52	391.63	3.79	12.64	1	4	5.88	23.53	13.00	68.09	1.25	6.55	11.06	17.39	
13	4,000	5,000	4,500	34	227	8.10	54.05	207.26	598.89	6.69	19.33	1	5	5.88	29.41	7.00	75.09	0.67	7.23	3.38	12.54	
14	5,000	7,500	6,250	38	265	9.05	63.10	258.55	857.44	8.35	27.68	2	7	11.76	41.18	319.49	394.57	30.76	37.98	123.57	46.02	
15	7,500	10,000	8,750	35	300	8.33	71.43	417.18	1,274.63	13.47	41.15	0	7	0.00	41.18	0.00	394.57	0.00	37.98	0.00	30.96	
16	10,000	20,000	15,000	61	361	14.52	85.95	994.94	2,269.57	32.12	73.27	5	12	29.41	70.59	216.16	610.73	20.81	58.79	21.73	26.91	
17	20,000	50,000	35,000	40	401	9.52	95.48	599.81	2,869.37	19.36	92.63	4	16	23.53	94.12	413.64	1,024.37	39.82	98.61	68.96	35.70	
18	50,000	100,000	75,000	5	406	1.19	96.67	105.55	2,974.93	3.41	96.04	0	16	0.00	94.12	0.00	1,024.37	0.00	98.61	0.00	34.43	
19	100,000	500,000	300,000	14	420	3.33	100.00	122.65	3,097.58	3.96	100.00	1	17	5.88	100.00	14.41	1,038.77	1.39	100.00	11.75	33.54	
20	500,000	UP		0	420	0.00	100.00	0.00	3,097.58	0.00	100.00	0	17	0.00	100.00	0.00	1,038.77	0.00	100.00	0.00	33.54	
				420					3,097.58					17					1,038.77			33.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2941 Hotels motels inns and the like

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	321	321	13.72	13.72	21.10	21.10	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	70	391	2.99	16.72	9.85	30.95	0.09	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	177	568	7.57	24.28	67.42	98.37	0.65	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	211	779	9.02	33.30	117.57	215.94	1.13	2.07	1	1	2.17	2.17	10.00	10.00	0.12	0.12	8.51	4.63			
5	300	500	400	245	1,024	10.47	43.78	159.37	375.31	1.53	3.60	1	2	2.17	4.35	330.76	340.76	3.83	3.94	207.54	90.79			
6	500	750	625	144	1,168	6.16	49.94	153.49	528.80	1.47	5.07	0	2	0.00	4.35	0.00	340.76	0.00	3.94	0.00	64.44			
7	750	1,000	875	132	1,300	5.64	55.58	169.55	698.35	1.62	6.69	0	2	0.00	4.35	0.00	340.76	0.00	3.94	0.00	48.79			
8	1,000	1,500	1,250	83	1,383	3.55	59.13	165.57	863.93	1.59	8.28	0	2	0.00	4.35	0.00	340.76	0.00	3.94	0.00	39.44			
9	1,500	2,000	1,750	89	1,472	3.81	62.93	228.12	1,092.04	2.19	10.46	2	4	4.35	8.70	3.58	344.34	0.04	3.98	1.57	31.53			
10	2,000	2,500	2,250	52	1,524	2.22	65.16	180.09	1,272.14	1.73	12.19	0	4	0.00	8.70	0.00	344.34	0.00	3.98	0.00	27.07			
11	2,500	3,000	2,750	43	1,567	1.84	66.99	181.16	1,453.29	1.74	13.92	1	5	2.17	10.87	2.58	346.92	0.03	4.01	1.42	23.87			
12	3,000	4,000	3,500	70	1,637	2.99	69.99	361.86	1,815.16	3.47	17.39	1	6	2.17	13.04	8.35	355.27	0.10	4.11	2.31	19.57			
13	4,000	5,000	4,500	38	1,675	1.62	71.61	259.57	2,074.73	2.49	19.88	1	7	2.17	15.22	132.90	488.17	1.54	5.65	51.20	23.53			
14	5,000	7,500	6,250	65	1,740	2.78	74.39	660.21	2,734.94	6.33	26.20	1	8	2.17	17.39	140.55	628.72	1.63	7.27	21.29	22.99			
15	7,500	10,000	8,750	39	1,779	1.67	76.06	361.09	3,096.03	3.46	29.66	0	8	0.00	17.39	0.00	628.72	0.00	7.27	0.00	20.31			
16	10,000	20,000	15,000	76	1,855	3.25	79.31	1,116.46	4,212.49	10.70	40.36	0	8	0.00	17.39	0.00	628.72	0.00	7.27	0.00	14.93			
17	20,000	50,000	35,000	114	1,969	4.87	84.18	2,321.48	6,533.97	22.24	62.60	3	11	6.52	23.91	297.62	926.35	3.44	10.71	12.82	14.18			
18	50,000	100,000	75,000	136	2,105	5.81	90.00	1,680.36	8,214.33	16.10	78.70	4	15	8.70	32.61	18.84	945.18	0.22	10.93	1.12	11.51			
19	100,000	500,000	300,000	180	2,285	7.70	97.69	1,906.02	10,120.35	18.26	96.96	28	43	60.87	93.48	5,117.84	6,063.02	59.20	70.13	268.51	59.91			
20	500,000	UP		54	2,339	2.31	100.00	317.15	10,437.50	3.04	100.00	3	46	6.52	100.00	2,582.33	8,645.36	29.87	100.00	814.24	82.83			
				2,339					10,437.50					46					8,645.36					82.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29411 Hotelismotelsinss & the like:-certified below 3 starts

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,541	1,541	9.45	9.45	127.19	127.19	0.22	0.22	2	2	1.34	1.34	46.74	46.74	0.34	0.34	36.75	36.75	
2	50	100	75	539	2,080	3.31	12.76	201.70	328.88	0.35	0.58	2	4	1.34	2.68	89.07	135.82	0.64	0.98	44.16	41.30	
3	100	200	150	1,186	3,266	7.28	20.04	525.04	853.92	0.92	1.50	1	5	0.67	3.36	75.07	210.89	0.54	1.52	14.30	24.70	
4	200	300	250	1,097	4,363	6.73	26.77	585.18	1,439.10	1.03	2.52	0	5	0.00	3.36	0.00	210.89	0.00	1.52	0.00	14.65	
5	300	500	400	1,687	6,050	10.35	37.11	1,303.68	2,742.78	2.28	4.81	3	8	2.01	5.37	364.65	575.54	2.62	4.14	27.97	20.98	
6	500	750	625	1,269	7,319	7.78	44.90	1,288.23	4,031.01	2.26	7.06	3	11	2.01	7.38	320.70	896.24	2.31	6.45	24.89	22.23	
7	750	1,000	875	1,383	8,702	8.48	53.38	1,809.14	5,840.15	3.17	10.23	5	16	3.36	10.74	693.06	1,589.30	4.99	11.44	38.31	27.21	
8	1,000	1,500	1,250	1,422	10,124	8.72	62.11	2,609.67	8,449.82	4.57	14.81	17	33	11.41	22.15	571.21	2,160.51	4.11	15.55	21.89	25.57	
9	1,500	2,000	1,750	1,132	11,256	6.94	69.05	2,980.77	11,430.59	5.22	20.03	11	44	7.38	29.53	283.00	2,443.51	2.04	17.58	9.49	21.38	
10	2,000	2,500	2,250	796	12,052	4.88	73.93	2,751.16	14,181.76	4.82	24.85	8	52	5.37	34.90	2,222.90	4,666.40	16.00	33.58	80.80	32.90	
11	2,500	3,000	2,750	633	12,685	3.88	77.82	2,685.15	16,866.91	4.71	29.56	5	57	3.36	38.26	156.54	4,822.94	1.13	34.71	5.83	28.59	
12	3,000	4,000	3,500	785	13,470	4.82	82.63	4,120.00	20,986.91	7.22	36.78	4	61	2.68	40.94	494.52	5,317.46	3.56	38.26	12.00	25.34	
13	4,000	5,000	4,500	584	14,054	3.58	86.22	4,258.73	25,245.64	7.46	44.24	14	75	9.40	50.34	745.92	6,063.38	5.37	43.63	17.52	24.02	
14	5,000	7,500	6,250	675	14,729	4.14	90.36	5,805.07	31,050.71	10.17	54.41	20	95	13.42	63.76	2,513.31	8,576.69	18.09	61.72	43.30	27.62	
15	7,500	10,000	8,750	441	15,170	2.71	93.06	5,335.68	36,386.39	9.35	63.77	6	101	4.03	67.79	297.60	8,874.29	2.14	63.86	5.58	24.39	
16	10,000	20,000	15,000	601	15,771	3.69	96.75	11,212.14	47,598.53	19.65	83.41	20	121	13.42	81.21	1,590.30	10,464.59	11.44	75.30	14.18	21.99	
17	20,000	50,000	35,000	362	16,133	2.22	98.97	8,262.31	55,860.84	14.48	97.89	21	142	14.09	95.30	3,256.94	13,721.53	23.44	98.74	39.42	24.56	
18	50,000	100,000	75,000	129	16,262	0.79	99.76	1,415.82	57,276.66	2.48	100.37	4	146	2.68	97.99	126.42	13,847.94	0.91	99.65	8.93	24.18	
19	100,000	500,000	300,000	36	16,298	0.22	99.98	241.45	57,035.20	0.42	99.95	3	149	2.01	100.00	48.51	13,896.45	0.35	100.00	20.09	24.36	
20	500,000	UP		3	16,301	0.02	100.00	27.97	57,063.18	0.05	100.00	0	149	0.00	100.00	0.00	13,896.45	0.00	100.00	0.00	24.35	
				16,301					57,063.18					149					13,896.45			24.35



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29412 Hotelsmotelsinss & the like:-certified as 3 starts or high

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,093	1,093	14.92	14.92	63.07	63.07	0.12	0.12	4	4	0.76	0.76	261.10	261.10	0.33	0.33	414.00	414.00			
2	50	100	75	55	1,148	0.75	15.67	186.83	249.90	0.36	0.48	2	6	0.38	1.14	46.06	307.16	0.06	0.39	24.65	122.91			
3	100	200	150	82	1,230	1.12	16.79	170.04	419.94	0.33	0.81	2	8	0.38	1.52	196.56	503.72	0.25	0.64	115.60	119.95			
4	200	300	250	147	1,377	2.01	18.80	92.53	512.47	0.18	0.99	0	8	0.00	1.52	0.00	503.72	0.00	0.64	0.00	98.29			
5	300	500	400	327	1,704	4.46	23.26	87.55	600.03	0.17	1.16	1	9	0.19	1.71	19.71	523.44	0.03	0.67	22.52	87.24			
6	500	750	625	317	2,021	4.33	27.59	138.35	738.38	0.27	1.43	2	11	0.38	2.10	3.83	527.26	0.00	0.67	2.77	71.41			
7	750	1,000	875	157	2,178	2.14	29.73	71.80	810.18	0.14	1.57	0	11	0.00	2.10	0.00	527.26	0.00	0.67	0.00	65.08			
8	1,000	1,500	1,250	127	2,305	1.73	31.47	118.66	928.86	0.23	1.80	2	13	0.38	2.48	12.37	539.63	0.02	0.69	10.42	58.10			
9	1,500	2,000	1,750	129	2,434	1.76	33.23	170.63	1,099.49	0.33	2.13	4	17	0.76	3.24	53.00	592.63	0.07	0.75	31.06	53.90			
10	2,000	2,500	2,250	65	2,499	0.89	34.12	121.84	1,221.33	0.24	2.37	0	17	0.00	3.24	0.00	592.63	0.00	0.75	0.00	48.52			
11	2,500	3,000	2,750	53	2,552	0.72	34.84	159.48	1,380.80	0.31	2.67	1	18	0.19	3.43	15.00	607.63	0.02	0.77	9.41	44.01			
12	3,000	4,000	3,500	90	2,642	1.23	36.07	515.97	1,896.77	1.00	3.67	4	22	0.76	4.19	888.13	1,495.76	1.13	1.90	172.13	78.86			
13	4,000	5,000	4,500	97	2,739	1.32	37.39	447.33	2,344.10	0.87	4.54	3	25	0.57	4.76	32.02	1,527.78	0.04	1.94	7.16	65.18			
14	5,000	7,500	6,250	184	2,923	2.51	39.90	1,172.18	3,516.28	2.27	6.81	5	30	0.95	5.71	1,319.00	2,846.78	1.68	3.62	112.53	80.96			
15	7,500	10,000	8,750	184	3,107	2.51	42.42	1,266.25	4,782.53	2.45	9.26	5	35	0.95	6.67	52.55	2,899.32	0.07	3.69	4.15	60.62			
16	10,000	20,000	15,000	584	3,691	7.97	50.39	7,054.64	11,837.17	13.66	22.93	32	67	6.10	12.76	12,044.26	14,943.58	15.33	19.02	170.73	126.24			
17	20,000	50,000	35,000	1,023	4,714	13.97	64.35	13,839.72	25,676.89	26.81	49.73	71	138	13.52	26.29	2,136.19	17,079.77	2.72	21.74	15.44	66.52			
18	50,000	100,000	75,000	1,035	5,749	14.13	78.48	11,796.34	37,473.23	22.85	72.58	116	254	22.10	48.38	5,649.72	22,729.49	7.19	28.93	47.89	60.66			
19	100,000	500,000	300,000	1,267	7,016	17.30	95.78	12,430.32	49,903.55	24.08	96.66	228	482	43.43	91.81	38,334.42	61,063.90	48.80	77.73	308.39	122.36			
20	500,000	UP		309	7,325	4.22	100.00	1,724.40	51,627.95	3.34	100.00	43	525	8.19	100.00	17,496.98	78,560.88	22.27	100.00	1014.67	152.17			
				7,325					51,627.95					525					78,560.88					152.17



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2942 Night clubs dance halls ball roomsdiscotheques bars

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	121	121	8.33	8.33	90.38	90.38	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	137	1.10	9.43	17.36	73.02	0.07	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	30	167	2.06	11.49	96.51	23.49	0.37	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	56	223	3.85	15.35	170.03	193.52	0.65	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	56	279	3.85	19.20	284.52	478.04	1.08	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	72	351	4.96	24.16	541.87	1,019.92	2.06	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	152	503	10.46	34.62	891.58	1,911.49	3.39	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	150	653	10.32	44.94	1,567.85	3,479.34	5.97	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	130	783	8.95	53.89	1,643.82	5,123.16	6.26	19.50	3	3	16.67	16.67	19.53	19.53	1.74	1.74	1.19	0.38	
10	2,000	2,500	2,250	82	865	5.64	59.53	1,195.51	6,318.67	4.55	24.05	3	6	16.67	33.33	23.54	43.07	2.10	3.85	1.97	0.68	
11	2,500	3,000	2,750	99	964	6.81	66.35	1,853.10	8,171.77	7.05	31.10	4	10	22.22	55.56	502.27	545.34	44.85	48.70	27.10	6.67	
12	3,000	4,000	3,500	124	1,088	8.53	74.88	2,657.85	10,829.62	10.11	41.21	1	11	5.56	61.11	92.90	638.24	8.30	57.00	3.50	5.89	
13	4,000	5,000	4,500	102	1,190	7.02	81.90	2,885.75	13,715.37	10.98	52.20	2	13	11.11	72.22	36.52	674.76	3.26	60.26	1.27	4.92	
14	5,000	7,500	6,250	121	1,311	8.33	90.23	4,949.35	18,664.73	18.84	71.03	2	15	11.11	83.33	432.12	1,106.87	38.59	98.85	8.73	5.93	
15	7,500	10,000	8,750	66	1,377	4.54	94.77	2,579.50	21,244.23	9.82	80.85	0	15	0.00	83.33	0.00	1,106.87	0.00	98.85	0.00	5.21	
16	10,000	20,000	15,000	46	1,423	3.17	97.94	3,251.98	24,496.21	12.38	93.22	3	18	16.67	100.00	12.90	1,119.77	1.15	100.00	0.40	4.57	
17	20,000	50,000	35,000	22	1,445	1.51	99.45	1,557.19	26,053.40	5.93	99.15	0	18	0.00	100.00	0.00	1,119.77	0.00	100.00	0.00	4.30	
18	50,000	100,000	75,000	6	1,451	0.41	99.86	221.84	26,275.24	0.84	99.99	0	18	0.00	100.00	0.00	1,119.77	0.00	100.00	0.00	4.26	
19	100,000	500,000	300,000	1	1,452	0.07	99.93	1.65	26,276.89	0.01	100.00	0	18	0.00	100.00	0.00	1,119.77	0.00	100.00	0.00	4.26	
20	500,000	UP		1	1,453	0.07	100.00	0.08	26,276.97	0.00	100.00	0	18	0.00	100.00	0.00	1,119.77	0.00	100.00	0.00	4.26	
				1,453					26,276.97					18					1,119.77			4.26



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2943 Swimming pools or complex or swimming pools sports stadia sp

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	315	315	14.87	14.87	56.02	56.02	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	41	356	1.94	16.81	4.53	51.49	0.08	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	88	444	4.15	20.96	43.93	7.55	0.74	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	79	523	3.73	24.69	35.28	27.73	0.59	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	144	667	6.80	31.49	74.53	102.25	1.25	1.72	0	0	0.00	0.00	1.25	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	147	814	6.94	38.43	114.12	216.38	1.92	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	162	976	7.65	46.08	129.71	346.09	2.18	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	174	1,150	8.22	54.30	221.31	567.40	3.72	9.53	1	1	2.56	2.56	7.82	7.82	0.08	0.08	3.53	1.38			
9	1,500	2,000	1,750	129	1,279	6.09	60.39	204.60	772.00	3.44	12.97	0	1	0.00	2.56	0.00	7.82	0.00	0.08	0.00	1.01			
10	2,000	2,500	2,250	87	1,366	4.11	64.49	197.72	969.72	3.32	16.29	0	1	0.00	2.56	0.00	7.82	0.00	0.08	0.00	0.81			
11	2,500	3,000	2,750	90	1,456	4.25	68.74	236.28	1,206.00	3.97	20.26	0	1	0.00	2.56	0.00	7.82	0.00	0.08	0.00	0.65			
12	3,000	4,000	3,500	69	1,525	3.26	72.00	216.83	1,422.84	3.64	23.91	2	3	5.13	7.69	75.34	83.16	0.79	0.88	34.75	5.84			
13	4,000	5,000	4,500	73	1,598	3.45	75.45	363.80	1,786.63	6.11	30.02	0	3	0.00	7.69	0.00	83.16	0.00	0.88	0.00	4.65			
14	5,000	7,500	6,250	118	1,716	5.57	81.02	643.93	2,430.56	10.82	40.84	0	3	0.00	7.69	0.00	83.16	0.00	0.88	0.00	3.42			
15	7,500	10,000	8,750	78	1,794	3.68	84.70	622.60	3,053.16	10.46	51.30	3	6	7.69	15.38	3.48	86.64	0.04	0.91	0.56	2.84			
16	10,000	20,000	15,000	147	1,941	6.94	91.64	1,181.01	4,234.17	19.84	71.14	6	12	15.38	30.77	351.43	438.06	3.70	4.62	29.76	10.35			
17	20,000	50,000	35,000	110	2,051	5.19	96.84	1,097.23	5,331.40	18.44	89.58	14	26	35.90	66.67	8,911.12	9,349.18	93.89	98.51	812.14	175.36			
18	50,000	100,000	75,000	26	2,077	1.23	98.06	272.93	5,604.34	4.59	94.16	10	36	25.64	92.31	136.86	9,486.04	1.44	99.95	50.14	169.26			
19	100,000	500,000	300,000	37	2,114	1.75	99.81	329.15	5,933.49	5.53	99.70	3	39	7.69	100.00	4.74	9,490.78	0.05	100.00	1.44	159.95			
20	500,000	UP		4	2,118	0.19	100.00	18.13	5,951.62	0.30	100.00	0	39	0.00	100.00	0.00	9,490.78	0.00	100.00	0.00	159.47			
				2,118					5,951.62					39					9,490.78					159.47



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29431 Swimming pools or complex of swimming pools not forming

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	19.44	19.44	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	2.78	22.22	0.18	0.20	0.15	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	2.78	25.00	0.72	0.92	0.60	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	2.78	27.78	0.75	1.67	0.62	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	2.78	30.56	0.74	2.41	0.62	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	13	5.56	36.11	0.77	3.18	0.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	16	8.33	44.44	2.94	6.12	2.44	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	2.78	47.22	1.17	7.30	0.97	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	2.78	50.00	2.10	9.39	1.74	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	21	8.33	58.33	4.15	13.55	3.44	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	2.78	61.11	6.94	20.48	5.75	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	2.78	63.89	4.14	24.62	3.43	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	2.78	66.67	0.12	24.74	0.10	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.78	69.44	4.11	28.85	3.41	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	2.78	72.22	9.21	38.06	7.64	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	28	5.56	77.78	40.21	78.27	33.36	64.92	1	1	50.00	50.00	19.12	19.12	100.00	100.00	47.55	24.43
17	20,000	50,000	35,000	5	33	13.89	91.67	30.04	108.32	24.92	89.84	0	1	0.00	50.00	0.00	19.12	0.00	100.00	0.00	17.65
18	50,000	100,000	75,000	1	34	2.78	94.44	2.60	110.92	2.16	92.00	1	2	50.00	100.00	0.00	19.12	0.00	100.00	0.02	17.24
19	100,000	500,000	300,000	2	36	5.56	100.00	9.64	120.56	8.00	100.00	0	2	0.00	100.00	0.00	19.12	0.00	100.00	0.00	15.86
20	500,000	UP		0	36	0.00	100.00	0.00	120.56	0.00	100.00	0	2	0.00	100.00	0.00	19.12	0.00	100.00	0.00	15.86
				36				120.56		2					19.12						15.86



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 29432 Sport stadia sports centres fitness centresgyms atc

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	9.02	9.02	5.70	5.70	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	25	1.23	10.25	3.97	9.67	0.75	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	41	6.56	16.80	9.31	18.98	1.76	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	52	4.51	21.31	4.45	23.42	0.84	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	80	11.48	32.79	17.22	40.64	3.25	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	112	13.11	45.90	19.23	59.87	3.63	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	137	10.25	56.15	22.56	82.43	4.26	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	34	171	13.93	70.08	39.73	122.17	7.51	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	184	5.33	75.41	16.73	138.90	3.16	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	194	4.10	79.51	24.17	163.07	4.57	30.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	197	1.23	80.74	5.79	168.86	1.09	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	213	6.56	87.30	59.43	228.29	11.23	43.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	219	2.46	89.75	29.06	257.35	5.49	48.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	224	2.05	91.80	31.30	288.65	5.92	54.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	228	1.64	93.44	39.78	328.43	7.52	62.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	232	1.64	95.08	30.85	359.28	5.83	67.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	243	4.51	99.59	160.17	519.45	30.27	98.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	244	0.41	100.00	9.64	529.10	1.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	244	0.00	100.00	0.00	529.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	244	0.00	100.00	0.00	529.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				244					529.10					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29433 Private(members only) club houses and golf club houses

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.67	6.67	0.03	0.03	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.33	10.00	0.52	0.55	0.76	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.33	13.33	0.30	0.86	0.44	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.33	16.67	0.63	1.49	0.92	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.33	20.00	0.50	1.99	0.73	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.33	23.33	0.84	2.83	1.22	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.33	26.67	0.52	3.35	0.76	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	6.67	33.33	1.69	5.04	2.45	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.33	36.67	1.88	6.92	2.73	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.33	40.00	0.40	7.33	0.59	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	14	6.67	46.67	0.58	7.91	0.84	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	16	6.67	53.33	9.92	2.01	14.40	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	3.33	56.67	2.82	0.80	4.09	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	25	26.67	83.33	31.58	32.38	45.84	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	3.33	86.67	17.63	50.01	25.59	72.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	3.33	90.00	4.72	54.73	6.85	79.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	30	10.00	100.00	14.16	68.88	20.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	30	0.00	100.00	0.00	68.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					68.88					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2944 Others

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	10.92	10.92	1.95	1.95	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	57	3.23	14.14	1.04	2.99	0.14	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	36	93	8.93	23.08	6.71	9.69	0.93	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	136	10.67	33.75	18.49	28.18	2.58	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	41	177	10.17	43.92	18.44	46.62	2.57	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	207	7.44	51.36	20.69	67.30	2.88	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	37	244	9.18	60.55	75.91	143.22	10.58	19.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	279	8.68	69.23	56.26	199.47	7.84	27.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	299	4.96	74.19	33.79	233.26	4.71	32.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	324	6.20	80.40	27.25	260.51	3.80	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	328	0.99	81.39	3.81	264.32	0.53	36.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	342	3.47	84.86	41.53	305.85	5.79	42.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	351	2.23	87.10	14.81	320.66	2.06	44.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	371	4.96	92.06	106.48	427.14	14.84	59.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	382	2.73	94.79	30.64	457.78	4.27	63.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	392	2.48	97.27	74.55	532.33	10.39	74.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	400	1.99	99.26	81.60	613.93	11.37	85.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	402	0.50	99.75	89.04	702.97	12.41	97.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	403	0.25	100.00	14.39	717.36	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	403	0.00	100.00	0.00	717.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				403					717.36					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2945 Restaurants

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,663	1,663	9.45	9.45	135.74	135.74	0.30	0.30	6	6	3.97	3.97	76.82	76.82	0.65	0.65	56.60	56.60			
2	50	100	75	350	2,013	1.99	11.44	207.39	343.13	0.47	0.77	0	6	0.00	3.97	0.00	76.82	0.00	0.65	0.00	22.39			
3	100	200	150	736	2,749	4.18	15.62	271.59	614.72	0.61	1.38	0	6	0.00	3.97	0.00	76.82	0.00	0.65	0.00	12.50			
4	200	300	250	718	3,467	4.08	19.70	400.36	1,015.08	0.90	2.28	1	7	0.66	4.64	3.40	80.22	0.03	0.67	0.85	7.90			
5	300	500	400	1,419	4,886	8.06	27.76	1,123.17	2,138.25	2.52	4.80	8	15	5.30	9.93	447.99	528.21	3.77	4.44	39.89	24.70			
6	500	750	625	1,425	6,311	8.10	35.86	1,578.75	3,717.00	3.55	8.35	12	27	7.95	17.88	204.77	732.98	1.72	6.16	12.97	19.72			
7	750	1,000	875	1,658	7,969	9.42	45.28	2,467.64	6,184.64	5.54	13.90	9	36	5.96	23.84	215.18	948.16	1.81	7.97	8.72	15.33			
8	1,000	1,500	1,250	1,660	9,629	9.43	54.71	3,541.48	9,726.12	7.96	21.85	20	56	13.25	37.09	1,835.09	2,783.25	15.43	23.40	51.82	28.62			
9	1,500	2,000	1,750	1,435	11,064	8.15	62.86	3,489.89	13,216.01	7.84	29.69	13	69	8.61	45.70	3,505.66	6,288.91	29.48	52.88	100.45	47.59			
10	2,000	2,500	2,250	1,274	12,338	7.24	70.10	3,799.88	17,015.89	8.54	38.23	15	84	9.93	55.63	181.68	6,470.59	1.53	54.40	4.78	38.03			
11	2,500	3,000	2,750	1,084	13,422	6.16	76.26	3,062.67	20,078.56	6.88	45.11	21	105	13.91	69.54	2,834.29	9,304.88	23.83	78.23	92.54	46.34			
12	3,000	4,000	3,500	995	14,417	5.65	81.91	3,555.49	23,634.04	7.99	53.10	9	114	5.96	75.50	257.78	9,562.66	2.17	80.40	7.25	40.46			
13	4,000	5,000	4,500	683	15,100	3.88	85.80	3,411.52	27,045.57	7.67	60.77	4	118	2.65	78.15	33.38	9,596.04	0.28	80.68	0.98	35.48			
14	5,000	7,500	6,250	1,073	16,173	6.10	91.89	4,712.95	31,758.52	10.59	71.36	14	132	9.27	87.42	1,666.68	11,262.72	14.01	94.70	35.36	35.46			
15	7,500	10,000	8,750	700	16,873	3.98	95.87	4,721.99	36,480.50	10.61	81.96	8	140	5.30	92.72	351.93	11,614.65	2.96	97.65	7.45	31.84			
16	10,000	20,000	15,000	579	17,452	3.29	99.16	5,602.04	42,082.54	12.59	94.55	7	147	4.64	97.35	228.39	11,843.05	1.92	99.57	4.08	28.14			
17	20,000	50,000	35,000	90	17,542	0.51	99.67	1,967.95	44,050.49	4.42	98.97	4	151	2.65	100.00	50.63	11,893.68	0.43	100.00	2.57	27.00			
18	50,000	100,000	75,000	30	17,572	0.17	99.84	371.02	44,421.51	0.83	99.81	0	151	0.00	100.00	0.00	11,893.68	0.00	100.00	0.00	26.77			
19	100,000	500,000	300,000	8	17,580	0.05	99.89	59.84	44,481.35	0.13	99.94	0	151	0.00	100.00	0.00	11,893.68	0.00	100.00	0.00	26.74			
20	500,000	UP		20	17,600	0.11	100.00	26.26	44,507.61	0.06	100.00	0	151	0.00	100.00	0.00	11,893.68	0.00	100.00	0.00	26.72			
				17,600					44,507.61					151					11,893.68					26.72



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2946 Stallkedaiwarung makan and the like

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,857	1,857	23.93	23.93	213.38	213.38	1.67	1.67	1	1	12.50	12.50	11.04	11.04	1.33	1.33	5.17	5.17			
2	50	100	75	908	2,765	11.70	35.63	479.45	692.84	3.76	5.43	2	3	25.00	37.50	175.00	186.04	21.17	22.50	36.50	26.85			
3	100	200	150	1,322	4,087	17.04	52.67	1,171.26	1,864.10	9.18	14.61	3	6	37.50	75.00	415.93	601.96	50.31	72.81	35.51	32.29			
4	200	300	250	861	4,948	11.10	63.76	1,007.47	2,871.57	7.89	22.50	0	6	0.00	75.00	0.00	601.96	0.00	72.81	0.00	20.96			
5	300	500	400	1,123	6,071	14.47	78.23	1,688.05	4,559.63	13.23	35.72	2	8	25.00	100.00	124.75	826.72	27.19	100.00	13.31	18.13			
6	500	750	625	630	6,701	8.12	86.35	1,456.73	6,016.35	11.41	47.14	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	13.74			
7	750	1,000	875	424	7,125	5.46	91.82	1,289.84	7,306.20	10.11	57.24	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	11.32			
8	1,000	1,500	1,250	320	7,445	4.12	95.94	1,837.13	9,143.32	14.39	71.64	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	9.04			
9	1,500	2,000	1,750	116	7,561	1.49	97.44	881.77	10,025.09	6.91	78.55	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	8.25			
10	2,000	2,500	2,250	80	7,641	1.03	98.47	810.52	10,835.62	6.35	84.90	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	7.63			
11	2,500	3,000	2,750	34	7,675	0.44	98.90	377.88	11,213.49	2.96	87.86	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	7.37			
12	3,000	4,000	3,500	30	7,705	0.39	99.29	376.37	11,589.86	2.95	90.81	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	7.13			
13	4,000	5,000	4,500	17	7,722	0.22	99.51	437.66	12,027.53	3.43	94.24	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	6.87			
14	5,000	7,500	6,250	16	7,738	0.21	99.72	329.04	12,356.56	2.58	96.81	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	6.69			
15	7,500	10,000	8,750	5	7,743	0.06	99.78	107.37	12,463.94	0.84	97.66	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	6.63			
16	10,000	20,000	15,000	9	7,752	0.12	99.90	216.75	12,680.69	1.70	99.35	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	6.52			
17	20,000	50,000	35,000	4	7,756	0.05	99.95	39.40	12,720.09	0.31	99.66	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	6.50			
18	50,000	100,000	75,000	2	7,758	0.03	99.97	27.23	12,747.31	0.21	99.88	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	6.49			
19	100,000	500,000	300,000	2	7,760	0.03	100.00	15.89	12,763.20	0.12	100.00	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	6.48			
20	500,000	UP		0	7,760	0.00	100.00	0.00	12,763.20	0.00	100.00	0	8	0.00	100.00	0.00	826.72	0.00	100.00	0.00	6.48			
				7,760					12,763.20					8					826.72					6.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2947 Beauty salon/Hair dresser/Barber shops

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	257	257	9.17	9.17	17.70	17.70	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	119	376	4.25	13.42	43.11	60.81	1.22	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	231	607	8.24	21.66	85.84	146.65	2.42	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	252	859	8.99	30.66	109.41	256.06	3.09	7.23	1	1	9.09	9.09	4.34	4.34	2.13	2.13	3.97	1.69			
5	300	500	400	599	1,458	21.38	52.03	300.21	556.27	8.48	15.71	1	2	9.09	18.18	37.75	42.09	18.52	20.65	12.57	7.57			
6	500	750	625	385	1,843	13.74	65.77	351.44	907.71	9.93	25.64	5	7	45.45	63.64	33.57	75.66	16.47	37.12	9.55	8.34			
7	750	1,000	875	294	2,137	10.49	76.27	355.24	1,262.95	10.03	35.67	0	7	0.00	63.64	0.00	75.66	0.00	37.12	0.00	5.99			
8	1,000	1,500	1,250	249	2,386	8.89	85.15	418.50	1,681.45	11.82	47.49	1	8	9.09	72.73	8.00	83.66	3.93	41.05	1.91	4.98			
9	1,500	2,000	1,750	138	2,524	4.93	90.08	342.03	2,023.48	9.66	57.15	1	9	9.09	81.82	5.50	89.16	2.70	43.75	1.61	4.41			
10	2,000	2,500	2,250	64	2,588	2.28	92.36	177.05	2,200.53	5.00	62.15	0	9	0.00	81.82	0.00	89.16	0.00	43.75	0.00	4.05			
11	2,500	3,000	2,750	67	2,655	2.39	94.75	234.39	2,434.92	6.62	68.77	0	9	0.00	81.82	0.00	89.16	0.00	43.75	0.00	3.66			
12	3,000	4,000	3,500	45	2,700	1.61	96.36	215.65	2,650.57	6.09	74.86	1	10	9.09	90.91	100.39	189.55	49.26	93.01	46.55	7.15			
13	4,000	5,000	4,500	28	2,728	1.00	97.36	180.11	2,830.67	5.09	79.94	0	10	0.00	90.91	0.00	189.55	0.00	93.01	0.00	6.70			
14	5,000	7,500	6,250	46	2,774	1.64	99.00	361.36	3,192.04	10.21	90.15	1	11	9.09	100.00	14.25	203.80	6.99	100.00	3.94	6.38			
15	7,500	10,000	8,750	12	2,786	0.43	99.43	117.19	3,309.23	3.31	93.46	0	11	0.00	100.00	0.00	203.80	0.00	100.00	0.00	6.16			
16	10,000	20,000	15,000	6	2,792	0.21	99.64	109.50	3,418.73	3.09	96.55	0	11	0.00	100.00	0.00	203.80	0.00	100.00	0.00	5.96			
17	20,000	50,000	35,000	5	2,797	0.18	99.82	118.77	3,537.50	3.35	99.91	0	11	0.00	100.00	0.00	203.80	0.00	100.00	0.00	5.76			
18	50,000	100,000	75,000	2	2,799	0.07	99.89	0.00	3,537.50	0.00	99.91	0	11	0.00	100.00	0.00	203.80	0.00	100.00	0.00	5.76			
19	100,000	500,000	300,000	1	2,800	0.04	99.93	0.94	3,538.45	0.03	99.93	0	11	0.00	100.00	0.00	203.80	0.00	100.00	0.00	5.76			
20	500,000	UP		2	2,802	0.07	100.00	2.36	3,540.81	0.07	100.00	0	11	0.00	100.00	0.00	203.80	0.00	100.00	0.00	5.76			
				2,802					3,540.81					11					203.80					5.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2949 Recreation areas and cultural centres

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	5.08	5.08	1.62	1.62	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	52	5.93	11.02	1.62	3.23	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	85	6.99	18.01	5.43	8.66	0.23	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	106	4.45	22.46	36.96	45.63	1.58	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	133	5.72	28.18	24.51	70.14	1.05	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	150	3.60	31.78	21.62	91.75	0.92	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	167	3.60	35.38	102.90	194.65	4.39	8.31	1	1	16.67	16.67	296.88	296.88	15.62	15.62	288.52	152.52			
8	1,000	1,500	1,250	26	193	5.51	40.89	120.62	315.27	5.15	13.45	0	1	0.00	16.67	0.00	296.88	0.00	15.62	0.00	94.17			
9	1,500	2,000	1,750	27	220	5.72	46.61	78.49	393.76	3.35	16.80	0	1	0.00	16.67	0.00	296.88	0.00	15.62	0.00	75.40			
10	2,000	2,500	2,250	22	242	4.66	51.27	98.91	492.67	4.22	21.02	1	2	16.67	33.33	1,261.39	1,558.26	66.38	82.00	1275.24	316.29			
11	2,500	3,000	2,750	15	257	3.18	54.45	68.57	561.25	2.93	23.95	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	277.64			
12	3,000	4,000	3,500	20	277	4.24	58.69	72.03	633.28	3.07	27.02	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	246.06			
13	4,000	5,000	4,500	8	285	1.69	60.38	90.21	723.49	3.85	30.87	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	215.38			
14	5,000	7,500	6,250	21	306	4.45	64.83	212.87	936.36	9.08	39.95	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	166.42			
15	7,500	10,000	8,750	12	318	2.54	67.37	206.34	1,142.70	8.80	48.76	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	136.37			
16	10,000	20,000	15,000	55	373	11.65	79.03	520.92	1,663.61	22.23	70.98	0	2	0.00	33.33	0.00	1,558.26	0.00	82.00	0.00	93.67			
17	20,000	50,000	35,000	48	421	10.17	89.19	338.32	2,001.93	14.44	85.42	3	5	50.00	83.33	319.26	1,877.53	16.80	98.80	94.37	93.79			
18	50,000	100,000	75,000	28	449	5.93	95.13	146.55	2,148.49	6.25	91.67	0	5	0.00	83.33	0.00	1,877.53	0.00	98.80	0.00	87.39			
19	100,000	500,000	300,000	13	462	2.75	97.88	92.85	2,241.34	3.96	95.64	0	5	0.00	83.33	0.00	1,877.53	0.00	98.80	0.00	83.77			
20	500,000	UP		10	472	2.12	100.00	102.28	2,343.62	4.36	100.00	1	6	16.67	100.00	22.84	1,900.37	1.20	100.00	22.33	81.09			
				472					2,343.62					6					1,900.37					81.09



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29491 Recreatin areas

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	8.70	8.70	52.77	52.77	26.09	26.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	4.35	13.04	0.29	52.48	0.14	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	8.70	21.74	0.85	51.63	0.42	25.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	4.35	26.09	1.45	50.18	0.72	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	4.35	30.43	1.43	48.75	0.71	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	4.35	34.78	3.10	45.65	1.53	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	9	4.35	39.13	7.54	38.12	3.73	18.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	4.35	43.48	6.21	31.91	3.07	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	4.35	47.83	6.68	25.23	3.30	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	4.35	52.17	10.09	15.14	4.99	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	4.35	56.52	11.60	3.53	5.74	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	4.35	60.87	9.53	5.99	4.71	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	4.35	65.22	5.48	11.48	2.71	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	16	4.35	69.57	52.92	64.40	26.16	31.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	17	4.35	73.91	9.86	74.26	4.87	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	18	4.35	78.26	1.16	75.42	0.58	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	4.35	82.61	1.16	76.59	0.58	37.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	4.35	86.96	70.92	147.51	35.06	72.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	21	4.35	91.30	52.92	200.43	26.16	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	23	8.70	100.00	1.83	202.26	0.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				202.26				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29492 Aquaria

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	42.34	42.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					42.34					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 29493 Cultural centres

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	18.43	18.43	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	18.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				18.43						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.45	6.90	0.90	0.90	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.45	10.34	0.25	1.15	0.28	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	6	10.34	20.69	3.35	4.50	3.76	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.45	24.14	0.36	4.86	0.40	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.45	27.59	0.69	5.55	0.77	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	11	10.34	37.93	2.07	7.61	2.32	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	14	10.34	48.28	1.72	9.33	1.93	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	17	10.34	58.62	5.56	14.89	6.23	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	3.45	62.07	3.67	18.56	4.12	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	3.45	65.52	1.03	19.59	1.15	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.45	68.97	1.55	21.14	1.74	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	24	13.79	82.76	17.02	38.16	19.09	42.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	26	6.90	89.66	11.42	49.58	12.80	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	3.45	93.10	11.73	61.31	13.15	68.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	29	6.90	100.00	27.87	89.18	31.25	100.00	1	1	100.00	100.00	28.88	28.88	100.00	100.00	103.62	32.38			
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38			
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38			
20	500,000	UP		0	29	0.00	100.00	0.00	89.18	0.00	100.00	0	1	0.00	100.00	0.00	28.88	0.00	100.00	0.00	32.38			
				29					89.18					1					28.88					32.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2951 Sanatorium hospitals doctors consulting rooms old peoples

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,386	1,386	16.70	16.70	71.42	71.42	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	328	1,714	3.95	20.66	52.66	124.08	0.29	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	529	2,243	6.38	27.03	125.36	249.44	0.69	1.37	2	2	5.56	5.56	0.54	0.54	0.01	0.01	0.43	0.22			
4	200	300	250	555	2,798	6.69	33.72	225.40	474.84	1.24	2.61	0	2	0.00	5.56	0.00	0.54	0.00	0.01	0.00	0.11			
5	300	500	400	925	3,723	11.15	44.87	339.82	814.66	1.87	4.48	2	4	5.56	11.11	7.65	8.19	0.14	0.15	2.25	1.01			
6	500	750	625	732	4,455	8.82	53.69	441.97	1,256.62	2.43	6.91	0	4	0.00	11.11	0.00	8.19	0.00	0.15	0.00	0.65			
7	750	1,000	875	664	5,119	8.00	61.70	535.56	1,792.18	2.95	9.86	2	6	5.56	16.67	294.13	302.32	5.40	5.55	54.92	16.87			
8	1,000	1,500	1,250	660	5,779	7.95	69.65	813.20	2,605.39	4.47	14.33	3	9	8.33	25.00	191.61	493.93	3.52	9.06	23.56	18.96			
9	1,500	2,000	1,750	387	6,166	4.66	74.32	660.32	3,265.70	3.63	17.96	0	9	0.00	25.00	0.00	493.93	0.00	9.06	0.00	15.12			
10	2,000	2,500	2,250	224	6,390	2.70	77.02	463.08	3,728.78	2.55	20.51	0	9	0.00	25.00	0.00	493.93	0.00	9.06	0.00	13.25			
11	2,500	3,000	2,750	152	6,542	1.83	78.85	410.66	4,139.44	2.26	22.77	0	9	0.00	25.00	0.00	493.93	0.00	9.06	0.00	11.93			
12	3,000	4,000	3,500	213	6,755	2.57	81.41	727.32	4,866.76	4.00	26.77	2	11	5.56	30.56	7.22	501.15	0.13	9.20	0.99	10.30			
13	4,000	5,000	4,500	167	6,922	2.01	83.43	511.67	5,378.43	2.81	29.59	1	12	2.78	33.33	23.26	524.41	0.43	9.62	4.55	9.75			
14	5,000	7,500	6,250	222	7,144	2.68	86.10	1,017.07	6,395.50	5.59	35.18	4	16	11.11	44.44	87.77	612.18	1.61	11.23	8.63	9.57			
15	7,500	10,000	8,750	171	7,315	2.06	88.16	1,173.57	7,569.07	6.46	41.64	0	16	0.00	44.44	0.00	612.18	0.00	11.23	0.00	8.09			
16	10,000	20,000	15,000	257	7,572	3.10	91.26	2,349.24	9,918.31	12.92	54.56	2	18	5.56	50.00	596.68	1,208.86	10.95	22.18	25.40	12.19			
17	20,000	50,000	35,000	307	7,879	3.70	94.96	3,220.25	13,138.56	17.71	72.27	4	22	11.11	61.11	19.97	1,228.82	0.37	22.55	0.62	9.35			
18	50,000	100,000	75,000	149	8,028	1.80	96.76	1,793.11	14,931.67	9.86	82.13	5	27	13.89	75.00	392.22	1,621.04	7.20	29.74	21.87	10.86			
19	100,000	500,000	300,000	209	8,237	2.52	99.28	2,129.01	17,060.68	11.71	93.85	7	34	19.44	94.44	775.60	2,396.64	14.23	43.98	36.43	14.05			
20	500,000	UP		60	8,297	0.72	100.00	1,118.90	18,179.58	6.15	100.00	2	36	5.56	100.00	3,053.28	5,449.92	56.02	100.00	272.88	29.98			
				8,297					18,179.58					36					5,449.92					29.98



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2952 Regilious facilities such as mosquestempleschurches

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	287	287	8.48	8.48	19.66	19.66	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	66	353	1.95	10.43	5.06	24.71	0.07	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	266	619	7.86	18.29	34.32	59.03	0.46	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	297	916	8.77	27.06	77.61	136.64	1.04	1.83	1	1	3.45	3.45	31.40	31.40	3.38	3.38	40.46	22.98			
5	300	500	400	423	1,339	12.50	39.56	104.78	241.42	1.40	3.23	0	1	0.00	3.45	0.00	31.40	0.00	3.38	0.00	13.01			
6	500	750	625	348	1,687	10.28	49.84	144.97	386.40	1.94	5.17	0	1	0.00	3.45	0.00	31.40	0.00	3.38	0.00	8.13			
7	750	1,000	875	207	1,894	6.12	55.95	151.82	538.22	2.03	7.20	0	1	0.00	3.45	0.00	31.40	0.00	3.38	0.00	5.83			
8	1,000	1,500	1,250	260	2,154	7.68	63.63	260.30	798.51	3.48	10.68	2	3	6.90	10.34	2.82	34.22	0.30	3.68	1.08	4.29			
9	1,500	2,000	1,750	164	2,318	4.84	68.48	252.21	1,050.73	3.37	14.06	0	3	0.00	10.34	0.00	34.22	0.00	3.68	0.00	3.26			
10	2,000	2,500	2,250	117	2,435	3.46	71.94	222.52	1,273.24	2.98	17.03	1	4	3.45	13.79	12.96	47.18	1.40	5.08	5.83	3.71			
11	2,500	3,000	2,750	153	2,588	4.52	76.45	335.33	1,608.57	4.49	21.52	1	5	3.45	17.24	43.97	91.15	4.73	9.81	13.11	5.67			
12	3,000	4,000	3,500	168	2,756	4.96	81.42	500.20	2,108.77	6.69	28.21	5	10	17.24	34.48	214.37	305.52	23.07	32.88	42.86	14.49			
13	4,000	5,000	4,500	113	2,869	3.34	84.76	456.67	2,565.45	6.11	34.32	1	11	3.45	37.93	10.19	315.71	1.10	33.98	2.23	12.31			
14	5,000	7,500	6,250	159	3,028	4.70	89.45	818.88	3,384.33	10.95	45.27	5	16	17.24	55.17	124.50	440.22	13.40	47.38	15.20	13.01			
15	7,500	10,000	8,750	110	3,138	3.25	92.70	800.28	4,184.61	10.71	55.98	2	18	6.90	62.07	11.97	452.19	1.29	48.67	1.50	10.81			
16	10,000	20,000	15,000	143	3,281	4.22	96.93	1,545.05	5,729.66	20.67	76.65	1	19	3.45	65.52	19.68	471.87	2.12	50.78	1.27	8.24			
17	20,000	50,000	35,000	84	3,365	2.48	99.41	1,382.68	7,112.34	18.50	95.14	3	22	10.34	75.86	65.93	537.80	7.10	57.88	4.77	7.56			
18	50,000	100,000	75,000	11	3,376	0.32	99.73	204.25	7,316.59	2.73	97.88	1	23	3.45	79.31	8.46	546.26	0.91	58.79	4.14	7.47			
19	100,000	500,000	300,000	9	3,385	0.27	100.00	158.71	7,475.30	2.12	100.00	6	29	20.69	100.00	382.92	929.18	41.21	100.00	241.27	12.43			
20	500,000	UP		0	3,385	0.00	100.00	0.00	7,475.30	0.00	100.00	0	29	0.00	100.00	0.00	929.18	0.00	100.00	0.00	12.43			
				3,385					7,475.30					29					929.18					12.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2953 Schools universities and training colleges

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	923	923	8.65	8.65	70.04	70.04	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	288	1,211	2.70	11.35	73.91	143.95	0.30	0.58	1	1	0.92	0.92	7.62	7.62	0.12	0.12	10.31	5.29			
3	100	200	150	790	2,001	7.41	18.76	188.77	332.72	0.76	1.35	0	1	0.00	0.92	0.00	7.62	0.00	0.12	0.00	2.29			
4	200	300	250	823	2,824	7.72	26.47	232.60	565.32	0.94	2.29	0	1	0.00	0.92	0.00	7.62	0.00	0.12	0.00	1.35			
5	300	500	400	1,200	4,024	11.25	37.72	435.74	1,001.06	1.76	4.05	6	7	5.50	6.42	827.06	834.68	13.19	13.32	189.81	83.38			
6	500	750	625	923	4,947	8.65	46.38	446.86	1,447.91	1.81	5.86	1	8	0.92	7.34	276.48	1,111.16	4.41	17.73	61.87	76.74			
7	750	1,000	875	847	5,794	7.94	54.32	628.66	2,076.57	2.54	8.40	2	10	1.83	9.17	20.28	1,131.43	0.32	18.05	3.23	54.49			
8	1,000	1,500	1,250	719	6,513	6.74	61.06	759.23	2,835.80	3.07	11.47	6	16	5.50	14.68	44.01	1,175.44	0.70	18.75	5.80	41.45			
9	1,500	2,000	1,750	554	7,067	5.19	66.25	795.81	3,631.61	3.22	14.69	5	21	4.59	19.27	89.97	1,265.41	1.44	20.19	11.30	34.84			
10	2,000	2,500	2,250	328	7,395	3.07	69.33	596.14	4,227.75	2.41	17.11	5	26	4.59	23.85	271.80	1,537.21	4.34	24.52	45.59	36.36			
11	2,500	3,000	2,750	336	7,731	3.15	72.48	729.33	4,957.08	2.95	20.06	2	28	1.83	25.69	15.30	1,552.51	0.24	24.77	2.10	31.32			
12	3,000	4,000	3,500	375	8,106	3.52	75.99	1,103.88	6,060.96	4.47	24.52	3	31	2.75	28.44	480.50	2,033.01	7.67	32.43	43.53	33.54			
13	4,000	5,000	4,500	383	8,489	3.59	79.58	1,408.46	7,469.41	5.70	30.22	1	32	0.92	29.36	20.15	2,053.16	0.32	32.75	1.43	27.49			
14	5,000	7,500	6,250	466	8,955	4.37	83.95	2,137.44	9,606.85	8.65	38.87	3	35	2.75	32.11	343.04	2,396.20	5.47	38.23	16.05	24.94			
15	7,500	10,000	8,750	358	9,313	3.36	87.31	1,967.87	11,574.72	7.96	46.83	6	41	5.50	37.61	163.55	2,559.75	2.61	40.84	8.31	22.12			
16	10,000	20,000	15,000	574	9,887	5.38	92.69	4,494.71	16,069.43	18.19	65.02	12	53	11.01	48.62	217.50	2,777.25	3.47	44.31	4.84	17.28			
17	20,000	50,000	35,000	483	10,370	4.53	97.22	5,620.92	21,690.36	22.74	87.76	23	76	21.10	69.72	2,856.94	5,634.18	45.58	89.88	50.83	25.98			
18	50,000	100,000	75,000	138	10,508	1.29	98.51	1,668.60	23,358.96	6.75	94.51	5	81	4.59	74.31	29.65	5,663.84	0.47	90.36	1.78	24.25			
19	100,000	500,000	300,000	141	10,649	1.32	99.83	1,195.44	24,554.40	4.84	99.35	17	98	15.60	89.91	578.27	6,242.11	9.23	99.58	48.37	25.42			
20	500,000	UP		18	10,667	0.17	100.00	161.24	24,715.64	0.65	100.00	11	109	10.09	100.00	26.28	6,268.38	0.42	100.00	16.30	25.36			
				10,667					24,715.64					109					6,268.38					25.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2954 Museums

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	18.75	18.75	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	1.56	20.31	0.03	0.08	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	16	4.69	25.00	13.89	13.97	5.11	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	19	4.69	29.69	26.82	40.79	9.87	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	22	4.69	34.38	0.90	41.69	0.33	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	24	3.13	37.50	0.17	41.87	0.06	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	26	3.13	40.63	4.25	46.12	1.56	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	30	6.25	46.88	1.71	47.83	0.63	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	1.56	48.44	0.38	48.21	0.14	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	34	4.69	53.13	3.74	51.95	1.37	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	36	3.13	56.25	1.69	53.63	0.62	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	40	6.25	62.50	10.26	63.90	3.77	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	1.56	64.06	7.48	71.37	2.75	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	45	6.25	70.31	12.77	84.14	4.69	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	46	1.56	71.88	1.34	85.48	0.49	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	52	9.38	81.25	57.58	143.06	21.18	52.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	54	3.13	84.38	38.10	181.16	14.01	66.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	55	1.56	85.94	25.20	206.36	9.27	75.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	64	14.06	100.00	65.54	271.90	24.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	64	0.00	100.00	0.00	271.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					271.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2955 Psychiatric clinics

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	14.99	14.99	4.71	4.71	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	64	3.46	18.44	1.65	6.36	0.24	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	85	6.05	24.50	7.69	14.05	1.12	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	34	119	9.80	34.29	15.97	30.02	2.33	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	51	170	14.70	48.99	29.56	59.58	4.31	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	35	205	10.09	59.08	36.48	96.06	5.32	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	227	6.34	65.42	41.04	137.11	5.98	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	274	13.54	78.96	72.46	209.56	10.56	30.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	300	7.49	86.46	88.60	298.17	12.91	43.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	308	2.31	88.76	19.87	318.04	2.90	46.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	316	2.31	91.07	37.35	355.39	5.44	51.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	322	1.73	92.80	23.03	378.42	3.36	55.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	328	1.73	94.52	48.33	426.75	7.04	62.17	1	1	100.00	100.00	13.00	13.00	100.00	100.00	26.90	3.05			
14	5,000	7,500	6,250	8	336	2.31	96.83	76.27	503.02	11.11	73.28	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.58			
15	7,500	10,000	8,750	6	342	1.73	98.56	82.15	585.17	11.97	85.25	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.22			
16	10,000	20,000	15,000	2	344	0.58	99.14	21.64	606.81	3.15	88.41	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.14			
17	20,000	50,000	35,000	3	347	0.86	100.00	79.58	686.39	11.59	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.89			
18	50,000	100,000	75,000	0	347	0.00	100.00	0.00	686.39	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.89			
19	100,000	500,000	300,000	0	347	0.00	100.00	0.00	686.39	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.89			
20	500,000	UP		0	347	0.00	100.00	0.00	686.39	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.89			
				347					686.39					1					13.00					1.89



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	17.76	17.76	0.27	0.27	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	20	0.93	18.69	0.07	0.34	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	27	6.54	25.23	1.46	1.80	0.35	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	30	2.80	28.04	2.03	3.83	0.49	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	38	7.48	35.51	6.12	9.94	1.48	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	42	3.74	39.25	4.05	14.00	0.98	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	47	4.67	43.93	9.84	23.83	2.38	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	56	8.41	52.34	14.30	38.14	3.46	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	59	2.80	55.14	6.81	44.95	1.65	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	65	5.61	60.75	20.71	65.66	5.01	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	71	5.61	66.36	27.91	93.57	6.75	22.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	76	4.67	71.03	26.27	119.85	6.36	29.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	84	7.48	78.50	62.51	182.35	15.12	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	95	10.28	88.79	59.01	241.36	14.28	58.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	97	1.87	90.65	30.82	272.18	7.46	65.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	105	7.48	98.13	113.83	386.00	27.54	93.40	1	1	100.00	100.00	0.90	0.90	100.00	100.00	0.79	0.23			
17	20,000	50,000	35,000	2	107	1.87	100.00	27.30	413.30	6.60	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22			
18	50,000	100,000	75,000	0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22			
19	100,000	500,000	300,000	0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22			
20	500,000	UP		0	107	0.00	100.00	0.00	413.30	0.00	100.00	0	1	0.00	100.00	0.00	0.90	0.00	100.00	0.00	0.22			
				107					413.30					1					0.90					0.22



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2961 Motor vehicle repairshops with facilities for body repair

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,190	1,190	12.24	12.24	317.61	317.61	1.19	1.19	2	2	2.22	2.22	48.57	48.57	1.99	1.99	15.29	15.29			
2	50	100	75	630	1,820	6.48	18.72	125.30	192.31	0.47	0.72	0	2	0.00	2.22	0.00	48.57	0.00	1.99	0.00	25.26			
3	100	200	150	879	2,699	9.04	27.76	290.98	98.67	1.09	0.37	1	3	1.11	3.33	50.00	98.57	2.05	4.03	17.18	99.91			
4	200	300	250	698	3,397	7.18	34.93	345.41	444.08	1.29	1.66	0	3	0.00	3.33	0.00	98.57	0.00	4.03	0.00	22.20			
5	300	500	400	1,045	4,442	10.75	45.68	711.98	1,156.06	2.67	4.33	7	10	7.78	11.11	204.60	303.17	8.37	12.41	28.74	26.22			
6	500	750	625	675	5,117	6.94	52.62	680.85	1,836.91	2.55	6.88	3	13	3.33	14.44	36.11	339.28	1.48	13.89	5.30	18.47			
7	750	1,000	875	623	5,740	6.41	59.03	955.60	2,792.51	3.58	10.46	3	16	3.33	17.78	120.41	459.70	4.93	18.81	12.60	16.46			
8	1,000	1,500	1,250	708	6,448	7.28	66.31	1,277.58	4,070.10	4.79	15.24	3	19	3.33	21.11	37.49	497.18	1.53	20.35	2.93	12.22			
9	1,500	2,000	1,750	536	6,984	5.51	71.82	1,438.33	5,508.42	5.39	20.63	2	21	2.22	23.33	14.75	511.94	0.60	20.95	1.03	9.29			
10	2,000	2,500	2,250	360	7,344	3.70	75.52	1,126.55	6,634.98	4.22	24.85	5	26	5.56	28.89	100.00	611.94	4.09	25.04	8.88	9.22			
11	2,500	3,000	2,750	302	7,646	3.11	78.63	1,161.00	7,795.98	4.35	29.20	2	28	2.22	31.11	13.07	625.01	0.53	25.58	1.13	8.02			
12	3,000	4,000	3,500	349	7,995	3.59	82.22	1,812.84	9,608.82	6.79	35.99	3	31	3.33	34.44	39.51	664.51	1.62	27.20	2.18	6.92			
13	4,000	5,000	4,500	245	8,240	2.52	84.74	1,382.30	10,991.12	5.18	41.17	4	35	4.44	38.89	444.52	1,109.04	18.19	45.39	32.16	10.09			
14	5,000	7,500	6,250	317	8,557	3.26	88.00	2,437.34	13,428.46	9.13	50.29	4	39	4.44	43.33	140.10	1,249.13	5.73	51.12	5.75	9.30			
15	7,500	10,000	8,750	275	8,832	2.83	90.83	2,422.40	15,850.86	9.07	59.37	10	49	11.11	54.44	538.16	1,787.29	22.02	73.15	22.22	11.28			
16	10,000	20,000	15,000	451	9,283	4.64	95.46	5,372.30	21,223.16	20.12	79.49	18	67	20.00	74.44	190.73	1,978.02	7.81	80.95	3.55	9.32			
17	20,000	50,000	35,000	287	9,570	2.95	98.42	3,814.60	25,037.76	14.29	93.78	22	89	24.44	98.89	465.38	2,443.40	19.05	100.00	12.20	9.76			
18	50,000	100,000	75,000	81	9,651	0.83	99.25	818.62	25,856.39	3.07	96.84	0	89	0.00	98.89	0.00	2,443.40	0.00	100.00	0.00	9.45			
19	100,000	500,000	300,000	68	9,719	0.70	99.95	785.65	26,642.04	2.94	99.78	1	90	1.11	100.00	0.00	2,443.40	0.00	100.00	0.00	9.17			
20	500,000	UP		5	9,724	0.05	100.00	57.44	26,699.48	0.22	100.00	0	90	0.00	100.00	0.00	2,443.40	0.00	100.00	0.00	9.15			
				9,724					26,699.48					90					2,443.40					9.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2962 As above and also operating a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	25.31	25.31	4.71	4.71	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	69	2.86	28.16	1.44	6.15	0.14	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	104	14.29	42.45	28.82	34.97	2.78	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	128	9.80	52.24	14.19	49.17	1.37	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	149	8.57	60.82	23.93	73.10	2.30	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	158	3.67	64.49	22.29	95.39	2.15	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	166	3.27	67.76	18.50	113.89	1.78	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	175	3.67	71.43	28.53	142.42	2.75	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	184	3.67	75.10	40.84	183.26	3.93	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	185	0.41	75.51	4.65	187.91	0.45	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	188	1.22	76.73	81.17	269.08	7.82	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	196	3.27	80.00	114.64	383.72	11.04	36.96	1	1	100.00	100.00	30.00	30.00	100.00	100.00	26.17	7.82			
13	4,000	5,000	4,500	10	206	4.08	84.08	91.65	475.36	8.83	45.79	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	6.31			
14	5,000	7,500	6,250	16	222	6.53	90.61	171.25	646.62	16.49	62.28	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	4.64			
15	7,500	10,000	8,750	8	230	3.27	93.88	166.78	813.39	16.06	78.35	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.69			
16	10,000	20,000	15,000	9	239	3.67	97.55	185.84	999.23	17.90	96.25	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.00			
17	20,000	50,000	35,000	1	240	0.41	97.96	0.00	999.23	0.00	96.25	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	3.00			
18	50,000	100,000	75,000	1	241	0.41	98.37	35.40	1,034.63	3.41	99.66	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.90			
19	100,000	500,000	300,000	4	245	1.63	100.00	3.58	1,038.21	0.34	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.89			
20	500,000	UP		0	245	0.00	100.00	0.00	1,038.21	0.00	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	2.89			
				245					1,038.21					1					30.00					2.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2963 Motor vehicle service stations (refer to code 2961) only

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	200	200	10.45	10.45	3.69	3.69	0.11	0.11	1	1	3.57	3.57	2.72	2.72	0.77	0.77	73.67	73.67			
2	50	100	75	131	331	6.84	17.29	28.58	24.89	0.81	0.71	2	3	7.14	10.71	4.89	7.61	1.38	2.15	17.10	30.56			
3	100	200	150	160	491	8.36	25.65	44.20	69.10	1.26	1.97	3	6	10.71	21.43	41.13	48.74	11.62	13.77	93.05	70.54			
4	200	300	250	156	647	8.15	33.80	53.33	122.43	1.52	3.48	1	7	3.57	25.00	0.00	48.74	0.00	13.77	0.00	39.81			
5	300	500	400	238	885	12.43	46.24	129.16	251.59	3.67	7.16	1	8	3.57	28.57	0.00	48.74	0.00	13.77	0.00	19.37			
6	500	750	625	153	1,038	7.99	54.23	129.53	381.11	3.69	10.84	4	12	14.29	42.86	46.47	95.21	13.13	26.91	35.88	24.98			
7	750	1,000	875	174	1,212	9.09	63.32	218.06	599.17	6.20	17.05	3	15	10.71	53.57	59.69	154.89	16.87	43.78	27.37	25.85			
8	1,000	1,500	1,250	161	1,373	8.41	71.73	254.29	853.47	7.24	24.28	0	15	0.00	53.57	0.00	154.89	0.00	43.78	0.00	18.15			
9	1,500	2,000	1,750	102	1,475	5.33	77.06	206.15	1,059.62	5.87	30.15	0	15	0.00	53.57	0.00	154.89	0.00	43.78	0.00	14.62			
10	2,000	2,500	2,250	59	1,534	3.08	80.15	154.45	1,214.07	4.39	34.54	4	19	14.29	67.86	76.19	231.08	21.53	65.31	49.33	19.03			
11	2,500	3,000	2,750	35	1,569	1.83	81.97	127.76	1,341.83	3.64	38.18	1	20	3.57	71.43	13.22	244.30	3.74	69.05	10.35	18.21			
12	3,000	4,000	3,500	74	1,643	3.87	85.84	268.59	1,610.42	7.64	45.82	2	22	7.14	78.57	40.34	284.64	11.40	80.45	15.02	17.68			
13	4,000	5,000	4,500	49	1,692	2.56	88.40	259.07	1,869.50	7.37	53.19	3	25	10.71	89.29	15.82	300.46	4.47	84.92	6.11	16.07			
14	5,000	7,500	6,250	87	1,779	4.55	92.95	505.64	2,375.14	14.39	67.58	1	26	3.57	92.86	2.09	302.55	0.59	85.51	0.41	12.74			
15	7,500	10,000	8,750	24	1,803	1.25	94.20	159.40	2,534.53	4.54	72.11	0	26	0.00	92.86	0.00	302.55	0.00	85.51	0.00	11.94			
16	10,000	20,000	15,000	63	1,866	3.29	97.49	444.18	2,978.71	12.64	84.75	1	27	3.57	96.43	1.27	303.82	0.36	85.87	0.29	10.20			
17	20,000	50,000	35,000	35	1,901	1.83	99.32	346.15	3,324.86	9.85	94.60	1	28	3.57	100.00	50.00	353.82	14.13	100.00	14.44	10.64			
18	50,000	100,000	75,000	9	1,910	0.47	99.79	122.59	3,447.44	3.49	98.09	0	28	0.00	100.00	0.00	353.82	0.00	100.00	0.00	10.26			
19	100,000	500,000	300,000	4	1,914	0.21	100.00	67.23	3,514.68	1.91	100.00	0	28	0.00	100.00	0.00	353.82	0.00	100.00	0.00	10.07			
20	500,000	UP		0	1,914	0.00	100.00	0.00	3,514.68	0.00	100.00	0	28	0.00	100.00	0.00	353.82	0.00	100.00	0.00	10.07			
				1,914					3,514.68					28					353.82					10.07



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2964 Motor vehicle pools without ANY body repair work/service

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,698	1,698	23.84	23.84	8.19	8.19	0.18	0.18	9	9	24.32	24.32	51.82	51.82	2.55	2.55	632.99	632.99			
2	50	100	75	1,053	2,751	14.78	38.62	27.98	36.17	0.60	0.78	0	9	0.00	24.32	0.00	51.82	0.00	2.55	0.00	143.28			
3	100	200	150	926	3,677	13.00	51.62	58.45	94.62	1.26	2.04	5	14	13.51	37.84	8.34	60.15	0.41	2.96	14.26	63.58			
4	200	300	250	693	4,370	9.73	61.35	85.82	180.44	1.85	3.89	2	16	5.41	43.24	61.46	121.61	3.02	5.98	71.62	67.40			
5	300	500	400	573	4,943	8.04	69.39	147.55	327.98	3.18	7.07	0	16	0.00	43.24	0.00	121.61	0.00	5.98	0.00	37.08			
6	500	750	625	384	5,327	5.39	74.79	161.79	489.77	3.49	10.56	1	17	2.70	45.95	0.00	121.61	0.00	5.98	0.00	24.83			
7	750	1,000	875	277	5,604	3.89	78.67	167.57	657.34	3.61	14.17	2	19	5.41	51.35	36.76	158.37	1.81	7.79	21.94	24.09			
8	1,000	1,500	1,250	471	6,075	6.61	85.29	299.27	956.61	6.45	20.63	5	24	13.51	64.86	184.12	342.49	9.06	16.85	61.52	35.80			
9	1,500	2,000	1,750	299	6,374	4.20	89.48	321.92	1,278.53	6.94	27.57	1	25	2.70	67.57	19.00	361.49	0.93	17.78	5.90	28.27			
10	2,000	2,500	2,250	158	6,532	2.22	91.70	243.78	1,522.31	5.26	32.82	2	27	5.41	72.97	1,509.05	1,870.54	74.24	92.03	619.03	122.88			
11	2,500	3,000	2,750	84	6,616	1.18	92.88	186.97	1,709.28	4.03	36.85	3	30	8.11	81.08	54.78	1,925.32	2.69	94.72	29.30	112.64			
12	3,000	4,000	3,500	86	6,702	1.21	94.09	292.50	2,001.79	6.31	43.16	2	32	5.41	86.49	13.44	1,938.76	0.66	95.38	4.60	96.85			
13	4,000	5,000	4,500	54	6,756	0.76	94.85	199.01	2,200.80	4.29	47.45	0	32	0.00	86.49	0.00	1,938.76	0.00	95.38	0.00	88.09			
14	5,000	7,500	6,250	87	6,843	1.22	96.07	268.74	2,469.54	5.79	53.25	0	32	0.00	86.49	0.00	1,938.76	0.00	95.38	0.00	78.51			
15	7,500	10,000	8,750	73	6,916	1.02	97.09	373.78	2,843.32	8.06	61.31	2	34	5.41	91.89	74.38	2,013.14	3.66	99.04	19.90	70.80			
16	10,000	20,000	15,000	97	7,013	1.36	98.46	744.38	3,587.70	16.05	77.36	1	35	2.70	94.59	5.40	2,018.54	0.27	99.31	0.73	56.26			
17	20,000	50,000	35,000	73	7,086	1.02	99.48	717.88	4,305.58	15.48	92.83	1	36	2.70	97.30	3.43	2,021.98	0.17	99.48	0.48	46.96			
18	50,000	100,000	75,000	29	7,115	0.41	99.89	202.06	4,507.65	4.36	97.19	1	37	2.70	100.00	10.66	2,032.64	0.52	100.00	5.28	45.09			
19	100,000	500,000	300,000	4	7,119	0.06	99.94	52.95	4,560.59	1.14	98.33	0	37	0.00	100.00	0.00	2,032.64	0.00	100.00	0.00	44.57			
20	500,000	UP		4	7,123	0.06	100.00	77.30	4,637.90	1.67	100.00	0	37	0.00	100.00	0.00	2,032.64	0.00	100.00	0.00	43.83			
				7,123					4,637.90					37					2,032.64					43.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2965 Motor vehicle pools with service station under code 2961

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	275	275	9.96	9.96	25.60	25.60	0.33	0.33	5	5	8.33	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	45	320	1.63	11.59	14.94	40.53	0.19	0.52	0	5	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	88	408	3.19	14.78	39.24	79.78	0.50	1.02	0	5	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	78	486	2.83	17.60	101.74	181.51	1.31	2.33	0	5	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	162	648	5.87	23.47	73.59	255.10	0.95	3.28	0	5	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	167	815	6.05	29.52	125.33	380.44	1.61	4.89	2	7	3.33	11.67	503.39	503.39	11.57	11.57	401.65	132.32			
7	750	1,000	875	179	994	6.48	36.00	161.21	541.65	2.07	6.96	1	8	1.67	13.33	4.91	508.30	0.11	11.68	3.05	93.84			
8	1,000	1,500	1,250	283	1,277	10.25	46.25	374.83	916.48	4.82	11.78	4	12	6.67	20.00	95.17	603.47	2.19	13.86	25.39	65.85			
9	1,500	2,000	1,750	185	1,462	6.70	52.95	399.27	1,315.75	5.13	16.91	4	16	6.67	26.67	50.68	654.15	1.16	15.03	12.69	49.72			
10	2,000	2,500	2,250	140	1,602	5.07	58.02	368.22	1,683.97	4.73	21.64	0	16	0.00	26.67	0.00	654.15	0.00	15.03	0.00	38.85			
11	2,500	3,000	2,750	124	1,726	4.49	62.51	399.38	2,083.35	5.13	26.77	2	18	3.33	30.00	2,931.89	3,586.04	67.36	82.39	734.11	172.13			
12	3,000	4,000	3,500	165	1,891	5.98	68.49	602.29	2,685.63	7.74	34.51	2	20	3.33	33.33	35.48	3,621.52	0.82	83.20	5.89	134.85			
13	4,000	5,000	4,500	91	1,982	3.30	71.79	422.08	3,107.71	5.42	39.93	3	23	5.00	38.33	44.32	3,665.84	1.02	84.22	10.50	117.96			
14	5,000	7,500	6,250	171	2,153	6.19	77.98	919.41	4,027.12	11.81	51.74	4	27	6.67	45.00	17.51	3,683.35	0.40	84.62	1.90	91.46			
15	7,500	10,000	8,750	92	2,245	3.33	81.31	653.31	4,680.42	8.39	60.14	2	29	3.33	48.33	3.24	3,686.59	0.07	84.70	0.50	78.77			
16	10,000	20,000	15,000	205	2,450	7.42	88.74	1,180.44	5,860.86	15.17	75.30	13	42	21.67	70.00	310.16	3,996.74	7.13	91.82	26.27	68.19			
17	20,000	50,000	35,000	276	2,726	10.00	98.73	1,532.79	7,393.65	19.69	95.00	17	59	28.33	98.33	349.14	4,345.89	8.02	99.85	22.78	58.78			
18	50,000	100,000	75,000	34	2,760	1.23	99.96	388.01	7,781.66	4.99	99.98	1	60	1.67	100.00	6.69	4,352.57	0.15	100.00	1.72	55.93			
19	100,000	500,000	300,000	1	2,761	0.04	100.00	1.49	7,783.16	0.02	100.00	0	60	0.00	100.00	0.00	4,352.57	0.00	100.00	0.00	55.92			
20	500,000	UP		0	2,761	0.00	100.00	0.00	7,783.16	0.00	100.00	0	60	0.00	100.00	0.00	4,352.57	0.00	100.00	0.00	55.92			
				2,761					7,783.16					60					4,352.57					55.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2966 Motor vehicle pools with body repairservice under code 2961

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	620	620	46.41	46.41	24.98	24.98	0.77	0.77	2	2	13.33	13.33	39.84	39.84	9.57	9.57	159.46	159.46			
2	50	100	75	33	653	2.47	48.88	12.23	37.21	0.38	1.14	0	2	0.00	13.33	0.00	39.84	0.00	9.57	0.00	107.06			
3	100	200	150	29	682	2.17	51.05	17.72	54.93	0.54	1.69	0	2	0.00	13.33	0.00	39.84	0.00	9.57	0.00	72.53			
4	200	300	250	25	707	1.87	52.92	12.35	67.28	0.38	2.07	0	2	0.00	13.33	0.00	39.84	0.00	9.57	0.00	59.21			
5	300	500	400	53	760	3.97	56.89	33.02	100.31	1.01	3.08	1	3	6.67	20.00	3.34	43.18	0.80	10.37	10.12	43.05			
6	500	750	625	58	818	4.34	61.23	47.93	148.24	1.47	4.55	0	3	0.00	20.00	0.00	43.18	0.00	10.37	0.00	29.13			
7	750	1,000	875	42	860	3.14	64.37	62.07	210.31	1.91	6.46	0	3	0.00	20.00	0.00	43.18	0.00	10.37	0.00	20.53			
8	1,000	1,500	1,250	51	911	3.82	68.19	100.16	310.47	3.07	9.53	0	3	0.00	20.00	0.00	43.18	0.00	10.37	0.00	13.91			
9	1,500	2,000	1,750	44	955	3.29	71.48	107.71	418.18	3.31	12.84	1	4	6.67	26.67	40.91	84.09	9.83	20.20	37.98	20.11			
10	2,000	2,500	2,250	43	998	3.22	74.70	156.21	574.39	4.80	17.63	0	4	0.00	26.67	0.00	84.09	0.00	20.20	0.00	14.64			
11	2,500	3,000	2,750	48	1,046	3.59	78.29	188.15	762.55	5.78	23.41	0	4	0.00	26.67	0.00	84.09	0.00	20.20	0.00	11.03			
12	3,000	4,000	3,500	35	1,081	2.62	80.91	176.92	939.47	5.43	28.84	2	6	13.33	40.00	68.91	153.00	16.55	36.75	38.95	16.29			
13	4,000	5,000	4,500	25	1,106	1.87	82.78	151.83	1,091.29	4.66	33.50	1	7	6.67	46.67	37.43	190.44	8.99	45.74	24.66	17.45			
14	5,000	7,500	6,250	47	1,153	3.52	86.30	399.42	1,490.72	12.26	45.76	2	9	13.33	60.00	151.20	341.63	36.32	82.06	37.85	22.92			
15	7,500	10,000	8,750	32	1,185	2.40	88.70	264.32	1,755.04	8.11	53.88	1	10	6.67	66.67	29.84	371.47	7.17	89.23	11.29	21.17			
16	10,000	20,000	15,000	68	1,253	5.09	93.79	762.15	2,517.18	23.40	77.27	2	12	13.33	80.00	27.68	399.15	6.65	95.87	3.63	15.86			
17	20,000	50,000	35,000	73	1,326	5.46	99.25	665.01	3,182.19	20.41	97.69	3	15	20.00	100.00	17.18	416.32	4.13	100.00	2.58	13.08			
18	50,000	100,000	75,000	10	1,336	0.75	100.00	75.30	3,257.49	2.31	100.00	0	15	0.00	100.00	0.00	416.32	0.00	100.00	0.00	12.78			
19	100,000	500,000	300,000	0	1,336	0.00	100.00	0.00	3,257.49	0.00	100.00	0	15	0.00	100.00	0.00	416.32	0.00	100.00	0.00	12.78			
20	500,000	UP		0	1,336	0.00	100.00	0.00	3,257.49	0.00	100.00	0	15	0.00	100.00	0.00	416.32	0.00	100.00	0.00	12.78			
				1,336					3,257.49					15					416.32					12.78



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2967 Motor vehicle pools with a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	24	24	8.48	8.48	1.91	1.91	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	35	3.89	12.37	2.86	4.77	0.78	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	43	2.83	15.19	4.04	8.81	1.09	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	160	203	56.54	71.73	97.25	106.06	26.33	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	217	4.95	76.68	0.96	107.02	0.26	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	235	6.36	83.04	35.26	142.28	9.55	38.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	241	2.12	85.16	11.41	153.69	3.09	41.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	250	3.18	88.34	32.84	186.53	8.89	50.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	257	2.47	90.81	16.79	203.32	4.54	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	262	1.77	92.58	15.09	218.41	4.09	59.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	267	1.77	94.35	45.56	263.97	12.33	71.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	275	2.83	97.17	61.02	324.99	16.52	87.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	277	0.71	97.88	7.87	317.12	2.13	85.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	282	1.77	99.65	21.74	338.85	5.88	91.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	283	0.35	100.00	30.53	369.38	8.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	283	0.00	100.00	0.00	369.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				283					369.38					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2968 Motor vehicle pools with body repair work & service station

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	24.40	24.40	5.78	5.78	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	59	10.71	35.12	10.21	15.99	1.65	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	80	12.50	47.62	11.17	27.16	1.80	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	87	4.17	51.79	7.90	35.07	1.28	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	106	11.31	63.10	23.80	58.87	3.84	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	117	6.55	69.64	20.80	79.67	3.36	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	128	6.55	76.19	24.03	103.70	3.88	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	134	3.57	79.76	21.48	125.18	3.47	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	135	0.60	80.36	4.11	129.29	0.66	20.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	140	2.98	83.33	17.06	146.35	2.76	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	141	0.60	83.93	6.81	153.17	1.10	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	147	3.57	87.50	50.14	203.31	8.10	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	150	1.79	89.29	36.63	239.94	5.92	38.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	154	2.38	91.67	53.99	293.93	8.72	47.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	155	0.60	92.26	20.55	314.48	3.32	50.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	162	4.17	96.43	225.25	539.73	36.38	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	164	1.19	97.62	56.17	595.90	9.07	96.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	165	0.60	98.21	20.97	574.93	3.39	92.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	168	1.79	100.00	44.22	619.15	7.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	168	0.00	100.00	0.00	619.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				168					619.15					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2969 Rust protection / paint protection workshops

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.33	2.33	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.16	3.49	0.17	0.23	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	9	6.98	10.47	1.18	1.40	0.39	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	2.33	12.79	0.74	2.14	0.25	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	16	5.81	18.60	2.14	4.28	0.72	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	22	6.98	25.58	3.00	7.28	1.00	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	27	5.81	31.40	6.06	13.35	2.03	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	43	18.60	50.00	19.18	32.52	6.42	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	48	5.81	55.81	10.20	42.72	3.41	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	49	1.16	56.98	2.79	45.51	0.94	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	55	6.98	63.95	15.52	61.03	5.20	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	62	8.14	72.09	18.90	79.94	6.33	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	66	4.65	76.74	3.28	83.22	1.10	27.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	73	8.14	84.88	39.41	122.63	13.20	41.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	75	2.33	87.21	19.34	141.97	6.48	47.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	84	10.47	97.67	118.61	260.58	39.72	87.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	85	1.16	98.84	22.35	282.93	7.48	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	86	1.16	100.00	15.70	298.63	5.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	86	0.00	100.00	0.00	298.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	86	0.00	100.00	0.00	298.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				86					298.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	6.17	6.17	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	33	4.01	10.19	1.45	1.53	0.16	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	60	8.33	18.52	5.69	7.22	0.64	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	85	7.72	26.23	6.99	14.21	0.79	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	120	10.80	37.04	16.18	30.39	1.82	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	147	8.33	45.37	19.29	49.68	2.17	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	176	8.95	54.32	24.97	74.65	2.81	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	199	7.10	61.42	32.62	107.26	3.66	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	227	8.64	70.06	62.39	169.65	7.01	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	238	3.40	73.46	25.23	194.88	2.83	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	250	3.70	77.16	30.64	225.52	3.44	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	259	2.78	79.94	41.22	266.74	4.63	29.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	272	4.01	83.95	70.91	337.66	7.97	37.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	285	4.01	87.96	87.63	425.29	9.84	47.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	297	3.70	91.67	92.48	517.77	10.39	58.17	1	1	100.00	100.00	35.23	35.23	100.00	100.00	38.09	6.80			
16	10,000	20,000	15,000	16	313	4.94	96.60	250.24	768.01	28.11	86.28	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.59			
17	20,000	50,000	35,000	1	314	0.31	96.91	17.72	785.73	1.99	88.27	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.48			
18	50,000	100,000	75,000	3	317	0.93	97.84	42.74	828.47	4.80	93.07	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.25			
19	100,000	500,000	300,000	3	320	0.93	98.77	31.15	859.63	3.50	96.57	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	4.10			
20	500,000	UP		4	324	1.23	100.00	30.50	890.13	3.43	100.00	0	1	0.00	100.00	0.00	35.23	0.00	100.00	0.00	3.96			
				324					890.13					1					35.23					3.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2971 Appartements/condominiumsoffices not exceeding 6 storeys

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	23,517	23,517	16.45	16.45	1,095.45	1,095.45	0.58	0.58	34	34	2.79	2.79	117.48	117.48	0.50	0.50	10.72	10.72	
2	50	100	75	9,351	32,868	6.54	22.99	916.02	2,011.47	0.48	1.06	24	58	1.97	4.77	295.37	412.85	1.27	1.77	32.24	20.52	
3	100	200	150	14,492	47,360	10.14	33.13	3,020.21	5,031.68	1.59	2.65	22	80	1.81	6.57	158.22	571.07	0.68	2.45	5.24	11.35	
4	200	300	250	10,434	57,794	7.30	40.42	2,593.67	7,625.36	1.36	4.01	20	100	1.64	8.22	212.52	783.58	0.91	3.36	8.19	10.28	
5	300	500	400	15,732	73,526	11.00	51.43	5,671.57	13,296.92	2.98	7.00	62	162	5.09	13.31	1,086.99	1,870.57	4.66	8.03	19.17	14.07	
6	500	750	625	13,372	86,898	9.35	60.78	6,348.53	19,645.45	3.34	10.33	76	238	6.24	19.56	1,665.20	3,535.77	7.15	15.17	26.23	18.00	
7	750	1,000	875	10,458	97,356	7.32	68.10	7,672.41	27,317.86	4.04	14.37	33	271	2.71	22.27	730.63	4,266.40	3.14	18.31	9.52	15.62	
8	1,000	1,500	1,250	10,734	108,090	7.51	75.61	9,986.29	37,304.15	5.25	19.62	56	327	4.60	26.87	2,547.17	6,813.57	10.93	29.24	25.51	18.26	
9	1,500	2,000	1,750	6,272	114,362	4.39	79.99	7,545.36	44,849.51	3.97	23.59	32	359	2.63	29.50	1,561.39	8,374.96	6.70	35.94	20.69	18.67	
10	2,000	2,500	2,250	4,056	118,418	2.84	82.83	7,234.39	52,083.90	3.81	27.40	22	381	1.81	31.31	1,395.46	9,770.43	5.99	41.93	19.29	18.76	
11	2,500	3,000	2,750	3,276	121,694	2.29	85.12	6,831.61	58,915.52	3.59	30.99	26	407	2.14	33.44	1,474.52	11,244.95	6.33	48.26	21.58	19.09	
12	3,000	4,000	3,500	4,118	125,812	2.88	88.00	10,396.38	69,311.90	5.47	36.46	34	441	2.79	36.24	911.93	12,156.88	3.91	52.17	8.77	17.54	
13	4,000	5,000	4,500	2,795	128,607	1.96	89.96	9,122.75	78,434.65	4.80	41.26	14	455	1.15	37.39	391.84	12,548.72	1.68	53.85	4.30	16.00	
14	5,000	7,500	6,250	4,049	132,656	2.83	92.79	15,773.48	94,208.13	8.30	49.56	35	490	2.88	40.26	1,708.17	14,256.89	7.33	61.18	10.83	15.13	
15	7,500	10,000	8,750	2,239	134,895	1.57	94.35	12,113.17	106,321.30	6.37	55.93	45	535	3.70	43.96	1,230.57	15,487.47	5.28	66.46	10.16	14.57	
16	10,000	20,000	15,000	3,430	138,325	2.40	96.75	23,899.59	130,220.89	12.57	68.51	54	589	4.44	48.40	1,202.16	16,689.63	5.16	71.62	5.03	12.82	
17	20,000	50,000	35,000	2,413	140,738	1.69	98.44	24,488.51	154,709.40	12.88	81.39	60	649	4.93	53.33	2,331.11	19,020.74	10.00	81.62	9.52	12.29	
18	50,000	100,000	75,000	902	141,640	0.63	99.07	9,587.89	164,297.29	5.04	86.43	83	732	6.82	60.15	837.42	19,858.16	3.59	85.22	8.73	12.09	
19	100,000	500,000	300,000	826	142,466	0.58	99.65	8,665.85	172,963.14	4.56	90.99	152	884	12.49	72.64	1,593.85	21,452.01	6.84	92.06	18.39	12.40	
20	500,000	UP		500	142,966	0.35	100.00	17,124.68	190,087.82	9.01	100.00	333	1,217	27.36	100.00	1,850.64	23,302.65	7.94	100.00	10.81	12.26	
				142,966					190,087.82					1,217					23,302.65			12.26



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2972 Appartements/condominiums/offices exceeding 6-18 storeys

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,005	1,005	13.09	13.09	167.67	167.67	0.87	0.87	7	7	2.04	2.04	7.38	7.38	0.26	0.26	4.40	4.40			
2	50	100	75	350	1,355	4.56	17.64	84.92	252.59	0.44	1.31	1	8	0.29	2.33	80.00	87.38	2.78	3.04	94.20	34.59			
3	100	200	150	466	1,821	6.07	23.71	125.83	378.42	0.65	1.96	0	8	0.00	2.33	0.00	87.38	0.00	3.04	0.00	23.09			
4	200	300	250	476	2,297	6.20	29.91	131.28	509.70	0.68	2.64	1	9	0.29	2.62	1.71	89.09	0.06	3.09	1.30	17.48			
5	300	500	400	1,407	3,704	18.32	48.23	354.01	863.71	1.83	4.47	23	32	6.71	9.33	108.83	197.92	3.78	6.88	30.74	22.92			
6	500	750	625	443	4,147	5.77	54.00	169.17	1,032.88	0.87	5.34	0	32	0.00	9.33	0.00	197.92	0.00	6.88	0.00	19.16			
7	750	1,000	875	478	4,625	6.22	60.22	233.71	1,266.59	1.21	6.55	0	32	0.00	9.33	0.00	197.92	0.00	6.88	0.00	15.63			
8	1,000	1,500	1,250	378	5,003	4.92	65.14	370.17	1,636.76	1.91	8.47	2	34	0.58	9.91	17.02	214.95	0.59	7.47	4.60	13.13			
9	1,500	2,000	1,750	179	5,182	2.33	67.47	284.53	1,921.29	1.47	9.94	0	34	0.00	9.91	0.00	214.95	0.00	7.47	0.00	11.19			
10	2,000	2,500	2,250	167	5,349	2.17	69.65	240.07	2,161.35	1.24	11.18	3	37	0.87	10.79	109.95	324.89	3.82	11.29	45.80	15.03			
11	2,500	3,000	2,750	134	5,483	1.74	71.39	231.70	2,393.05	1.20	12.38	1	38	0.29	11.08	10.82	335.71	0.38	11.66	4.67	14.03			
12	3,000	4,000	3,500	170	5,653	2.21	73.61	373.58	2,766.63	1.93	14.31	1	39	0.29	11.37	70.45	406.16	2.45	14.11	18.86	14.68			
13	4,000	5,000	4,500	107	5,760	1.39	75.00	287.59	3,054.22	1.49	15.80	5	44	1.46	12.83	124.81	530.97	4.34	18.44	43.40	17.38			
14	5,000	7,500	6,250	182	5,942	2.37	77.37	806.84	3,861.06	4.17	19.97	4	48	1.17	13.99	28.45	559.42	0.99	19.43	3.53	14.49			
15	7,500	10,000	8,750	138	6,080	1.80	79.17	619.02	4,480.08	3.20	23.17	5	53	1.46	15.45	66.17	625.59	2.30	21.73	10.69	13.96			
16	10,000	20,000	15,000	313	6,393	4.08	83.24	1,797.65	6,277.73	9.30	32.47	4	57	1.17	16.62	159.69	785.28	5.55	27.28	8.88	12.51			
17	20,000	50,000	35,000	390	6,783	5.08	88.32	3,779.22	10,056.96	19.55	52.02	6	63	1.75	18.37	22.38	807.66	0.78	28.06	0.59	8.03			
18	50,000	100,000	75,000	359	7,142	4.67	92.99	3,824.41	13,881.37	19.78	71.80	40	103	11.66	30.03	653.40	1,461.06	22.70	50.75	17.08	10.53			
19	100,000	500,000	300,000	492	7,634	6.41	99.40	4,859.02	18,740.38	25.13	96.93	48	151	13.99	44.02	949.86	2,410.92	33.00	83.75	19.55	12.86			
20	500,000	UP		46	7,680	0.60	100.00	593.86	19,334.24	3.07	100.00	192	343	55.98	100.00	467.86	2,878.78	16.25	100.00	78.78	14.89			
				7,680					19,334.24					343					2,878.78					14.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2973 Appartements/condominiums/offices exceeding 18 storeys

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,011	1,011	18.92	18.92	142.73	142.73	1.13	1.13	1	1	0.60	0.60	7.74	7.74	0.12	0.12	5.42	5.42			
2	50	100	75	213	1,224	3.99	22.91	90.30	233.03	0.72	1.85	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	3.32			
3	100	200	150	318	1,542	5.95	28.86	168.92	401.95	1.34	3.18	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	1.93			
4	200	300	250	289	1,831	5.41	34.27	188.49	590.43	1.49	4.68	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	1.31			
5	300	500	400	431	2,262	8.07	42.34	330.16	920.59	2.62	7.29	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	0.84			
6	500	750	625	289	2,551	5.41	47.74	189.88	1,110.48	1.50	8.80	0	1	0.00	0.60	0.00	7.74	0.00	0.12	0.00	0.70			
7	750	1,000	875	295	2,846	5.52	53.27	220.17	1,330.64	1.74	10.54	1	2	0.60	1.20	11.06	18.80	0.17	0.28	5.02	1.41			
8	1,000	1,500	1,250	321	3,167	6.01	59.27	302.59	1,633.23	2.40	12.94	1	3	0.60	1.80	3.28	22.08	0.05	0.33	1.08	1.35			
9	1,500	2,000	1,750	365	3,532	6.83	66.11	442.92	2,076.15	3.51	16.45	2	5	1.20	2.99	29.62	51.70	0.45	0.78	6.69	2.49			
10	2,000	2,500	2,250	256	3,788	4.79	70.90	425.45	2,501.60	3.37	19.82	6	11	3.59	6.59	77.36	129.06	1.17	1.96	18.18	5.16			
11	2,500	3,000	2,750	157	3,945	2.94	73.83	379.13	2,880.73	3.00	22.83	0	11	0.00	6.59	0.00	129.06	0.00	1.96	0.00	4.48			
12	3,000	4,000	3,500	205	4,150	3.84	77.67	660.53	3,541.26	5.23	28.06	2	13	1.20	7.78	3,322.14	3,451.19	50.33	52.29	502.95	97.46			
13	4,000	5,000	4,500	99	4,249	1.85	79.52	360.12	3,901.38	2.85	30.91	0	13	0.00	7.78	0.00	3,451.19	0.00	52.29	0.00	88.46			
14	5,000	7,500	6,250	107	4,356	2.00	81.53	604.15	4,505.53	4.79	35.70	4	17	2.40	10.18	97.54	3,548.73	1.48	53.76	16.14	78.76			
15	7,500	10,000	8,750	71	4,427	1.33	82.86	473.45	4,978.98	3.75	39.45	3	20	1.80	11.98	4.96	3,553.69	0.08	53.84	1.05	71.37			
16	10,000	20,000	15,000	108	4,535	2.02	84.88	848.02	5,827.00	6.72	46.17	2	22	1.20	13.17	59.94	3,613.63	0.91	54.75	7.07	62.02			
17	20,000	50,000	35,000	137	4,672	2.56	87.44	1,203.96	7,030.96	9.54	55.71	10	32	5.99	19.16	69.92	3,683.55	1.06	55.81	5.81	52.39			
18	50,000	100,000	75,000	133	4,805	2.49	89.93	1,444.15	8,475.11	11.44	67.15	7	39	4.19	23.35	203.39	3,886.94	3.08	58.89	14.08	45.86			
19	100,000	500,000	300,000	456	5,261	8.53	98.47	3,661.23	12,136.34	29.01	96.16	86	125	51.50	74.85	1,688.68	5,575.62	25.58	84.47	46.12	45.94			
20	500,000	UP		82	5,343	1.53	100.00	484.36	12,620.70	3.84	100.00	42	167	25.15	100.00	1,024.96	6,600.58	15.53	100.00	211.61	52.30			
				5,343					12,620.70					167					6,600.58					52.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2974 Convention halls and other multi purpose buildings

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	69	69	9.64	9.64	3.15	3.15	0.12	0.12	1	1	16.67	16.67	1.80	1.80	0.03	0.03	57.13	57.13			
2	50	100	75	14	83	1.96	11.59	1.40	1.76	0.05	0.06	0	1	0.00	16.67	0.00	1.80	0.00	0.03	0.00	102.51	102.51		
3	100	200	150	36	119	5.03	16.62	5.35	3.60	0.20	0.13	0	1	0.00	16.67	0.00	1.80	0.00	0.03	0.00	50.03	50.03		
4	200	300	250	31	150	4.33	20.95	10.05	13.65	0.37	0.50	0	1	0.00	16.67	0.00	1.80	0.00	0.03	0.00	13.19	13.19		
5	300	500	400	53	203	7.40	28.35	16.35	30.00	0.60	1.10	0	1	0.00	16.67	0.00	1.80	0.00	0.03	0.00	6.00	6.00		
6	500	750	625	48	251	6.70	35.06	29.88	59.87	1.10	2.20	0	1	0.00	16.67	0.00	1.80	0.00	0.03	0.00	3.01	3.01		
7	750	1,000	875	35	286	4.89	39.94	30.54	90.41	1.12	3.33	0	1	0.00	16.67	0.00	1.80	0.00	0.03	0.00	1.99	1.99		
8	1,000	1,500	1,250	36	322	5.03	44.97	34.45	124.86	1.27	4.60	0	1	0.00	16.67	0.00	1.80	0.00	0.03	0.00	1.44	1.44		
9	1,500	2,000	1,750	49	371	6.84	51.82	105.68	230.54	3.89	8.49	1	2	16.67	33.33	200.12	201.92	3.14	3.17	189.37	87.59			
10	2,000	2,500	2,250	26	397	3.63	55.45	56.55	287.09	2.08	10.57	0	2	0.00	33.33	0.00	201.92	0.00	3.17	0.00	70.33	70.33		
11	2,500	3,000	2,750	29	426	4.05	59.50	74.49	361.58	2.74	13.31	0	2	0.00	33.33	0.00	201.92	0.00	3.17	0.00	55.84	55.84		
12	3,000	4,000	3,500	48	474	6.70	66.20	143.93	505.52	5.30	18.61	0	2	0.00	33.33	0.00	201.92	0.00	3.17	0.00	39.94	39.94		
13	4,000	5,000	4,500	18	492	2.51	68.72	87.23	592.75	3.21	21.82	0	2	0.00	33.33	0.00	201.92	0.00	3.17	0.00	34.06	34.06		
14	5,000	7,500	6,250	34	526	4.75	73.46	131.48	724.22	4.84	26.66	0	2	0.00	33.33	0.00	201.92	0.00	3.17	0.00	27.88	27.88		
15	7,500	10,000	8,750	20	546	2.79	76.26	101.55	825.77	3.74	30.39	0	2	0.00	33.33	0.00	201.92	0.00	3.17	0.00	24.45	24.45		
16	10,000	20,000	15,000	49	595	6.84	83.10	600.91	1,426.68	22.12	52.51	0	2	0.00	33.33	0.00	201.92	0.00	3.17	0.00	14.15	14.15		
17	20,000	50,000	35,000	58	653	8.10	91.20	805.69	2,232.38	29.66	82.17	1	3	16.67	50.00	3.00	204.92	0.05	3.21	0.37	9.18	9.18		
18	50,000	100,000	75,000	23	676	3.21	94.41	156.34	2,388.72	5.75	87.92	1	4	16.67	66.67	25.00	229.92	0.39	3.61	15.99	9.63	9.63		
19	100,000	500,000	300,000	25	701	3.49	97.91	225.97	2,614.68	8.32	96.24	0	4	0.00	66.67	0.00	229.92	0.00	3.61	0.00	8.79	8.79		
20	500,000	UP		15	716	2.09	100.00	102.16	2,716.85	3.76	100.00	2	6	33.33	100.00	6,145.96	6,375.88	96.39	100.00	6015.78	234.68	234.68		
				716					2,716.85					6					6,375.88					234.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2975 -exceeding 24 storeys above ground

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	912	912	13.16	13.16	356.40	356.40	1.89	1.89	11	11	4.91	4.91	43.37	43.37	0.18	0.18	12.17	12.17			
2	50	100	75	296	1,208	4.27	17.43	90.08	446.48	0.48	2.37	1	12	0.45	5.36	59.14	102.51	0.24	0.42	65.65	22.96			
3	100	200	150	503	1,711	7.26	24.69	298.15	744.63	1.58	3.95	3	15	1.34	6.70	34.88	137.39	0.14	0.57	11.70	18.45			
4	200	300	250	425	2,136	6.13	30.83	201.88	946.51	1.07	5.02	1	16	0.45	7.14	1.53	138.92	0.01	0.57	0.76	14.68			
5	300	500	400	662	2,798	9.55	40.38	434.15	1,380.67	2.30	7.33	0	16	0.00	7.14	0.00	138.92	0.00	0.57	0.00	10.06			
6	500	750	625	435	3,233	6.28	46.66	306.22	1,686.89	1.62	8.95	1	17	0.45	7.59	10.44	149.36	0.04	0.61	3.41	8.85			
7	750	1,000	875	374	3,607	5.40	52.06	347.17	2,034.06	1.84	10.79	3	20	1.34	8.93	17.62	166.98	0.07	0.69	5.08	8.21			
8	1,000	1,500	1,250	410	4,017	5.92	57.97	442.45	2,476.51	2.35	13.14	1	21	0.45	9.38	7.97	174.94	0.03	0.72	1.80	7.06			
9	1,500	2,000	1,750	296	4,313	4.27	62.25	418.33	2,894.84	2.22	15.36	0	21	0.00	9.38	0.00	174.94	0.00	0.72	0.00	6.04			
10	2,000	2,500	2,250	239	4,552	3.45	65.69	487.62	3,382.46	2.59	17.95	1	22	0.45	9.82	3.96	178.90	0.02	0.74	0.81	5.29			
11	2,500	3,000	2,750	203	4,755	2.93	68.62	414.78	3,797.24	2.20	20.15	1	23	0.45	10.27	1.00	179.90	0.00	0.74	0.24	4.74			
12	3,000	4,000	3,500	197	4,952	2.84	71.47	536.72	4,333.96	2.85	23.00	1	24	0.45	10.71	12.46	192.36	0.05	0.79	2.32	4.44			
13	4,000	5,000	4,500	178	5,130	2.57	74.04	483.10	4,817.05	2.56	25.56	1	25	0.45	11.16	1.25	193.61	0.01	0.80	0.26	4.02			
14	5,000	7,500	6,250	177	5,307	2.55	76.59	613.30	5,430.36	3.25	28.81	1	26	0.45	11.61	26.74	220.35	0.11	0.91	4.36	4.06			
15	7,500	10,000	8,750	139	5,446	2.01	78.60	1,113.13	6,543.49	5.91	34.72	0	26	0.00	11.61	0.00	220.35	0.00	0.91	0.00	3.37			
16	10,000	20,000	15,000	272	5,718	3.93	82.52	1,977.73	8,521.21	10.49	45.21	7	33	3.13	14.73	310.37	530.72	1.28	2.18	15.69	6.23			
17	20,000	50,000	35,000	215	5,933	3.10	85.63	1,582.49	10,103.71	8.40	53.61	3	36	1.34	16.07	150.52	681.25	0.62	2.80	9.51	6.74			
18	50,000	100,000	75,000	79	6,012	1.14	86.77	628.81	10,732.51	3.34	56.95	10	46	4.46	20.54	254.33	935.58	1.05	3.85	40.45	8.72			
19	100,000	500,000	300,000	558	6,570	8.05	94.82	3,715.49	14,448.00	19.71	76.66	63	109	28.13	48.66	21,536.64	22,472.22	88.61	92.46	579.64	155.54			
20	500,000	UP		359	6,929	5.18	100.00	4,398.04	18,846.04	23.34	100.00	115	224	51.34	100.00	1,832.21	24,304.42	7.54	100.00	41.66	128.96			
				6,929					18,846.04					224					24,304.42					128.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2976 Dwelling houses not classified as shop houses / 3 storeys

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	106,011	106,011	14.09	14.09	3,914.47	3,914.47	1.44	1.44	29	29	3.17	3.17	344.92	344.92	0.75	0.75	8.81	8.81
2	50	100	75	86,464	192,475	11.50	25.59	8,017.91	11,932.37	2.96	4.40	27	56	2.95	6.12	918.11	1,263.04	2.00	2.75	11.45	10.58
3	100	200	150	150,087	342,562	19.95	45.54	21,748.56	33,680.93	8.02	12.42	69	125	7.54	13.66	3,406.73	4,669.77	7.41	10.15	15.66	13.86
4	200	300	250	97,837	440,399	13.01	58.55	19,347.31	53,028.24	7.13	19.55	54	179	5.90	19.56	2,424.76	7,094.53	5.27	15.43	12.53	13.38
5	300	500	400	113,485	553,884	15.09	73.64	30,848.59	83,876.82	11.37	30.92	133	312	14.54	34.10	6,044.58	13,139.10	13.14	28.57	19.59	15.66
6	500	750	625	66,648	620,532	8.86	82.50	25,149.96	109,026.78	9.27	40.19	82	394	8.96	43.06	4,067.78	17,206.88	8.85	37.42	16.17	15.78
7	750	1,000	875	44,825	665,357	5.96	88.46	23,678.87	132,705.65	8.73	48.92	62	456	6.78	49.84	4,801.87	22,008.75	10.44	47.86	20.28	16.58
8	1,000	1,500	1,250	35,376	700,733	4.70	93.16	26,968.86	159,674.51	9.94	58.87	74	530	8.09	57.92	4,142.20	26,150.95	9.01	56.87	15.36	16.38
9	1,500	2,000	1,750	17,313	718,046	2.30	95.46	18,833.81	178,508.32	6.94	65.81	40	570	4.37	62.30	3,077.45	29,228.40	6.69	63.56	16.34	16.37
10	2,000	2,500	2,250	8,648	726,694	1.15	96.61	12,739.05	191,247.37	4.70	70.51	27	597	2.95	65.25	1,159.25	30,387.65	2.52	66.08	9.10	15.89
11	2,500	3,000	2,750	5,959	732,653	0.79	97.40	10,544.46	201,791.83	3.89	74.39	39	636	4.26	69.51	5,691.07	36,078.72	12.38	78.46	53.97	17.88
12	3,000	4,000	3,500	5,927	738,580	0.79	98.19	12,943.14	214,734.98	4.77	79.16	26	662	2.84	72.35	2,190.22	38,268.94	4.76	83.22	16.92	17.82
13	4,000	5,000	4,500	3,556	742,136	0.47	98.66	10,316.72	225,051.70	3.80	82.97	23	685	2.51	74.86	1,026.63	39,295.57	2.23	85.45	9.95	17.46
14	5,000	7,500	6,250	3,684	745,820	0.49	99.15	13,007.62	238,059.32	4.80	87.76	28	713	3.06	77.92	1,367.21	40,662.78	2.97	88.42	10.51	17.08
15	7,500	10,000	8,750	1,928	747,748	0.26	99.41	9,111.07	247,170.38	3.36	91.12	12	725	1.31	79.23	255.96	40,918.74	0.56	88.98	2.81	16.55
16	10,000	20,000	15,000	2,328	750,076	0.31	99.72	14,106.56	261,276.95	5.20	96.32	61	786	6.67	85.90	1,542.38	42,461.12	3.35	92.34	10.93	16.25
17	20,000	50,000	35,000	1,414	751,490	0.19	99.91	8,186.49	269,463.44	3.02	99.34	70	856	7.65	93.55	2,388.57	44,849.69	5.19	97.53	29.18	16.64
18	50,000	100,000	75,000	369	751,859	0.05	99.96	1,201.83	270,665.27	0.44	99.78	28	884	3.06	96.61	415.36	45,265.05	0.90	98.43	34.56	16.72
19	100,000	500,000	300,000	258	752,117	0.03	99.99	1,016.18	271,681.45	0.37	100.16	28	912	3.06	99.67	641.99	45,907.04	1.40	99.83	63.18	16.90
20	500,000	UP		68	752,185	0.01	100.00	430.44	271,251.01	0.16	100.00	3	915	0.33	100.00	78.58	45,985.62	0.17	100.00	18.26	16.95
				752,185				271,251.01				915			45,985.62					16.95	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 2977 Dwelling houses buildings floating on the river/sea shore

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	118	118	36.76	36.76	13.00	13.00	8.36	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	50	168	15.58	52.34	16.48	29.48	10.60	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	64	232	19.94	72.27	30.70	60.18	19.74	38.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	22	254	6.85	79.13	9.75	69.93	6.27	44.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	22	276	6.85	85.98	13.12	83.04	8.43	53.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	285	2.80	88.79	8.64	91.68	5.55	58.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	295	3.12	91.90	18.57	110.25	11.94	70.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	306	3.43	95.33	18.32	128.57	11.78	82.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	308	0.62	95.95	2.47	131.04	1.59	84.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	313	1.56	97.51	12.52	143.56	8.05	92.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	319	1.87	99.38	10.35	153.92	6.66	98.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	320	0.31	99.69	1.58	155.49	1.01	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	321	0.31	100.00	0.04	155.53	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	321	0.00	100.00	0.00	155.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	321	0.00	100.00	0.00	155.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	321	0.00	100.00	0.00	155.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	321	0.00	100.00	0.00	155.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	321	0.00	100.00	0.00	155.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	321	0.00	100.00	0.00	155.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	321	0.00	100.00	0.00	155.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				321					155.53					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2978 Independent analytical laboratories

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	156	156	10.83	10.83	24.99	24.99	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	212	3.89	14.71	17.11	42.09	0.46	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	77	289	5.34	20.06	23.28	65.38	0.63	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	77	366	5.34	25.40	15.64	81.02	0.42	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	99	465	6.87	32.27	48.94	129.95	1.33	3.52	1	1	6.67	6.67	5.80	5.80	1.65	1.65	11.85	4.46			
6	500	750	625	88	553	6.11	38.38	63.35	193.30	1.72	5.23	1	2	6.67	13.33	33.70	39.50	9.58	11.23	53.20	20.44			
7	750	1,000	875	86	639	5.97	44.34	80.36	273.66	2.18	7.41	2	4	13.33	26.67	25.89	65.39	7.36	18.58	32.22	23.90			
8	1,000	1,500	1,250	145	784	10.06	54.41	206.53	480.19	5.59	13.00	2	6	13.33	40.00	26.83	92.22	7.62	26.21	12.99	19.21			
9	1,500	2,000	1,750	78	862	5.41	59.82	174.52	654.70	4.73	17.73	0	6	0.00	40.00	0.00	92.22	0.00	26.21	0.00	14.09			
10	2,000	2,500	2,250	63	925	4.37	64.19	128.79	783.50	3.49	21.22	1	7	6.67	46.67	70.74	162.96	20.10	46.31	54.92	20.80			
11	2,500	3,000	2,750	59	984	4.09	68.29	204.12	987.61	5.53	26.74	0	7	0.00	46.67	0.00	162.96	0.00	46.31	0.00	16.50			
12	3,000	4,000	3,500	90	1,074	6.25	74.53	240.30	1,227.92	6.51	33.25	3	10	20.00	66.67	9.91	172.87	2.82	49.13	4.12	14.08			
13	4,000	5,000	4,500	68	1,142	4.72	79.25	252.00	1,479.91	6.82	40.07	1	11	6.67	73.33	1.52	174.39	0.43	49.56	0.60	11.78			
14	5,000	7,500	6,250	87	1,229	6.04	85.29	384.94	1,864.85	10.42	50.50	1	12	6.67	80.00	143.21	317.60	40.70	90.26	37.20	17.03			
15	7,500	10,000	8,750	49	1,278	3.40	88.69	327.03	2,191.89	8.86	59.35	2	14	13.33	93.33	23.02	340.62	6.54	96.80	7.04	15.54			
16	10,000	20,000	15,000	65	1,343	4.51	93.20	768.07	2,959.96	20.80	80.15	0	14	0.00	93.33	0.00	340.62	0.00	96.80	0.00	11.51			
17	20,000	50,000	35,000	45	1,388	3.12	96.32	429.17	3,389.13	11.62	91.77	1	15	6.67	100.00	11.26	351.88	3.20	100.00	2.62	10.38			
18	50,000	100,000	75,000	34	1,422	2.36	98.68	239.25	3,628.38	6.48	98.25	0	15	0.00	100.00	0.00	351.88	0.00	100.00	0.00	9.70			
19	100,000	500,000	300,000	13	1,435	0.90	99.58	58.10	3,686.48	1.57	99.83	0	15	0.00	100.00	0.00	351.88	0.00	100.00	0.00	9.55			
20	500,000	UP		6	1,441	0.42	100.00	6.46	3,692.94	0.17	100.00	0	15	0.00	100.00	0.00	351.88	0.00	100.00	0.00	9.53			
				1,441					3,692.94					15					351.88					9.53



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	66.67	66.67	0.34	0.34	26.58	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	33.33	100.00	0.93	1.27	73.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	1.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3			1.27				0				0.00				0.00			



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2981 Public buildings

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	7.92	7.92	3.76	3.76	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	88	3.89	11.81	2.57	6.33	0.30	0.74	1	1	14.29	14.29	3.90	3.90	9.61	9.61	151.56	61.59			
3	100	200	150	52	140	6.98	18.79	5.15	11.49	0.60	1.34	0	1	0.00	14.29	0.00	3.90	0.00	9.61	0.00	33.96			
4	200	300	250	89	229	11.95	30.74	17.66	29.14	2.07	3.41	1	2	14.29	28.57	0.93	4.84	2.30	11.91	5.29	16.59			
5	300	500	400	66	295	8.86	39.60	17.89	47.04	2.09	5.51	0	2	0.00	28.57	0.00	4.84	0.00	11.91	0.00	10.28			
6	500	750	625	44	339	5.91	45.50	23.82	70.86	2.79	8.30	0	2	0.00	28.57	0.00	4.84	0.00	11.91	0.00	6.83			
7	750	1,000	875	60	399	8.05	53.56	36.34	107.19	4.25	12.55	1	3	14.29	42.86	3.04	7.87	7.48	19.38	8.35	7.34			
8	1,000	1,500	1,250	48	447	6.44	60.00	25.38	132.57	2.97	15.52	1	4	14.29	57.14	5.06	12.93	12.46	31.84	19.94	9.75			
9	1,500	2,000	1,750	47	494	6.31	66.31	38.47	171.04	4.50	20.02	0	4	0.00	57.14	0.00	12.93	0.00	31.84	0.00	7.56			
10	2,000	2,500	2,250	43	537	5.77	72.08	32.18	203.22	3.77	23.79	0	4	0.00	57.14	0.00	12.93	0.00	31.84	0.00	6.36			
11	2,500	3,000	2,750	9	546	1.21	73.29	19.50	222.72	2.28	26.08	0	4	0.00	57.14	0.00	12.93	0.00	31.84	0.00	5.81			
12	3,000	4,000	3,500	30	576	4.03	77.32	52.93	275.65	6.20	32.27	0	4	0.00	57.14	0.00	12.93	0.00	31.84	0.00	4.69			
13	4,000	5,000	4,500	35	611	4.70	82.01	63.23	338.88	7.40	39.67	0	4	0.00	57.14	0.00	12.93	0.00	31.84	0.00	3.82			
14	5,000	7,500	6,250	30	641	4.03	86.04	48.34	387.22	5.66	45.33	0	4	0.00	57.14	0.00	12.93	0.00	31.84	0.00	3.34			
15	7,500	10,000	8,750	29	670	3.89	89.93	57.18	444.40	6.69	52.03	1	5	14.29	71.43	2.83	15.76	6.96	38.81	4.95	3.55			
16	10,000	20,000	15,000	39	709	5.23	95.17	206.21	650.61	24.14	76.17	1	6	14.29	85.71	3.99	19.75	9.82	48.63	1.93	3.04			
17	20,000	50,000	35,000	11	720	1.48	96.64	17.83	668.44	2.09	78.26	0	6	0.00	85.71	0.00	19.75	0.00	48.63	0.00	2.95			
18	50,000	100,000	75,000	9	729	1.21	97.85	126.40	794.85	14.80	93.06	0	6	0.00	85.71	0.00	19.75	0.00	48.63	0.00	2.48			
19	100,000	500,000	300,000	15	744	2.01	99.87	56.33	851.18	6.59	99.65	1	7	14.29	100.00	20.86	40.61	51.37	100.00	37.03	4.77			
20	500,000	UP		1	745	0.13	100.00	2.97	854.14	0.35	100.00	0	7	0.00	100.00	0.00	40.61	0.00	100.00	0.00	4.75			
				745					854.14					7					40.61					4.75



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 2982 Police barracks and police stations

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	20.19	20.19	0.26	0.26	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	77	53.85	74.04	5.11	5.38	34.78	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	96	18.27	92.31	4.11	9.49	27.94	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	97	0.96	93.27	0.72	10.20	4.86	69.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	98	0.96	94.23	0.80	11.00	5.46	74.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	99	0.96	95.19	0.34	11.35	2.33	77.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	101	1.92	97.12	0.00	11.35	0.00	77.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	102	0.96	98.08	0.94	12.29	6.39	83.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	103	0.96	99.04	1.10	13.39	7.50	91.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	104	0.96	100.00	1.31	14.70	8.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	104	0.00	100.00	0.00	14.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					14.70					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2983 Military barracks

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.60	0.60	8.50	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.85	2.45	26.14	34.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.61	7.06	65.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	7.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3			7.06				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2984 Others

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	17.62	17.62	0.12	0.12	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	59	10.48	28.10	9.41	9.30	1.95	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	75	7.62	35.71	11.65	20.95	2.41	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	102	12.86	48.57	23.79	44.74	4.92	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	126	11.43	60.00	29.85	74.60	6.17	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	139	6.19	66.19	30.69	105.28	6.35	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	167	13.33	79.52	61.03	166.32	12.62	34.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	177	4.76	84.29	37.55	203.87	7.77	42.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	188	5.24	89.52	47.97	251.84	9.92	52.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	189	0.48	90.00	7.33	244.52	1.52	50.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	195	2.86	92.86	50.89	295.41	10.53	61.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	198	1.43	94.29	12.39	307.79	2.56	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	199	0.48	94.76	0.00	307.79	0.00	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	201	0.95	95.71	44.48	352.27	9.20	72.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	202	0.48	96.19	6.17	358.44	1.28	74.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	204	0.95	97.14	19.37	377.82	4.01	78.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	205	0.48	97.62	4.67	382.49	0.97	79.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	206	0.48	98.10	1.57	384.06	0.33	79.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	209	1.43	99.52	98.09	482.15	20.29	99.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	210	0.48	100.00	1.36	483.51	0.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				210					483.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	18.45	18.45	54.69	54.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	15.29	33.73	45.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	33.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					33.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2991 Buildings in course of construction

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	6.49	6.49	12.48	12.48	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	114	169	13.46	19.95	18.84	31.32	1.12	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	209	4.72	24.68	6.25	37.57	0.37	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	237	3.31	27.98	25.78	63.35	1.54	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	57	294	6.73	34.71	19.07	82.41	1.14	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	38	332	4.49	39.20	22.29	104.70	1.33	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	184	516	21.72	60.92	65.69	170.39	3.91	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	52	568	6.14	67.06	30.50	200.88	1.82	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	584	1.89	68.95	23.36	224.24	1.39	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	602	2.13	71.07	28.37	252.61	1.69	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	616	1.65	72.73	20.30	272.91	1.21	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	633	2.01	74.73	35.06	307.97	2.09	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	656	2.72	77.45	75.79	383.76	4.51	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	680	2.83	80.28	120.51	504.27	7.18	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	695	1.77	82.05	68.28	572.55	4.07	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	732	4.37	86.42	254.52	827.07	15.16	49.27	1	1	50.00	50.00	8.00	8.00	3.41	3.41	3.14	0.97			
17	20,000	50,000	35,000	27	759	3.19	89.61	285.36	1,112.43	17.00	66.26	0	1	0.00	50.00	0.00	8.00	3.41	3.41	0.00	0.72			
18	50,000	100,000	75,000	46	805	5.43	95.04	340.25	1,452.68	20.27	86.53	1	2	50.00	100.00	226.77	234.77	96.59	100.00	66.65	16.16			
19	100,000	500,000	300,000	42	847	4.96	100.00	226.09	1,678.76	13.47	100.00	0	2	0.00	100.00	0.00	234.77	0.00	100.00	0.00	13.98			
20	500,000	UP		0	847	0.00	100.00	0.00	1,678.76	0.00	100.00	0	2	0.00	100.00	0.00	234.77	0.00	100.00	0.00	13.98			
				847					1,678.76					2					234.77					13.98



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 2992 Rents

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	53	53	19.56	19.56	6.43	6.43	6.42	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	69	5.90	25.46	7.18	13.60	7.17	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	28	97	10.33	35.79	3.69	17.29	3.68	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	39	136	14.39	50.18	6.44	23.73	6.43	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	66	202	24.35	74.54	16.74	40.47	16.73	40.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	19	221	7.01	81.55	5.09	45.56	5.09	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	243	8.12	89.67	11.61	57.17	11.60	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	252	3.32	92.99	7.19	64.36	7.19	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	257	1.85	94.83	7.32	71.68	7.31	71.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	260	1.11	95.94	9.90	81.58	9.89	81.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	267	2.58	98.52	12.15	93.74	12.15	93.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	268	0.37	98.89	1.15	94.88	1.15	94.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	270	0.74	99.63	3.56	98.44	3.56	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	271	0.37	100.00	1.62	100.06	1.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	271	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	271	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	271	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	271	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	271	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	271	0.00	100.00	0.00	100.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				271					100.06					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3000 Kina

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	1.14	1.14	11.47	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.33	1.47	3.28	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	1.14	2.61	11.47	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	0.33	2.93	3.28	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	5.22	8.16	52.48	81.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.33	8.48	3.28	85.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.33	8.81	3.28	88.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	1.14	9.95	11.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	9.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					9.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3010 Coklat

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.45	6.45	5.86	5.86	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	11	2.42	8.87	2.61	8.46	0.86	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	27	12.90	21.77	14.51	22.97	4.80	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	36	7.26	29.03	25.61	48.58	8.48	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	40	3.23	32.26	6.66	55.24	2.20	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	52	9.68	41.94	20.32	75.56	6.73	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	53	0.81	42.74	0.08	75.64	0.03	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	62	7.26	50.00	27.95	103.59	9.25	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	70	6.45	56.45	5.98	109.56	1.98	36.28	1	1	50.00	50.00	0.50	0.50	1.14	1.14	8.36	0.46			
10	2,000	2,500	2,250	1	71	0.81	57.26	0.19	109.75	0.06	36.34	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.46			
11	2,500	3,000	2,750	1	72	0.81	58.06	0.27	110.02	0.09	36.43	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45			
12	3,000	4,000	3,500	1	73	0.81	58.87	0.29	110.32	0.10	36.53	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45			
13	4,000	5,000	4,500	3	76	2.42	61.29	1.01	111.33	0.33	36.87	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.45			
14	5,000	7,500	6,250	4	80	3.23	64.52	1.72	113.05	0.57	37.44	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.44			
15	7,500	10,000	8,750	4	84	3.23	67.74	3.09	116.14	1.02	38.46	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.43			
16	10,000	20,000	15,000	19	103	15.32	83.06	18.71	134.85	6.20	44.65	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.37			
17	20,000	50,000	35,000	11	114	8.87	91.94	37.04	171.89	12.27	56.92	0	1	0.00	50.00	0.00	0.50	0.00	1.14	0.00	0.29			
18	50,000	100,000	75,000	2	116	1.61	93.55	51.93	223.82	17.20	74.12	1	2	50.00	100.00	43.32	43.82	98.86	100.00	83.42	19.58			
19	100,000	500,000	300,000	8	124	6.45	100.00	78.16	301.98	25.88	100.00	0	2	0.00	100.00	0.00	43.82	0.00	100.00	0.00	14.51			
20	500,000	UP		0	124	0.00	100.00	0.00	301.98	0.00	100.00	0	2	0.00	100.00	0.00	43.82	0.00	100.00	0.00	14.51			
				124					301.98					2					43.82					14.51



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3030 Kopi

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.14	7.14	0.06	0.06	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	5	28.57	35.71	6.96	7.02	16.22	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	7.14	42.86	1.01	8.03	2.36	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	7.14	50.00	1.22	9.24	2.84	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	7.14	57.14	0.15	9.39	0.34	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	7.14	64.29	0.18	9.57	0.43	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	7.14	71.43	5.88	15.46	13.72	36.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	7.14	78.57	0.66	16.12	1.54	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	7.14	85.71	0.98	17.10	2.29	39.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	7.14	92.86	18.78	35.88	43.81	83.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	7.14	100.00	7.00	42.88	16.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					42.88					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3031 Rumah pengeringan

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	7.14	7.14	0.74	0.74	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3.57	10.71	0.25	0.99	0.41	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	3.57	14.29	0.91	1.90	1.52	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	6	21.43	35.71	4.41	6.31	7.37	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	5	17.86	53.57	5.44	11.76	9.09	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	3	10.71	64.29	4.36	16.12	7.28	26.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	2	7.14	71.43	3.93	20.05	6.56	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	5	17.86	89.29	13.25	33.30	22.13	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	3.57	92.86	7.58	40.88	12.66	68.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	3.57	96.43	2.06	42.95	3.45	71.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	3.57	100.00	16.94	59.89	28.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	59.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				28					59.89					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3040 Teh

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	11.30	11.30	2.06	2.06	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	61	6.38	17.68	2.71	4.78	0.31	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	83	6.38	24.06	5.53	10.31	0.62	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	94	3.19	27.25	4.28	14.59	0.48	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	108	4.06	31.30	10.24	24.82	1.15	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	120	3.48	34.78	13.02	37.84	1.47	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	121	0.29	35.07	0.35	38.19	0.04	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	123	0.58	35.65	4.58	42.77	0.52	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	127	1.16	36.81	11.47	54.24	1.29	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	135	2.32	39.13	21.53	75.77	2.42	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	143	2.32	41.45	4.78	80.55	0.54	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	146	0.87	42.32	7.83	88.38	0.88	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	147	0.29	42.61	0.54	88.92	0.06	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	151	1.16	43.77	16.04	104.97	1.81	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	166	4.35	48.12	55.07	160.04	6.20	18.02	2	2	50.00	50.00	1.53	1.53	2.63	2.63	2.77	0.95			
16	10,000	20,000	15,000	112	278	32.46	80.58	426.33	586.37	48.00	66.02	0	2	0.00	50.00	0.00	1.53	0.00	2.63	0.00	0.26			
17	20,000	50,000	35,000	59	337	17.10	97.68	240.19	826.56	27.04	93.06	0	2	0.00	50.00	0.00	1.53	0.00	2.63	0.00	0.18			
18	50,000	100,000	75,000	4	341	1.16	98.84	11.15	837.70	1.25	94.32	2	4	50.00	100.00	56.57	58.10	97.37	100.00	507.59	6.94			
19	100,000	500,000	300,000	4	345	1.16	100.00	50.45	888.16	5.68	100.00	0	4	0.00	100.00	0.00	58.10	0.00	100.00	0.00	6.54			
20	500,000	UP		0	345	0.00	100.00	0.00	888.16	0.00	100.00	0	4	0.00	100.00	0.00	58.10	0.00	100.00	0.00	6.54			
				345					888.16					4					58.10					6.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3050 Minyak sereh

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	3.13	3.13	0.17	0.17	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	3	6.25	9.38	0.58	0.75	0.44	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	3.13	12.50	0.89	1.64	0.67	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	6	6.25	18.75	2.31	3.95	1.76	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	8	6.25	25.00	3.79	7.74	2.88	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	9.38	34.38	2.67	10.41	2.03	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	3.13	37.50	2.41	12.82	1.83	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	17	15.63	53.13	6.90	19.72	5.25	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	3.13	56.25	8.86	28.58	6.74	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	3.13	59.38	0.89	29.47	0.67	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.13	62.50	4.43	33.90	3.37	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.13	65.63	1.13	35.03	0.86	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	23	6.25	71.88	16.99	52.03	12.92	39.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	29	18.75	90.63	45.76	97.79	34.80	74.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	32	9.38	100.00	33.73	131.52	25.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	32	0.00	100.00	0.00	131.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				131.52		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3060 Kapok

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	60.00	60.00	0.45	0.45	42.18	42.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	20.00	80.00	0.26	0.71	24.78	66.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	20.00	100.00	0.35	1.07	33.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	1.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5				1.07						0				0.00				0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3070 Kelapa dan koprasemua gedung (kecuali gedung pengeringan)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3071 Bila tidak dilakukan ekstraksi minyak

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	61.33	61.33	7.91	7.91	4.26	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	50	5.33	66.67	1.31	9.22	0.71	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	58	10.67	77.33	5.91	15.13	3.18	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	59	1.33	78.67	0.67	15.81	0.36	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	60	1.33	80.00	1.80	17.61	0.97	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	61	1.33	81.33	8.73	26.34	4.70	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	62	1.33	82.67	39.80	66.14	21.42	35.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	63	1.33	84.00	0.15	66.29	0.08	35.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	64	1.33	85.33	0.13	66.42	0.07	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	65	1.33	86.67	0.00	66.42	0.00	35.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	66	1.33	88.00	0.96	65.47	0.52	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	67	1.33	89.33	0.70	66.16	0.38	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	68	1.33	90.67	60.07	126.24	32.33	67.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	69	1.33	92.00	2.75	128.99	1.48	69.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	70	1.33	93.33	2.28	131.27	1.23	70.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	71	1.33	94.67	6.72	137.99	3.62	74.27	1	1	20.00	20.00	37.98	37.98	12.49	12.49	564.99	27.52			
17	20,000	50,000	35,000	1	72	1.33	96.00	20.17	158.16	10.85	85.13	1	2	20.00	40.00	113.94	151.92	37.48	49.97	564.99	96.05			
18	50,000	100,000	75,000	3	75	4.00	100.00	27.64	185.79	14.87	100.00	3	5	60.00	100.00	152.08	303.99	50.03	100.00	550.27	163.62			
19	100,000	500,000	300,000	0	75	0.00	100.00	0.00	185.79	0.00	100.00	0	5	0.00	100.00	0.00	303.99	0.00	100.00	0.00	163.62			
20	500,000	UP		0	75	0.00	100.00	0.00	185.79	0.00	100.00	0	5	0.00	100.00	0.00	303.99	0.00	100.00	0.00	163.62			
				75					185.79					5					303.99					163.62



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3080 Karet (Gutta percha)

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	28.75	28.75	1.79	1.79	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	29	7.50	36.25	1.46	3.25	0.58	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	41	15.00	51.25	6.12	9.37	2.41	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	45	5.00	56.25	6.24	15.62	2.46	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	49	5.00	61.25	4.07	19.68	1.60	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	50	1.25	62.50	1.84	21.53	0.73	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	53	3.75	66.25	0.25	21.77	0.10	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	55	2.50	68.75	0.16	21.93	0.06	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	60	6.25	75.00	1.38	23.31	0.55	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	61	1.25	76.25	0.75	24.06	0.29	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	62	1.25	77.50	2.32	26.38	0.92	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	63	1.25	78.75	11.29	37.67	4.45	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	65	2.50	81.25	21.16	58.82	8.35	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	66	1.25	82.50	0.92	59.74	0.36	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	71	6.25	88.75	5.48	65.23	2.16	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	75	5.00	93.75	8.34	73.56	3.29	29.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	78	3.75	97.50	141.02	214.59	55.64	84.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	80	2.50	100.00	38.86	253.45	15.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	80	0.00	100.00	0.00	253.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	80	0.00	100.00	0.00	253.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				80					253.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 3081 Semua gedung tidak termasuk rumah asap

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	10.63	10.63	0.36	0.36	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	77	5.42	16.04	3.54	3.91	0.53	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	112	7.29	23.33	7.23	11.14	1.09	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	123	2.29	25.63	5.49	16.63	0.83	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	148	5.21	30.83	6.73	23.36	1.01	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	181	6.88	37.71	14.70	38.06	2.21	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	35	216	7.29	45.00	9.38	47.44	1.41	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	234	3.75	48.75	5.58	53.02	0.84	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	248	2.92	51.67	15.81	68.84	2.38	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	253	1.04	52.71	11.66	80.50	1.76	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	257	0.83	53.54	7.50	87.99	1.13	13.25	1	1	20.00	20.00	0.45	0.45	2.62	2.62	6.04	0.51			
12	3,000	4,000	3,500	34	291	7.08	60.63	61.89	149.88	9.32	22.56	0	1	0.00	20.00	0.00	0.45	0.00	2.62	0.00	0.30			
13	4,000	5,000	4,500	32	323	6.67	67.29	44.88	194.76	6.76	29.32	0	1	0.00	20.00	0.00	0.45	0.00	2.62	0.00	0.23			
14	5,000	7,500	6,250	35	358	7.29	74.58	69.87	264.63	10.52	39.84	2	3	40.00	60.00	1.00	1.45	5.79	8.41	1.43	0.55			
15	7,500	10,000	8,750	27	385	5.63	80.21	84.53	349.16	12.73	52.57	0	3	0.00	60.00	0.00	1.45	0.00	8.41	0.00	0.42			
16	10,000	20,000	15,000	70	455	14.58	94.79	174.34	523.50	26.25	78.81	2	5	40.00	100.00	15.82	17.28	91.59	100.00	9.08	3.30			
17	20,000	50,000	35,000	21	476	4.38	99.17	115.36	638.86	17.37	96.18	0	5	0.00	100.00	0.00	17.28	0.00	100.00	0.00	2.70			
18	50,000	100,000	75,000	3	479	0.63	99.79	23.67	662.53	3.56	99.75	0	5	0.00	100.00	0.00	17.28	0.00	100.00	0.00	2.61			
19	100,000	500,000	300,000	1	480	0.21	100.00	1.69	664.22	0.25	100.00	0	5	0.00	100.00	0.00	17.28	0.00	100.00	0.00	2.60			
20	500,000	UP		0	480	0.00	100.00	0.00	664.22	0.00	100.00	0	5	0.00	100.00	0.00	17.28	0.00	100.00	0.00	2.60			
				480					664.22					5					17.28					2.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 3082 Rumah asap di perkebunan karet

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.87	2.87	1.42	1.42	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	16	6.32	9.20	5.67	7.09	1.67	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	27	6.32	15.52	13.57	20.66	4.00	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	28	0.57	16.09	2.09	22.75	0.62	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	35	4.02	20.11	9.53	32.28	2.81	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	50	8.62	28.74	35.10	67.37	10.34	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	26	76	14.94	43.68	15.35	82.72	4.52	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	88	6.90	50.57	36.59	119.31	10.77	35.13	2	2	40.00	40.00	756.40	756.40	94.27	94.27	2067.50	634.00			
9	1,500	2,000	1,750	4	92	2.30	52.87	28.53	147.83	8.40	43.54	0	2	0.00	40.00	756.40	756.40	0.00	94.27	0.00	511.66			
10	2,000	2,500	2,250	12	104	6.90	59.77	25.15	172.98	7.41	50.94	3	5	60.00	100.00	45.97	802.37	5.73	100.00	182.81	463.86			
11	2,500	3,000	2,750	19	123	10.92	70.69	22.75	195.72	6.70	57.64	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	409.95			
12	3,000	4,000	3,500	8	131	4.60	75.29	8.98	204.70	2.64	60.28	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	391.97			
13	4,000	5,000	4,500	17	148	9.77	85.06	26.93	231.64	7.93	68.21	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	346.39			
14	5,000	7,500	6,250	10	158	5.75	90.80	26.95	258.58	7.94	76.15	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	310.30			
15	7,500	10,000	8,750	6	164	3.45	94.25	32.50	291.08	9.57	85.72	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	275.65			
16	10,000	20,000	15,000	9	173	5.17	99.43	40.20	331.28	11.84	97.56	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	242.20			
17	20,000	50,000	35,000	1	174	0.57	100.00	8.29	339.57	2.44	100.00	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	236.29			
18	50,000	100,000	75,000	0	174	0.00	100.00	0.00	339.57	0.00	100.00	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	236.29			
19	100,000	500,000	300,000	0	174	0.00	100.00	0.00	339.57	0.00	100.00	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	236.29			
20	500,000	UP		0	174	0.00	100.00	0.00	339.57	0.00	100.00	0	5	0.00	100.00	0.00	802.37	0.00	100.00	0.00	236.29			
				174					339.57					5					802.37					236.29



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3090 Gula bibit Gedung dan isinya

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.17	9.17	0.36	0.36	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	14	3.67	12.84	0.18	0.54	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	19	4.59	17.43	0.79	0.25	0.14	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	26	6.42	23.85	0.52	0.27	0.09	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	29	2.75	26.61	1.43	1.70	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	3.67	30.28	7.54	9.24	1.30	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	38	4.59	34.86	5.74	14.98	0.99	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	40	1.83	36.70	4.56	19.54	0.79	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	47	6.42	43.12	33.93	53.46	5.86	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	53	5.50	48.62	34.69	88.15	5.99	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	54	0.92	49.54	7.14	95.29	1.23	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	57	2.75	52.29	19.03	114.32	3.29	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	58	0.92	53.21	2.86	117.18	0.49	20.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	65	6.42	59.63	12.14	129.32	2.10	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	69	3.67	63.30	10.25	139.57	1.77	24.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	80	10.09	73.39	65.78	205.35	11.37	35.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	90	9.17	82.57	115.41	320.76	19.95	55.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	101	10.09	92.66	207.42	528.18	35.85	91.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	109	7.34	100.00	50.43	578.61	8.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	109	0.00	100.00	0.00	578.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				109					578.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
OCCUPATION CODE : 3110 Pabrik tapioka di perkebunan

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.04	0.04	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	6.40	6.36	8.50	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	0.00	6.36	0.00	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	1.98	8.34	2.64	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	11.33	19.67	15.05	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	16.67	100.00	55.58	75.25	73.86	100.00	1	1	100.00	100.00	20.61	20.61	100.00	100.00	37.09	27.39
7	750	1,000	875	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
20	500,000	UP		0	6	0.00	100.00	0.00	75.25	0.00	100.00	0	1	0.00	100.00	0.00	20.61	0.00	100.00	0.00	27.39
				6				75.25		1				20.61						27.39	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3120 Damar dan terpetin

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.33	2.33	6.69	6.69	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.33	4.65	2.93	9.62	0.40	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.33	6.98	3.09	12.71	0.42	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	5	4.65	11.63	6.49	19.20	0.88	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	10	11.63	23.26	45.35	64.55	6.15	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	2.33	25.58	29.97	94.52	4.07	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	2.33	27.91	5.66	100.18	0.77	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	2.33	30.23	0.71	100.89	0.10	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	2.33	32.56	15.46	116.35	2.10	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	2.33	34.88	3.09	119.44	0.42	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	2.33	37.21	30.92	150.36	4.19	20.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	2.33	39.53	15.96	166.32	2.17	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	2.33	41.86	3.19	169.51	0.43	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	22	9.30	51.16	84.63	254.15	11.48	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	36	32.56	83.72	329.93	584.08	44.76	79.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	41	11.63	95.35	52.85	636.93	7.17	86.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	42	2.33	97.67	98.15	735.08	13.32	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	43	2.33	100.00	2.00	737.08	0.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	43	0.00	100.00	0.00	737.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				43					737.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3130 Perkenekirs dan rempah - rempah

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.28	0.28	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	43.03	43.31	99.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	43.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					43.31					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3140

Padi tanpa pengerjaan termasuk padi di tempat terbuka

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	5.00	5.00	5.94	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	5.88	10.88	6.99	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	16.50	27.38	19.61	32.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	56.75	84.13	67.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	84.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					84.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3150 Hortikulturasayur-sayurankentang dan tidak ada pengering

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	14.81	14.81	1.20	1.20	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	11.11	25.93	1.32	2.52	0.66	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	11	14.81	40.74	5.75	8.27	2.88	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	3.70	44.44	2.92	11.19	1.46	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	7.41	51.85	0.87	10.32	0.43	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	17	11.11	62.96	22.16	32.48	11.11	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	3.70	66.67	6.00	38.48	3.01	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	3.70	70.37	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	3.70	74.07	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	3.70	77.78	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	3.70	81.48	0.00	38.48	0.00	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	3.70	85.19	16.05	54.53	8.05	27.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	24	3.70	88.89	18.71	73.23	9.38	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	3.70	92.59	54.34	127.57	27.26	63.99	2	2	100.00	100.00	221.05	221.05	100.00	100.00	406.79	173.28
15	7,500	10,000	8,750	1	26	3.70	96.30	64.38	191.95	32.29	96.28	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	115.16
16	10,000	20,000	15,000	1	27	3.70	100.00	7.42	199.37	3.72	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
20	500,000	UP		0	27	0.00	100.00	0.00	199.37	0.00	100.00	0	2	0.00	100.00	0.00	221.05	0.00	100.00	0.00	110.87
				27				199.37				2				221.05					110.87



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3160

Minyak kelapa sawit tanpa pemakaian bensin dalam pengerjaan

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	448	448	15.34	15.34	19.46	19.46	0.23	0.23	1	1	2.00	2.00	31.26	31.26	0.60	0.60	160.62	160.62			
2	50	100	75	83	531	2.84	18.18	23.34	42.80	0.28	0.51	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	73.04			
3	100	200	150	78	609	2.67	20.85	10.12	52.92	0.12	0.63	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	59.07			
4	200	300	250	83	692	2.84	23.69	15.67	68.59	0.19	0.82	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	45.58			
5	300	500	400	103	795	3.53	27.22	27.04	95.63	0.32	1.14	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	32.69			
6	500	750	625	88	883	3.01	30.23	39.96	135.59	0.48	1.62	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	23.06			
7	750	1,000	875	65	948	2.23	32.45	74.19	209.78	0.88	2.50	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	14.90			
8	1,000	1,500	1,250	130	1,078	4.45	36.91	142.39	352.17	1.70	4.20	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	8.88			
9	1,500	2,000	1,750	115	1,193	3.94	40.84	71.86	424.03	0.86	5.05	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	7.37			
10	2,000	2,500	2,250	108	1,301	3.70	44.54	66.30	490.33	0.79	5.84	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	6.38			
11	2,500	3,000	2,750	68	1,369	2.33	46.87	66.85	557.18	0.80	6.64	0	1	0.00	2.00	0.00	31.26	0.00	0.60	0.00	5.61			
12	3,000	4,000	3,500	96	1,465	3.29	50.15	93.83	651.01	1.12	7.76	3	4	6.00	8.00	190.22	221.48	3.65	4.25	202.72	34.02			
13	4,000	5,000	4,500	66	1,531	2.26	52.41	153.19	804.20	1.83	9.58	3	7	6.00	14.00	69.94	291.43	1.34	5.59	45.66	36.24			
14	5,000	7,500	6,250	120	1,651	4.11	56.52	249.69	1,053.89	2.97	12.56	1	8	2.00	16.00	148.53	439.96	2.85	8.44	59.49	41.75			
15	7,500	10,000	8,750	114	1,765	3.90	60.42	319.46	1,373.35	3.81	16.36	1	9	2.00	18.00	12.56	452.52	0.24	8.68	3.93	32.95			
16	10,000	20,000	15,000	179	1,944	6.13	66.55	595.68	1,969.03	7.10	23.46	16	25	32.00	50.00	553.43	1,005.95	10.62	19.30	92.91	51.09			
17	20,000	50,000	35,000	321	2,265	10.99	77.54	1,463.95	3,432.98	17.44	40.90	5	30	10.00	60.00	834.09	1,840.03	16.00	35.30	56.98	53.60			
18	50,000	100,000	75,000	312	2,577	10.68	88.22	2,283.99	5,716.98	27.21	68.11	15	45	30.00	90.00	1,879.26	3,719.29	36.05	71.35	82.28	65.06			
19	100,000	500,000	300,000	327	2,904	11.19	99.42	2,573.63	8,290.60	30.66	98.77	5	50	10.00	100.00	1,493.79	5,213.08	28.65	100.00	58.04	62.88			
20	500,000	UP		17	2,921	0.58	100.00	103.19	8,393.79	1.23	100.00	0	50	0.00	100.00		5,213.08	0.00	100.00	0.00	62.11			
				2,921					8,393.79					50					5,213.08					62.11



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

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3170 Tembakau jika fermentasi tembakau dikerjakan diperkebunan

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	17.36	17.37	8.75	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	1.72	19.09	0.87	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	24.59	43.68	12.40	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	2.43	46.11	1.23	23.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	0.06	46.17	0.03	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	32.35	78.52	16.31	39.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	119.80	198.32	60.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	198.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				198.32				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 3202 Terletak di daerah perkebunan walaupun milik atau bukan mili

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 3210 Perabot rumah dalam rumah tinggal

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	0.14	0.14	4.04	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	18	89.47	94.74	1.90	2.04	53.84	57.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	19	5.26	100.00	1.49	3.53	42.12	100.00	1	1	100.00	100.00	6.43	6.43	100.00	100.00	431.93	181.94	
5	300	500	400	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
6	500	750	625	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
7	750	1,000	875	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
8	1,000	1,500	1,250	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
9	1,500	2,000	1,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
10	2,000	2,500	2,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
11	2,500	3,000	2,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
12	3,000	4,000	3,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
20	500,000	UP		0	19	0.00	100.00	0.00	3.53	0.00	100.00	0	1	0.00	100.00	0.00	6.43	0.00	100.00	0.00	181.94	
				19					3.53					1					6.43			181.94



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 32402 Pab. gula termasuk gula tetes tebu ampas rapak dll

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	3.33	3.33	4.17	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	16.67	20.00	20.83	25.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	3.33	23.33	4.17	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	16.67	40.00	20.83	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	16.67	56.67	20.83	70.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	3.33	60.00	4.17	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	16.67	76.67	20.83	95.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	3.33	80.00	4.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	80.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					80.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	122	122	17.55	17.55	3.62	3.62	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	55	177	7.91	25.47	34.84	31.22	1.49	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	189	1.73	27.19	23.85	55.07	1.02	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	190	0.14	27.34	0.89	55.95	0.04	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	191	0.14	27.48	1.50	57.45	0.06	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	197	0.86	28.35	0.22	57.68	0.01	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	200	0.43	28.78	1.10	58.78	0.05	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	215	2.16	30.94	5.44	64.22	0.23	2.74	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	226	1.58	32.52	16.50	80.72	0.71	3.45	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	229	0.43	32.95	4.92	75.80	0.21	3.24	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	241	1.73	34.68	1.33	77.13	0.06	3.30	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	276	5.04	39.71	3.42	80.55	0.15	3.44	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	63	339	9.06	48.78	40.66	121.21	1.74	5.18	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	380	5.90	54.68	20.35	141.57	0.87	6.05	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	389	1.29	55.97	35.56	177.13	1.52	7.57	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	413	3.45	59.42	249.26	426.39	10.65	18.22	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	106	519	15.25	74.68	643.46	1,069.85	27.50	45.72	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	111	630	15.97	90.65	552.37	1,622.22	23.60	69.32	1	2	50.00	100.00	206.08	206.08	100.00	100.00	37.31	12.70			
19	100,000	500,000	300,000	63	693	9.06	99.71	502.04	2,124.26	21.45	90.77	0	2	0.00	100.00	0.00	206.08	0.00	100.00	0.00	9.70			
20	500,000	UP		2	695	0.29	100.00	215.96	2,340.22	9.23	100.00	0	2	0.00	100.00	0.00	206.08	0.00	100.00	0.00	8.81			
				695					2,340.22					2					206.08					8.81



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016

OCCUPATION CODE : 4000 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	26.32	26.32	11.02	11.02	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	9	74	3.64	29.96	6.00	17.02	0.23	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	15	89	6.07	36.03	7.77	24.79	0.29	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	91	0.81	36.84	1.19	25.98	0.05	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	93	0.81	37.65	7.85	33.83	0.30	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	94	0.40	38.06	5.11	38.94	0.19	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	96	0.81	38.87	0.01	38.95	0.00	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	104	3.24	42.11	6.36	45.31	0.24	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	109	2.02	44.13	11.19	56.51	0.43	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	113	1.62	45.75	13.23	69.73	0.50	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	115	0.81	46.56	7.89	77.62	0.30	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	118	1.21	47.77	1.08	78.70	0.04	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	122	1.62	49.39	1.10	79.80	0.04	3.03	1	1	50.00	50.00	8.43	8.43	15.63	15.63	763.88	10.57	0.00	0.00	
14	5,000	7,500	6,250	6	128	2.43	51.82	33.27	113.07	1.26	4.29	0	1	0.00	50.00	0.00	8.43	0.00	15.63	0.00	0.00	7.46	0.00	
15	7,500	10,000	8,750	5	133	2.02	53.85	10.85	123.92	0.41	4.70	0	1	0.00	50.00	0.00	8.43	0.00	15.63	0.00	0.00	6.80	0.00	
16	10,000	20,000	15,000	5	138	2.02	55.87	25.70	149.62	0.98	5.68	0	1	0.00	50.00	0.00	8.43	0.00	15.63	0.00	0.00	5.64	0.00	
17	20,000	50,000	35,000	16	154	6.48	62.35	588.74	738.35	22.35	28.03	0	1	0.00	50.00	0.00	8.43	0.00	15.63	0.00	0.00	1.14	0.00	
18	50,000	100,000	75,000	31	185	12.55	74.90	330.71	1,069.06	12.56	40.59	0	1	0.00	50.00	0.00	8.43	0.00	15.63	0.00	0.00	0.79	0.00	
19	100,000	500,000	300,000	61	246	24.70	99.60	1,574.34	2,643.40	59.77	100.36	1	2	50.00	100.00	45.50	53.93	84.37	100.00	2.89	2.04	0.00	2.04	
20	500,000	UP		1	247	0.40	100.00	9.49	2,633.91	0.36	100.00	0	2	0.00	100.00	0.00	53.93	0.00	100.00	0.00	0.00	2.05	0.00	
				247					2,633.91					2					53.93					2.05



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4002 Caster Oil Plant/Jarak

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4003 Chocolate/Coklat

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4005 Coconut/Kelapa

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4006 Coffee/Kopi

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	50.00	50.00	0.67	0.67	15.14	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	16.67	66.67	2.94	3.61	66.35	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	33.33	100.00	0.82	4.43	18.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	4.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					4.43					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4010 Lemon Grass/Sereh

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	3.63	3.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	3.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					3.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4012 Palm Oil/Kelapa Sawit

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,022	2,022	49.86	49.86	250.69	250.69	8.07	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	865	2,887	21.33	71.20	255.64	506.33	8.23	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	228	3,115	5.62	76.82	136.20	642.52	4.38	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	44	3,159	1.09	77.90	58.48	701.00	1.88	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	3,193	0.84	78.74	37.04	738.04	1.19	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	3,201	0.20	78.94	14.49	752.53	0.47	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	3,214	0.32	79.26	32.04	784.57	1.03	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	3,222	0.20	79.46	46.27	830.84	1.49	26.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	3,228	0.15	79.61	129.62	960.46	4.17	30.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	3,232	0.10	79.70	20.28	980.74	0.65	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	3,242	0.25	79.95	69.71	1,050.45	2.24	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	3,252	0.25	80.20	19.13	1,069.58	0.62	34.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	3,255	0.07	80.27	4.86	1,074.44	0.16	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	3,279	0.59	80.86	67.21	1,141.65	2.16	36.74	1	1	7.69	7.69	38.52	38.52	9.53	9.53	57.32	3.37			
15	7,500	10,000	8,750	29	3,308	0.72	81.58	173.84	1,315.49	5.60	42.34	1	2	7.69	15.38	6.05	44.57	1.50	11.03	3.48	3.39			
16	10,000	20,000	15,000	89	3,397	2.19	83.77	355.12	1,670.61	11.43	53.77	1	3	7.69	23.08	4.93	49.51	1.22	12.25	1.39	2.96			
17	20,000	50,000	35,000	295	3,692	7.27	91.05	633.57	2,304.18	20.39	74.16	10	13	76.92	100.00	354.72	404.23	87.75	100.00	55.99	17.54			
18	50,000	100,000	75,000	287	3,979	7.08	98.13	418.94	2,723.12	13.48	87.65	0	13	0.00	100.00	0.00	404.23	0.00	100.00	0.00	14.84			
19	100,000	500,000	300,000	67	4,046	1.65	99.78	336.69	3,059.81	10.84	98.48	0	13	0.00	100.00	0.00	404.23	0.00	100.00	0.00	13.21			
20	500,000	UP		9	4,055	0.22	100.00	47.15	3,106.96	1.52	100.00	0	13	0.00	100.00	0.00	404.23	0.00	100.00	0.00	13.01			
				4,055					3,106.96					13					404.23					13.01



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4015 Resin/Damar

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.41	2.41	14.98	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	13.71	16.12	85.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	16.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					16.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4016 Perkebunan karet

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	375	375	89.29	89.29	51.84	51.84	63.44	63.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	39	414	9.29	98.57	24.30	76.14	29.75	93.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	417	0.71	99.29	3.19	79.33	3.91	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	419	0.48	99.76	1.75	81.08	2.14	99.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	420	0.24	100.00	0.62	81.70	0.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	420	0.00	100.00	0.00	81.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				420					81.70					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4017 Spices/Rempah-rempah

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.14	7.14	0.14	0.14	16.22	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.14	14.29	0.02	0.16	2.45	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.14	21.43	0.02	0.18	2.45	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.14	28.57	0.03	0.21	3.00	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.14	35.71	0.03	0.24	3.00	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.14	42.86	0.03	0.26	3.00	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	7.14	50.00	0.04	0.31	4.91	35.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	7.14	57.14	0.04	0.35	4.91	39.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	10	14.29	71.43	0.09	0.43	9.82	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	7.14	78.57	0.05	0.49	6.01	55.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	7.14	85.71	0.08	0.57	9.01	64.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	7.14	92.86	0.15	0.72	17.18	81.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	7.14	100.00	0.16	0.87	18.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	0.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					0.87					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4019 Sugar Cane/Tebu

DATA POSITION FROM : 01/01/2016

DATA POSITION TO : 31/12/2016

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	22	22	55.00	55.00	2.98	2.98	10.94	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	30	20.00	75.00	3.50	6.48	12.88	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	32	5.00	80.00	1.50	7.98	5.51	29.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	33	2.50	82.50	2.67	10.65	9.82	39.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	34	2.50	85.00	6.07	16.72	22.30	61.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	35	2.50	87.50	1.46	18.17	5.36	66.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	36	2.50	90.00	2.04	20.21	7.49	74.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	37	2.50	92.50	1.46	21.67	5.36	79.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	38	2.50	95.00	2.04	23.71	7.49	87.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	39	2.50	97.50	2.04	25.74	7.49	94.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	40	2.50	100.00	1.46	27.20	5.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	27.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					27.20					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4020 Tea/Teh

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.18	0.18	24.01	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	0.14	0.31	18.68	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	0.15	0.46	20.07	62.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	0.27	0.73	37.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					0.73					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2016
 OCCUPATION CODE : 4022 Vegetables/Sayur2an

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	8.61	8.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	8.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				8.61				0				0.00							0.00
GRANT TOTAL						2,020,185.0			2,950,837.11			12,510.0					2,139,674.54						

3.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,876	3,876	17.74	17.74	173.81	173.81	1.01	1.01	5	5	7.69	7.69	61.46	61.46	0.62	0.62	35.36	35.36			
2	50	100	75	2,494	6,370	11.41	29.15	357.35	531.16	2.08	3.09	2	7	3.08	10.77	10.62	72.08	0.11	0.73	2.97	13.57			
3	100	200	150	4,395	10,765	20.11	49.27	1,110.69	1,641.85	6.46	9.55	3	10	4.62	15.38	102.12	174.20	1.04	1.77	9.19	10.61			
4	200	300	250	3,200	13,965	14.65	63.91	1,189.72	2,831.56	6.92	16.48	7	17	10.77	26.15	140.73	314.93	1.43	3.20	11.83	11.12			
5	300	500	400	3,100	17,065	14.19	78.10	1,902.20	4,733.76	11.07	27.54	5	22	7.69	33.85	491.80	806.73	5.00	8.20	25.85	17.04			
6	500	750	625	1,245	18,310	5.70	83.80	1,090.06	5,823.82	6.34	33.89	5	27	7.69	41.54	677.46	1,484.19	6.88	15.08	62.15	25.48			
7	750	1,000	875	807	19,117	3.69	87.49	1,020.69	6,844.52	5.94	39.83	1	28	1.54	43.08	197.07	1,681.25	2.00	17.09	19.31	24.56			
8	1,000	1,500	1,250	697	19,814	3.19	90.68	1,082.64	7,927.15	6.30	46.13	2	30	3.08	46.15	156.64	1,837.89	1.59	18.68	14.47	23.18			
9	1,500	2,000	1,750	413	20,227	1.89	92.57	863.02	8,790.17	5.02	51.15	1	31	1.54	47.69	67.50	1,905.39	0.69	19.36	7.82	21.68			
10	2,000	2,500	2,250	197	20,424	0.90	93.47	639.32	9,429.50	3.72	54.87	1	32	1.54	49.23	1,505.59	3,410.98	15.30	34.66	235.50	36.17			
11	2,500	3,000	2,750	178	20,602	0.81	94.29	493.25	9,922.74	2.87	57.74	0	32	0.00	49.23	0.00	3,410.98	0.00	34.66	0.00	34.38			
12	3,000	4,000	3,500	162	20,764	0.74	95.03	520.94	10,443.68	3.03	60.77	1	33	1.54	50.77	0.00	3,410.98	0.00	34.66	0.00	32.66			
13	4,000	5,000	4,500	131	20,895	0.60	95.63	574.14	11,017.82	3.34	64.11	0	33	0.00	50.77	0.00	3,410.98	0.00	34.66	0.00	30.96			
14	5,000	7,500	6,250	205	21,100	0.94	96.57	882.92	11,900.75	5.14	69.25	2	35	3.08	53.85	1,594.17	5,005.15	16.20	50.86	180.56	42.06			
15	7,500	10,000	8,750	97	21,197	0.44	97.01	673.87	12,574.61	3.92	73.17	2	37	3.08	56.92	76.22	5,081.37	0.77	51.64	11.31	40.41			
16	10,000	20,000	15,000	225	21,422	1.03	98.04	1,403.66	13,978.27	8.17	81.34	6	43	9.23	66.15	164.62	5,245.99	1.67	53.31	11.73	37.53			
17	20,000	50,000	35,000	208	21,630	0.95	98.99	1,528.37	15,506.64	8.89	90.23	15	58	23.08	89.23	1,723.26	6,969.25	17.51	70.82	112.75	44.94			
18	50,000	100,000	75,000	74	21,704	0.34	99.33	996.28	16,502.92	5.80	96.03	3	61	4.62	93.85	9.81	6,979.06	0.10	70.92	0.99	42.29			
19	100,000	500,000	300,000	85	21,789	0.39	99.72	540.27	17,043.19	3.14	99.17	4	65	6.15	100.00	2,861.28	9,840.34	29.08	100.00	529.61	57.74			
20	500,000	UP		61	21,850	0.28	100.00	142.82	17,186.01	0.83	100.00	0	65	0.00	100.00	0.00	9,840.34	0.00	100.00	0.00	57.26			
				21,850					17,186.01					65					9,840.34					57.26



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 02 SUMATERA UTARA
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19,268	19,268	14.66	14.66	1,048.91	1,048.91	0.65	0.65	21	21	3.04	3.04	211.60	211.60	0.36	0.36	20.17	20.17			
2	50	100	75	11,999	31,267	9.13	23.78	1,805.17	2,854.08	1.11	1.76	14	35	2.03	5.07	352.75	564.35	0.59	0.95	19.54	19.77			
3	100	200	150	17,964	49,231	13.66	37.45	3,786.95	6,641.03	2.33	4.09	21	56	3.04	8.12	1,014.14	1,578.49	1.70	2.65	26.78	23.77			
4	200	300	250	13,945	63,176	10.61	48.06	4,456.94	11,097.97	2.74	6.83	25	81	3.62	11.74	1,108.71	2,687.20	1.86	4.52	24.88	24.21			
5	300	500	400	18,573	81,749	14.13	62.18	9,650.25	20,748.22	5.94	12.76	72	153	10.43	22.17	4,583.99	7,271.20	7.70	12.22	47.50	35.04			
6	500	750	625	11,432	93,181	8.70	70.88	8,227.13	28,975.35	5.06	17.82	121	274	17.54	39.71	3,250.58	10,521.78	5.46	17.68	39.51	36.31			
7	750	1,000	875	7,841	101,022	5.96	76.85	8,861.91	37,837.26	5.45	23.28	38	312	5.51	45.22	5,844.63	16,366.41	9.82	27.50	65.95	43.25			
8	1,000	1,500	1,250	6,868	107,890	5.22	82.07	10,721.78	48,559.04	6.60	29.87	31	343	4.49	49.71	2,871.86	19,238.27	4.83	32.33	26.79	39.62			
9	1,500	2,000	1,750	4,124	112,014	3.14	85.21	8,625.76	57,184.80	5.31	35.18	26	369	3.77	53.48	2,649.30	21,887.56	4.45	36.78	30.71	38.28			
10	2,000	2,500	2,250	2,450	114,464	1.86	87.07	5,929.46	63,114.27	3.65	38.82	9	378	1.30	54.78	1,028.94	22,916.50	1.73	38.51	17.35	36.31			
11	2,500	3,000	2,750	2,129	116,593	1.62	88.69	5,932.28	69,046.54	3.65	42.47	11	389	1.59	56.38	2,126.23	25,042.73	3.57	42.08	35.84	36.27			
12	3,000	4,000	3,500	2,258	118,851	1.72	90.41	7,794.18	76,840.72	4.79	47.27	24	413	3.48	59.86	4,390.27	29,433.00	7.38	49.46	56.33	38.30			
13	4,000	5,000	4,500	1,709	120,560	1.30	91.71	6,971.52	83,812.24	4.29	51.56	19	432	2.75	62.61	6,284.88	35,717.89	10.56	60.02	90.15	42.62			
14	5,000	7,500	6,250	2,219	122,779	1.69	93.40	12,200.50	96,012.74	7.50	59.06	21	453	3.04	65.65	1,831.11	37,549.00	3.08	63.09	15.01	39.11			
15	7,500	10,000	8,750	1,434	124,213	1.09	94.49	9,740.14	105,752.88	5.99	65.05	19	472	2.75	68.41	876.14	38,425.14	1.47	64.57	9.00	36.33			
16	10,000	20,000	15,000	2,423	126,636	1.84	96.33	19,285.41	125,038.29	11.86	76.92	42	514	6.09	74.49	4,667.10	43,092.24	7.84	72.41	24.20	34.46			
17	20,000	50,000	35,000	2,158	128,794	1.64	97.97	17,904.77	142,943.06	11.01	87.93	65	579	9.42	83.91	8,514.70	51,606.94	14.31	86.71	47.56	36.10			
18	50,000	100,000	75,000	1,125	129,919	0.86	98.83	10,197.31	153,140.37	6.27	94.20	47	626	6.81	90.72	2,406.66	54,013.60	4.04	90.76	23.60	35.27			
19	100,000	500,000	300,000	1,191	131,110	0.91	99.73	6,408.12	159,548.49	3.94	98.14	51	677	7.39	98.12	2,876.46	56,890.06	4.83	95.59	44.89	35.66			
20	500,000	UP		351	131,461	0.27	100.00	3,017.25	162,565.75	1.86	100.00	13	690	1.88	100.00	2,623.30	59,513.36	4.41	100.00	86.94	36.61			
				131,461					162,565.75					690					59,513.36					36.61



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 03 SUMATERA BARAT
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,010	8,010	13.19	13.19	245.76	245.76	0.44	0.44	2	1.09	1.09	164.02	164.02	0.90	0.90	66.74	66.74				
2	50	100	75	5,273	13,283	8.68	21.87	697.77	943.53	1.24	1.68	4	6	2.17	3.26	231.28	395.30	1.27	2.16	33.15	41.90			
3	100	200	150	9,114	22,397	15.01	36.88	2,025.46	2,968.99	3.61	5.29	10	16	5.43	8.70	615.86	1,011.16	3.37	5.54	30.41	34.06			
4	200	300	250	8,523	30,920	14.04	50.92	2,764.72	5,733.71	4.92	10.21	5	21	2.72	11.41	59.55	1,070.71	0.33	5.86	2.15	18.67			
5	300	500	400	10,791	41,711	17.77	68.69	5,662.56	11,396.27	10.08	20.30	24	45	13.04	24.46	1,279.24	2,349.95	7.00	12.87	22.59	20.62			
6	500	750	625	5,505	47,216	9.07	77.76	4,555.22	15,951.49	8.11	28.41	14	59	7.61	32.07	1,063.16	3,413.11	5.82	18.69	23.34	21.40			
7	750	1,000	875	4,080	51,296	6.72	84.47	4,948.79	20,900.28	8.81	37.22	16	75	8.70	40.76	1,154.07	4,567.18	6.32	25.01	23.32	21.85			
8	1,000	1,500	1,250	2,880	54,176	4.74	89.22	4,884.64	25,784.91	8.70	45.92	12	87	6.52	47.28	1,280.94	5,848.12	7.01	32.02	26.22	22.68			
9	1,500	2,000	1,750	1,570	55,746	2.59	91.80	3,741.52	29,526.43	6.66	52.59	10	97	5.43	52.72	1,098.84	6,946.96	6.02	38.04	29.37	23.53			
10	2,000	2,500	2,250	861	56,607	1.42	93.22	2,447.54	31,973.97	4.36	56.95	5	102	2.72	55.43	323.30	7,270.27	1.77	39.81	13.21	22.74			
11	2,500	3,000	2,750	716	57,323	1.18	94.40	2,084.17	34,058.14	3.71	60.66	4	106	2.17	57.61	86.46	7,356.73	0.47	40.28	4.15	21.60			
12	3,000	4,000	3,500	704	58,027	1.16	95.56	2,852.91	36,911.05	5.08	65.74	6	112	3.26	60.87	1,277.64	8,634.37	7.00	47.28	44.78	23.39			
13	4,000	5,000	4,500	467	58,494	0.77	96.33	2,254.47	39,165.52	4.02	69.75	12	124	6.52	67.39	1,602.13	10,236.51	8.77	56.05	71.06	26.14			
14	5,000	7,500	6,250	528	59,022	0.87	97.20	2,953.58	42,119.10	5.26	75.01	4	128	2.17	69.57	711.96	10,948.47	3.90	59.95	24.11	25.99			
15	7,500	10,000	8,750	333	59,355	0.55	97.75	2,416.32	44,535.41	4.30	79.32	2	130	1.09	70.65	13.30	10,961.77	0.07	60.02	0.55	24.61			
16	10,000	20,000	15,000	445	59,800	0.73	98.48	3,684.03	48,219.44	6.56	85.88	14	144	7.61	78.26	1,386.08	12,347.85	7.59	67.61	37.62	25.61			
17	20,000	50,000	35,000	367	60,167	0.60	99.08	3,797.62	52,017.06	6.76	92.64	8	152	4.35	82.61	160.10	12,507.94	0.88	68.49	4.22	24.05			
18	50,000	100,000	75,000	134	60,301	0.22	99.30	1,677.79	53,694.85	2.99	95.63	11	163	5.98	88.59	1,531.92	14,039.86	8.39	76.87	91.31	26.15			
19	100,000	500,000	300,000	325	60,626	0.54	99.84	2,330.35	56,025.21	4.15	99.78	17	180	9.24	97.83	4,056.82	18,096.68	22.21	99.09	174.09	32.30			
20	500,000	UP		98	60,724	0.16	100.00	123.64	56,148.84	0.22	100.00	4	184	2.17	100.00	166.94	18,263.62	0.91	100.00	135.03	32.53			
				60,724					56,148.84					184					18,263.62					32.53



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 04 RIAU
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,512	7,512	12.18	12.18	570.62	570.62	0.81	0.81	21	21	6.25	6.25	137.67	137.67	0.33	0.33	24.13	24.13			
2	50	100	75	6,101	13,613	9.89	22.07	1,249.36	1,819.97	1.76	2.57	2	23	0.60	6.85	24.70	162.37	0.06	0.39	1.98	8.92			
3	100	200	150	9,030	22,643	14.64	36.71	2,276.20	4,096.18	3.21	5.78	9	32	2.68	9.52	376.30	538.67	0.91	1.30	16.53	13.15			
4	200	300	250	6,649	29,292	10.78	47.49	2,424.02	6,520.20	3.42	9.21	14	46	4.17	13.69	446.09	984.77	1.07	2.37	18.40	15.10			
5	300	500	400	9,597	38,889	15.56	63.04	5,705.01	12,225.20	8.06	17.26	21	67	6.25	19.94	1,115.26	2,100.02	2.68	5.05	19.55	17.18			
6	500	750	625	5,900	44,789	9.56	72.61	5,051.05	17,276.25	7.13	24.40	14	81	4.17	24.11	491.20	2,591.22	1.18	6.24	9.72	15.00			
7	750	1,000	875	3,830	48,619	6.21	78.82	4,714.68	21,990.93	6.66	31.06	26	107	7.74	31.85	1,229.52	3,820.74	2.96	9.19	26.08	17.37			
8	1,000	1,500	1,250	2,897	51,516	4.70	83.51	4,694.47	26,685.39	6.63	37.69	9	116	2.68	34.52	1,317.37	5,138.11	3.17	12.37	28.06	19.25			
9	1,500	2,000	1,750	1,651	53,167	2.68	86.19	3,943.14	30,628.53	5.57	43.25	10	126	2.98	37.50	1,773.80	6,911.91	4.27	16.63	44.98	22.57			
10	2,000	2,500	2,250	780	53,947	1.26	87.46	2,226.74	32,855.27	3.14	46.40	8	134	2.38	39.88	558.64	7,470.54	1.34	17.98	25.09	22.74			
11	2,500	3,000	2,750	1,063	55,010	1.72	89.18	2,307.82	35,163.10	3.26	49.66	18	152	5.36	45.24	183.09	7,653.63	0.44	18.42	7.93	21.77			
12	3,000	4,000	3,500	828	55,838	1.34	90.52	2,876.46	38,039.56	4.06	53.72	6	158	1.79	47.02	63.89	7,717.53	0.15	18.57	2.22	20.29			
13	4,000	5,000	4,500	692	56,530	1.12	91.64	2,466.83	40,506.38	3.48	57.20	5	163	1.49	48.51	9.60	7,727.13	0.02	18.60	0.39	19.08			
14	5,000	7,500	6,250	826	57,356	1.34	92.98	3,841.23	44,347.61	5.42	62.63	7	170	2.08	50.60	686.14	8,413.27	1.65	20.25	17.86	18.97			
15	7,500	10,000	8,750	586	57,942	0.95	93.93	3,566.38	47,913.99	5.04	67.67	8	178	2.38	52.98	119.18	8,532.45	0.29	20.53	3.34	17.81			
16	10,000	20,000	15,000	1,024	58,966	1.66	95.59	6,771.86	54,685.84	9.56	77.23	17	195	5.06	58.04	2,007.00	10,539.45	4.83	25.36	29.64	19.27			
17	20,000	50,000	35,000	874	59,840	1.42	97.01	6,314.75	61,000.59	8.92	86.15	33	228	9.82	67.86	2,747.83	13,287.27	6.61	31.98	43.51	21.78			
18	50,000	100,000	75,000	679	60,519	1.10	98.11	4,077.15	65,077.74	5.76	91.90	23	251	6.85	74.70	3,603.50	16,890.78	8.67	40.65	88.38	25.95			
19	100,000	500,000	300,000	828	61,347	1.34	99.45	5,209.55	70,287.29	7.36	99.26	62	313	18.45	93.15	16,414.15	33,304.92	39.50	80.15	315.08	47.38			
20	500,000	UP		338	61,685	0.55	100.00	522.90	70,810.19	0.74	100.00	23	336	6.85	100.00	8,248.09	41,553.01	19.85	100.00	1577.36	58.68			
				61,685					70,810.19					336					41,553.01					58.68



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 05 JAMBI
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,239	3,239	12.72	12.72	255.22	255.22	1.04	1.04	7	7	3.80	3.80	60.28	60.28	0.22	0.22	23.62	23.62			
2	50	100	75	3,091	6,330	12.14	24.87	412.28	667.51	1.67	2.71	2	9	1.09	4.89	5.68	65.97	0.02	0.24	1.38	9.88			
3	100	200	150	3,923	10,253	15.41	40.28	837.25	1,504.75	3.40	6.11	10	19	5.43	10.33	716.96	782.93	2.59	2.83	85.63	52.03			
4	200	300	250	2,819	13,072	11.07	51.35	1,189.93	2,694.68	4.83	10.94	4	23	2.17	12.50	915.77	1,698.69	3.31	6.14	76.96	63.04			
5	300	500	400	3,828	16,900	15.04	66.39	2,200.61	4,895.29	8.94	19.88	14	37	7.61	20.11	848.59	2,547.28	3.07	9.21	38.56	52.04			
6	500	750	625	2,435	19,335	9.57	75.95	1,623.13	6,518.42	6.59	26.47	62	99	33.70	53.80	492.76	3,040.04	1.78	10.99	30.36	46.64			
7	750	1,000	875	1,299	20,634	5.10	81.06	1,513.68	8,032.10	6.15	32.62	5	104	2.72	56.52	391.23	3,431.28	1.41	12.40	25.85	42.72			
8	1,000	1,500	1,250	967	21,601	3.80	84.86	1,441.01	9,473.11	5.85	38.47	5	109	2.72	59.24	61.32	3,492.59	0.22	12.62	4.26	36.87			
9	1,500	2,000	1,750	600	22,201	2.36	87.21	1,257.07	10,730.19	5.11	43.58	1	110	0.54	59.78	200.12	3,692.71	0.72	13.35	15.92	34.41			
10	2,000	2,500	2,250	477	22,678	1.87	89.09	905.32	11,635.50	3.68	47.26	1	111	0.54	60.33	17.12	3,709.83	0.06	13.41	1.89	31.88			
11	2,500	3,000	2,750	276	22,954	1.08	90.17	795.78	12,431.29	3.23	50.49	0	111	0.00	60.33	0.00	3,709.83	0.00	13.41	0.00	29.84			
12	3,000	4,000	3,500	414	23,368	1.63	91.80	1,101.42	13,532.71	4.47	54.96	1	112	0.54	60.87	172.50	3,882.33	0.62	14.03	15.66	28.69			
13	4,000	5,000	4,500	226	23,594	0.89	92.69	961.12	14,493.82	3.90	58.87	2	114	1.09	61.96	69.90	3,952.23	0.25	14.29	7.27	27.27			
14	5,000	7,500	6,250	329	23,923	1.29	93.98	1,683.56	16,177.38	6.84	65.70	3	117	1.63	63.59	168.51	4,120.74	0.61	14.89	10.01	25.47			
15	7,500	10,000	8,750	211	24,134	0.83	94.81	1,137.08	17,314.47	4.62	70.32	1	118	0.54	64.13	85.36	4,206.10	0.31	15.20	7.51	24.29			
16	10,000	20,000	15,000	368	24,502	1.45	96.25	2,134.77	19,449.23	8.67	78.99	11	129	5.98	70.11	1,645.78	5,851.89	5.95	21.15	77.09	30.09			
17	20,000	50,000	35,000	376	24,878	1.48	97.73	2,088.67	21,537.90	8.48	87.47	16	145	8.70	78.80	19,972.47	25,824.35	72.19	93.34	956.23	119.90			
18	50,000	100,000	75,000	245	25,123	0.96	98.69	1,130.15	22,668.05	4.59	92.06	19	164	10.33	89.13	570.86	26,395.22	2.06	95.41	50.51	116.44			
19	100,000	500,000	300,000	259	25,382	1.02	99.71	1,798.74	24,466.79	7.31	99.37	16	180	8.70	97.83	1,257.46	27,652.68	4.55	99.95	69.91	113.02			
20	500,000	UP		74	25,456	0.29	100.00	155.11	24,621.90	0.63	100.00	4	184	2.17	100.00	13.58	27,666.26	0.05	100.00	8.76	112.36			
				25,456					24,621.90					184					27,666.26					112.36



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 06 SUMATERA SELATAN
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6,905	6,905	12.17	12.17	342.60	342.60	0.55	0.55	5	5	1.80	1.80	48.80	48.80	0.18	0.18	14.24	14.24	
2	50	100	75	6,679	13,584	11.77	23.94	1,133.37	1,475.97	1.81	2.35	6	11	2.16	3.96	87.17	135.97	0.32	0.49	7.69	9.21	
3	100	200	150	7,291	20,875	12.85	36.80	1,225.73	2,701.70	1.95	4.30	6	17	2.16	6.12	51.44	187.41	0.19	0.68	4.20	6.94	
4	200	300	250	5,351	26,226	9.43	46.23	1,566.40	4,268.09	2.50	6.80	7	24	2.52	8.63	380.15	567.56	1.38	2.05	24.27	13.30	
5	300	500	400	7,452	33,678	13.14	59.36	3,488.95	7,757.04	5.56	12.36	17	41	6.12	14.75	741.25	1,308.81	2.68	4.74	21.25	16.87	
6	500	750	625	4,621	38,299	8.15	67.51	3,066.19	10,823.23	4.88	17.24	6	47	2.16	16.91	90.54	1,399.35	0.33	5.06	2.95	12.93	
7	750	1,000	875	4,059	42,358	7.15	74.66	3,847.26	14,670.49	6.13	23.37	52	99	18.71	35.61	483.86	1,883.21	1.75	6.82	12.58	12.84	
8	1,000	1,500	1,250	2,896	45,254	5.10	79.77	4,028.54	18,699.04	6.42	29.79	24	123	8.63	44.24	2,989.49	4,872.70	10.82	17.64	74.21	26.06	
9	1,500	2,000	1,750	1,631	46,885	2.87	82.64	3,305.34	22,004.38	5.27	35.05	9	132	3.24	47.48	129.30	5,001.99	0.47	18.10	3.91	22.73	
10	2,000	2,500	2,250	1,070	47,955	1.89	84.53	2,449.49	24,453.87	3.90	38.95	11	143	3.96	51.44	220.77	5,222.76	0.80	18.90	9.01	21.36	
11	2,500	3,000	2,750	1,021	48,976	1.80	86.33	2,228.46	26,682.33	3.55	42.50	9	152	3.24	54.68	2,977.33	8,200.09	10.78	29.68	133.60	30.73	
12	3,000	4,000	3,500	1,134	50,110	2.00	88.33	3,259.76	29,942.09	5.19	47.70	8	160	2.88	57.55	2,821.97	11,022.06	10.21	39.89	86.57	36.81	
13	4,000	5,000	4,500	681	50,791	1.20	89.53	2,612.07	32,554.16	4.16	51.86	7	167	2.52	60.07	562.09	11,584.15	2.03	41.93	21.52	35.58	
14	5,000	7,500	6,250	1,069	51,860	1.88	91.41	3,971.40	36,525.56	6.33	58.18	10	177	3.60	63.67	117.38	11,701.52	0.42	42.35	2.96	32.04	
15	7,500	10,000	8,750	647	52,507	1.14	92.55	2,892.57	39,418.13	4.61	62.79	4	181	1.44	65.11	208.93	11,910.45	0.76	43.11	7.22	30.22	
16	10,000	20,000	15,000	1,289	53,796	2.27	94.83	6,859.57	46,277.70	10.93	73.72	33	214	11.87	76.98	1,288.18	13,198.63	4.66	47.77	18.78	28.52	
17	20,000	50,000	35,000	1,349	55,145	2.38	97.20	8,267.47	54,545.18	13.17	86.89	24	238	8.63	85.61	1,174.20	14,372.83	4.25	52.02	14.20	26.35	
18	50,000	100,000	75,000	606	55,751	1.07	98.27	3,408.33	57,953.50	5.43	92.32	16	254	5.76	91.37	378.52	14,751.35	1.37	53.39	11.11	25.45	
19	100,000	500,000	300,000	712	56,463	1.26	99.53	3,896.63	61,850.13	6.21	98.53	14	268	5.04	96.40	9,186.78	23,938.13	33.25	86.64	235.76	38.70	
20	500,000	UP		268	56,731	0.47	100.00	925.17	62,775.30	1.47	100.00	10	278	3.60	100.00	3,690.25	27,628.38	13.36	100.00	398.87	44.01	
				56,731				62,775.30					278				27,628.38				44.01	



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 07 BENGKULU
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,682	1,682	13.83	13.83	111.84	111.84	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,090	2,772	8.96	22.80	170.12	281.95	1.27	2.11	1	1	2.44	2.44	48.62	48.62	0.69	0.69	28.58	17.24			
3	100	200	150	2,200	4,972	18.09	40.89	664.04	945.99	4.97	7.08	2	3	4.88	7.32	5.00	53.62	0.07	0.77	0.75	5.67			
4	200	300	250	1,605	6,577	13.20	54.09	719.00	1,664.99	5.38	12.47	1	4	2.44	9.76	166.13	219.75	2.37	3.14	23.11	13.20			
5	300	500	400	1,882	8,459	15.48	69.56	1,321.64	2,986.63	9.90	22.37	1	5	2.44	12.20	180.00	399.75	2.57	5.70	13.62	13.38			
6	500	750	625	927	9,386	7.62	77.19	933.12	3,919.75	6.99	29.35	6	11	14.63	26.83	415.55	815.30	5.93	11.63	44.53	20.80			
7	750	1,000	875	823	10,209	6.77	83.96	1,361.81	5,281.56	10.20	39.55	2	13	4.88	31.71	236.29	1,051.59	3.37	15.01	17.35	19.91			
8	1,000	1,500	1,250	576	10,785	4.74	88.69	1,138.15	6,419.71	8.52	48.07	2	15	4.88	36.59	26.67	1,078.25	0.38	15.39	2.34	16.80			
9	1,500	2,000	1,750	291	11,076	2.39	91.09	767.67	7,187.37	5.75	53.82	1	16	2.44	39.02	80.32	1,158.57	1.15	16.53	10.46	16.12			
10	2,000	2,500	2,250	135	11,211	1.11	92.20	403.21	7,590.59	3.02	56.84	2	18	4.88	43.90	48.96	1,207.53	0.70	17.23	12.14	15.91			
11	2,500	3,000	2,750	117	11,328	0.96	93.16	511.94	8,102.53	3.83	60.67	2	20	4.88	48.78	65.56	1,273.08	0.94	18.17	12.81	15.71			
12	3,000	4,000	3,500	105	11,433	0.86	94.02	440.38	8,542.90	3.30	63.97	0	20	0.00	48.78	0.00	1,273.08	0.00	18.17	0.00	14.90			
13	4,000	5,000	4,500	95	11,528	0.78	94.80	519.97	9,062.87	3.89	67.87	0	20	0.00	48.78	0.00	1,273.08	0.00	18.17	0.00	14.05			
14	5,000	7,500	6,250	93	11,621	0.76	95.57	454.28	9,517.15	3.40	71.27	0	20	0.00	48.78	0.00	1,273.08	0.00	18.17	0.00	13.38			
15	7,500	10,000	8,750	74	11,695	0.61	96.18	372.31	9,889.46	2.79	74.06	0	20	0.00	48.78	0.00	1,273.08	0.00	18.17	0.00	12.87			
16	10,000	20,000	15,000	148	11,843	1.22	97.39	959.43	10,848.89	7.18	81.24	5	25	12.20	60.98	107.80	1,380.89	1.54	19.70	11.24	12.73			
17	20,000	50,000	35,000	136	11,979	1.12	98.51	1,326.06	12,174.95	9.93	91.17	6	31	14.63	75.61	445.93	1,826.82	6.36	26.07	33.63	15.00			
18	50,000	100,000	75,000	70	12,049	0.58	99.09	721.66	12,896.61	5.40	96.57	4	35	9.76	85.37	27.74	1,854.55	0.40	26.46	3.84	14.38			
19	100,000	500,000	300,000	90	12,139	0.74	99.83	427.86	13,324.48	3.20	99.78	6	41	14.63	100.00	5,153.34	7,007.90	73.54	100.00	1204.43	52.59			
20	500,000	UP		21	12,160	0.17	100.00	29.56	13,354.04	0.22	100.00	0	41	0.00	100.00	0.00	7,007.90	0.00	100.00	0.00	52.48			
				12,160					13,354.04					41					7,007.90					52.48



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 08 LAMPUNG
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6,052	6,052	14.31	14.31	296.51	296.51	0.67	0.67	8	8	3.79	3.79	107.21	107.21	0.39	0.39	36.16	36.16	
2	50	100	75	3,323	9,375	7.85	22.16	420.17	716.68	0.95	1.61	2	10	0.95	4.74	13.41	120.62	0.05	0.44	3.19	16.83	
3	100	200	150	6,341	15,716	14.99	37.15	1,149.17	1,865.85	2.59	4.20	3	13	1.42	6.16	10.02	130.63	0.04	0.47	0.87	7.00	
4	200	300	250	3,936	19,652	9.30	46.45	1,231.94	3,097.79	2.77	6.97	6	19	2.84	9.00	175.83	306.46	0.64	1.11	14.27	9.89	
5	300	500	400	5,617	25,269	13.28	59.73	2,582.17	5,679.96	5.81	12.78	20	39	9.48	18.48	404.12	710.58	1.47	2.58	15.65	12.51	
6	500	750	625	3,731	29,000	8.82	68.55	2,314.03	7,993.99	5.21	17.99	32	71	15.17	33.65	204.35	914.93	0.74	3.32	8.83	11.45	
7	750	1,000	875	2,710	31,710	6.41	74.96	2,516.37	10,510.36	5.66	23.65	9	80	4.27	37.91	16.94	931.87	0.06	3.38	0.67	8.87	
8	1,000	1,500	1,250	2,143	33,853	5.07	80.02	2,869.12	13,379.48	6.46	30.11	6	86	2.84	40.76	1,099.13	2,031.00	3.99	7.38	38.31	15.18	
9	1,500	2,000	1,750	1,272	35,125	3.01	83.03	2,234.40	15,613.88	5.03	35.14	14	100	6.64	47.39	1,798.83	3,829.83	6.53	13.91	80.51	24.53	
10	2,000	2,500	2,250	671	35,796	1.59	84.61	1,551.98	17,165.87	3.49	38.63	2	102	0.95	48.34	104.27	3,934.10	0.38	14.29	6.72	22.92	
11	2,500	3,000	2,750	1,082	36,878	2.56	87.17	1,782.10	18,947.97	4.01	42.64	3	105	1.42	49.76	864.40	4,798.50	3.14	17.43	48.50	25.32	
12	3,000	4,000	3,500	1,072	37,950	2.53	89.71	2,349.98	21,297.95	5.29	47.93	4	109	1.90	51.66	36.60	4,835.10	0.13	17.56	1.56	22.70	
13	4,000	5,000	4,500	487	38,437	1.15	90.86	1,953.21	23,251.16	4.40	52.33	6	115	2.84	54.50	30.36	4,865.46	0.11	17.67	1.55	20.93	
14	5,000	7,500	6,250	735	39,172	1.74	92.59	3,010.55	26,261.70	6.78	59.10	2	117	0.95	55.45	775.53	5,641.00	2.82	20.49	25.76	21.48	
15	7,500	10,000	8,750	469	39,641	1.11	93.70	2,398.70	28,660.41	5.40	64.50	9	126	4.27	59.72	539.67	6,180.66	1.96	22.45	22.50	21.57	
16	10,000	20,000	15,000	726	40,367	1.72	95.42	4,510.58	33,170.99	10.15	74.65	11	137	5.21	64.93	361.15	6,541.82	1.31	23.76	8.01	19.72	
17	20,000	50,000	35,000	759	41,126	1.79	97.21	5,539.69	38,710.68	12.47	87.12	13	150	6.16	71.09	1,362.96	7,904.77	4.95	28.71	24.60	20.42	
18	50,000	100,000	75,000	412	41,538	0.97	98.19	2,428.53	41,139.21	5.47	92.59	12	162	5.69	76.78	1,093.07	8,997.85	3.97	32.68	45.01	21.87	
19	100,000	500,000	300,000	536	42,074	1.27	99.45	2,355.95	43,495.16	5.30	97.89	33	195	15.64	92.42	1,784.36	10,782.20	6.48	39.16	75.74	24.79	
20	500,000	UP		231	42,305	0.55	100.00	937.57	44,432.73	2.11	100.00	16	211	7.58	100.00	16,751.77	27,533.97	60.84	100.00	1786.71	61.97	
				42,305				44,432.73					211				27,533.97				61.97	



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 09 DKI JAKARTA
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	37,645	37,645	11.62	11.62	2,936.26	2,936.26	0.50	0.50	37	37	1.66	1.66	459.45	459.45	0.16	0.16	15.65	15.65	
2	50	100	75	12,554	50,199	3.88	15.50	2,941.46	5,877.72	0.50	1.00	26	63	1.16	2.82	498.73	958.18	0.17	0.33	16.96	16.30	
3	100	200	150	27,487	77,686	8.49	23.98	6,376.14	12,253.86	1.08	2.08	118	181	5.28	8.10	1,619.58	2,577.76	0.56	0.88	25.40	21.04	
4	200	300	250	22,999	100,685	7.10	31.08	6,604.84	18,858.71	1.12	3.20	58	239	2.60	10.69	1,712.56	4,290.32	0.59	1.47	25.93	22.75	
5	300	500	400	39,238	139,923	12.11	43.20	16,408.21	35,266.92	2.79	5.99	93	332	4.16	14.85	3,508.76	7,799.09	1.20	2.68	21.38	22.11	
6	500	750	625	35,320	175,243	10.90	54.10	20,974.12	56,241.04	3.56	9.55	109	441	4.88	19.73	5,822.41	13,621.50	2.00	4.67	27.76	24.22	
7	750	1,000	875	31,936	207,179	9.86	63.96	28,681.70	84,922.74	4.87	14.42	69	510	3.09	22.82	5,229.43	18,850.93	1.79	6.47	18.23	22.20	
8	1,000	1,500	1,250	29,464	236,643	9.10	73.05	37,058.85	121,981.59	6.29	20.72	80	590	3.58	26.40	4,613.54	23,464.48	1.58	8.05	12.45	19.24	
9	1,500	2,000	1,750	17,840	254,483	5.51	78.56	31,013.24	152,994.83	5.27	25.98	52	642	2.33	28.72	5,037.37	28,501.85	1.73	9.78	16.24	18.63	
10	2,000	2,500	2,250	10,616	265,099	3.28	81.84	24,163.12	177,157.95	4.10	30.09	52	694	2.33	31.05	17,458.32	45,960.17	5.99	15.76	72.25	25.94	
11	2,500	3,000	2,750	8,462	273,561	2.61	84.45	23,778.59	200,936.55	4.04	34.13	36	730	1.61	32.66	5,464.58	51,424.75	1.87	17.64	22.98	25.59	
12	3,000	4,000	3,500	9,393	282,954	2.90	87.35	33,692.67	234,629.22	5.72	39.85	48	778	2.15	34.81	4,086.50	55,511.25	1.40	19.04	12.13	23.66	
13	4,000	5,000	4,500	6,536	289,490	2.02	89.37	30,105.79	264,735.01	5.11	44.96	35	813	1.57	36.38	8,286.29	63,797.54	2.84	21.88	27.52	24.10	
14	5,000	7,500	6,250	8,065	297,555	2.49	91.86	50,121.32	314,856.33	8.51	53.47	74	887	3.31	39.69	13,912.00	77,709.54	4.77	26.65	27.76	24.68	
15	7,500	10,000	8,750	4,912	302,467	1.52	93.37	39,272.85	354,129.18	6.67	60.14	67	954	3.00	42.68	3,414.24	81,123.79	1.17	27.83	8.69	22.91	
16	10,000	20,000	15,000	7,524	309,991	2.32	95.70	79,310.71	433,439.90	13.47	73.61	90	1,044	4.03	46.71	3,436.02	84,559.80	1.18	29.00	4.33	19.51	
17	20,000	50,000	35,000	5,904	315,895	1.82	97.52	69,197.80	502,637.69	11.75	85.36	120	1,164	5.37	52.08	20,282.41	104,842.21	6.96	35.96	29.31	20.86	
18	50,000	100,000	75,000	2,673	318,568	0.83	98.35	29,214.62	531,852.31	4.96	90.33	111	1,275	4.97	57.05	7,578.91	112,421.12	2.60	38.56	25.94	21.14	
19	100,000	500,000	300,000	3,746	322,314	1.16	99.50	30,358.07	562,210.38	5.16	95.48	330	1,605	14.77	71.81	40,248.63	152,669.75	13.81	52.37	132.58	27.16	
20	500,000	UP		1,614	323,928	0.50	100.00	26,601.60	588,811.98	4.52	100.00	630	2,235	28.19	100.00	138,868.91	291,538.66	47.63	100.00	522.03	49.51	
				323,928				588,811.98					2,235				291,538.66				49.51	



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 10 JAWA BARAT
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM
1	0	50	25	48,375	48,375	14.91	14.91	760.22	760.22	0.15	0.15	50	50	2.13	2.13	3,258.10	3,258.10	0.72	0.72	428.57	428.57
2	50	100	75	24,481	72,856	7.54	22.45	3,492.97	4,253.19	0.67	0.82	33	83	1.41	3.54	540.25	3,798.35	0.12	0.84	15.47	89.31
3	100	200	150	40,131	112,987	12.37	34.82	8,541.85	12,795.04	1.65	2.47	45	128	1.92	5.47	821.66	4,620.01	0.18	1.02	9.62	36.11
4	200	300	250	29,328	142,315	9.04	43.85	9,400.24	22,195.28	1.81	4.28	53	181	2.26	7.73	1,807.11	6,427.13	0.40	1.43	19.22	28.96
5	300	500	400	39,601	181,916	12.20	56.06	18,109.56	40,304.84	3.49	7.77	153	334	6.53	14.26	4,984.20	11,411.32	1.11	2.53	27.52	28.31
6	500	750	625	27,330	209,246	8.42	64.48	17,487.35	57,792.19	3.37	11.15	202	536	8.63	22.89	4,828.21	16,239.53	1.07	3.60	27.61	28.10
7	750	1,000	875	21,045	230,291	6.48	70.96	19,452.18	77,244.37	3.75	14.90	137	673	5.85	28.74	4,999.73	21,239.26	1.11	4.71	25.70	27.50
8	1,000	1,500	1,250	19,898	250,189	6.13	77.09	24,848.24	102,092.61	4.79	19.69	190	863	8.11	36.85	8,344.10	29,583.36	1.85	6.56	33.58	28.98
9	1,500	2,000	1,750	11,030	261,219	3.40	80.49	20,639.00	122,731.61	3.98	23.67	58	921	2.48	39.33	4,546.76	34,130.13	1.01	7.57	22.03	27.81
10	2,000	2,500	2,250	7,021	268,240	2.16	82.66	16,422.57	139,154.18	3.17	26.84	35	956	1.49	40.82	3,579.26	37,709.39	0.79	8.36	21.79	27.10
11	2,500	3,000	2,750	5,484	273,724	1.69	84.35	15,131.47	154,285.65	2.92	29.76	38	994	1.62	42.44	9,172.95	46,882.33	2.03	10.40	60.62	30.39
12	3,000	4,000	3,500	6,206	279,930	1.91	86.26	21,747.42	176,033.07	4.19	33.95	54	1,048	2.31	44.75	9,892.31	56,774.64	2.19	12.59	45.49	32.25
13	4,000	5,000	4,500	4,713	284,643	1.45	87.71	20,354.30	196,387.37	3.93	37.88	56	1,104	2.39	47.14	7,625.37	64,400.01	1.69	14.28	37.46	32.79
14	5,000	7,500	6,250	7,113	291,756	2.19	89.90	35,809.73	232,197.10	6.91	44.78	56	1,160	2.39	49.53	14,851.76	79,251.77	3.29	17.58	41.47	34.13
15	7,500	10,000	8,750	4,543	296,299	1.40	91.30	30,924.08	263,121.19	5.96	50.75	50	1,210	2.13	51.67	11,548.44	90,800.20	2.56	20.14	37.34	34.51
16	10,000	20,000	15,000	8,371	304,670	2.58	93.88	72,477.79	335,598.98	13.98	64.73	146	1,356	6.23	57.90	74,964.37	165,764.58	16.63	36.76	103.43	49.39
17	20,000	50,000	35,000	8,007	312,677	2.47	96.35	82,238.50	417,837.48	15.86	80.59	190	1,546	8.11	66.01	57,221.42	222,986.00	12.69	49.45	69.58	53.37
18	50,000	100,000	75,000	4,583	317,260	1.41	97.76	43,601.99	461,439.48	8.41	89.00	231	1,777	9.86	75.88	131,187.17	354,173.16	29.09	78.55	300.87	76.75
19	100,000	500,000	300,000	5,128	322,388	1.58	99.34	45,139.68	506,579.16	8.71	97.71	424	2,201	18.10	93.98	62,983.68	417,156.84	13.97	92.52	139.53	82.35
20	500,000	UP		2,133	324,521	0.66	100.00	11,895.02	518,474.18	2.29	100.00	141	2,342	6.02	100.00	33,744.24	450,901.09	7.48	100.00	283.68	86.97
				324,521				518,474.18					2,342				450,901.09				86.97



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 11 JAWA TENGAH
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24,977	24,977	15.38	15.38	1,165.42	1,165.42	0.56	0.56	16	16	1.57	1.57	292.99	292.99	0.10	0.10	25.14	25.14			
2	50	100	75	15,145	40,122	9.33	24.71	2,074.22	3,239.64	0.99	1.55	14	30	1.38	2.95	365.66	658.66	0.12	0.22	17.63	20.33			
3	100	200	150	22,941	63,063	14.13	38.84	5,008.49	8,248.12	2.39	3.94	8	38	0.79	3.73	94.88	753.53	0.03	0.25	1.89	9.14			
4	200	300	250	14,726	77,789	9.07	47.91	4,437.43	12,685.55	2.12	6.06	19	57	1.87	5.60	762.46	1,516.00	0.25	0.50	17.18	11.95			
5	300	500	400	17,644	95,433	10.87	58.77	8,188.28	20,873.83	3.91	9.97	72	129	7.07	12.67	2,810.55	4,326.55	0.93	1.44	34.32	20.73			
6	500	750	625	11,954	107,387	7.36	66.13	7,905.31	28,779.14	3.78	13.74	62	191	6.09	18.76	2,089.86	6,416.41	0.69	2.13	26.44	22.30			
7	750	1,000	875	9,179	116,566	5.65	71.79	8,439.58	37,218.72	4.03	17.78	53	244	5.21	23.97	1,873.50	8,289.91	0.62	2.75	22.20	22.27			
8	1,000	1,500	1,250	9,230	125,796	5.68	77.47	11,275.37	48,494.08	5.38	23.16	68	312	6.68	30.65	2,163.76	10,453.66	0.72	3.47	19.19	21.56			
9	1,500	2,000	1,750	5,199	130,995	3.20	80.67	10,556.54	59,050.62	5.04	28.20	28	340	2.75	33.40	3,694.98	14,148.64	1.23	4.70	35.00	23.96			
10	2,000	2,500	2,250	3,350	134,345	2.06	82.73	7,592.21	66,642.83	3.63	31.83	20	360	1.96	35.36	2,575.26	16,723.91	0.85	5.55	33.92	25.09			
11	2,500	3,000	2,750	3,187	137,532	1.96	84.70	7,644.79	74,287.62	3.65	35.48	18	378	1.77	37.13	589.55	17,313.46	0.20	5.75	7.71	23.31			
12	3,000	4,000	3,500	3,583	141,115	2.21	86.90	11,698.25	85,985.87	5.59	41.07	27	405	2.65	39.78	1,947.58	19,261.04	0.65	6.39	16.65	22.40			
13	4,000	5,000	4,500	2,180	143,295	1.34	88.25	9,788.33	95,774.20	4.67	45.74	20	425	1.96	41.75	1,304.77	20,565.80	0.43	6.83	13.33	21.47			
14	5,000	7,500	6,250	3,615	146,910	2.23	90.47	15,846.76	111,620.96	7.57	53.31	53	478	5.21	46.95	5,524.29	26,090.09	1.83	8.66	34.86	23.37			
15	7,500	10,000	8,750	2,151	149,061	1.32	91.80	13,733.68	125,354.64	6.56	59.87	36	514	3.54	50.49	5,413.01	31,503.10	1.80	10.46	39.41	25.13			
16	10,000	20,000	15,000	3,919	152,980	2.41	94.21	30,669.37	156,024.01	14.65	74.51	65	579	6.39	56.88	12,911.18	44,414.28	4.29	14.74	42.10	28.47			
17	20,000	50,000	35,000	3,571	156,551	2.20	96.41	28,184.42	184,208.43	13.46	87.98	85	664	8.35	65.23	30,919.32	75,333.61	10.26	25.01	109.70	40.90			
18	50,000	100,000	75,000	1,966	158,517	1.21	97.62	11,937.98	196,146.41	5.70	93.68	124	788	12.18	77.41	56,747.01	132,080.61	18.84	43.84	475.35	67.34			
19	100,000	500,000	300,000	2,355	160,872	1.45	99.07	10,230.70	206,377.11	4.89	98.56	163	951	16.01	93.42	16,048.46	148,129.07	5.33	49.17	156.87	71.78			
20	500,000	UP		1,508	162,380	0.93	100.00	3,009.60	209,386.71	1.44	100.00	67	1,018	6.58	100.00	153,134.17	301,263.24	50.83	100.00	5088.19	143.88			
				162,380					209,386.71					1,018					301,263.24					143.88



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 12 DIY YOGYAKARTA
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,451	3,451	15.03	15.03	180.47	180.47	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,845	5,296	8.04	23.07	227.40	407.87	0.64	1.15	1	1	0.60	0.60	9.36	9.36	0.05	0.05	4.11	2.29			
3	100	200	150	2,918	8,214	12.71	35.78	667.82	1,075.69	1.88	3.02	2	3	1.19	1.79	5.82	15.18	0.03	0.09	0.87	1.41			
4	200	300	250	2,007	10,221	8.74	44.53	678.44	1,754.12	1.91	4.93	2	5	1.19	2.98	0.54	15.72	0.00	0.09	0.08	0.90			
5	300	500	400	2,938	13,159	12.80	57.33	1,442.49	3,196.61	4.05	8.98	8	13	4.76	7.74	93.77	109.49	0.54	0.63	6.50	3.43			
6	500	750	625	1,937	15,096	8.44	65.76	1,558.64	4,755.26	4.38	13.35	4	17	2.38	10.12	515.53	625.01	2.98	3.61	33.08	13.14			
7	750	1,000	875	1,411	16,507	6.15	71.91	1,628.33	6,383.59	4.57	17.93	3	20	1.79	11.90	234.70	859.71	1.36	4.97	14.41	13.47			
8	1,000	1,500	1,250	1,410	17,917	6.14	78.05	2,249.78	8,633.37	6.32	24.24	1	21	0.60	12.50	1,198.36	2,058.07	6.93	11.90	53.27	23.84			
9	1,500	2,000	1,750	923	18,840	4.02	82.07	2,048.37	10,681.74	5.75	30.00	4	25	2.38	14.88	672.88	2,730.95	3.89	15.80	32.85	25.57			
10	2,000	2,500	2,250	535	19,375	2.33	84.40	1,477.41	12,159.15	4.15	34.15	6	31	3.57	18.45	98.45	2,829.41	0.57	16.36	6.66	23.27			
11	2,500	3,000	2,750	398	19,773	1.73	86.14	1,314.25	13,473.40	3.69	37.84	3	34	1.79	20.24	12.07	2,841.48	0.07	16.43	0.92	21.09			
12	3,000	4,000	3,500	543	20,316	2.37	88.50	2,027.05	15,500.45	5.69	43.53	4	38	2.38	22.62	23.51	2,864.98	0.14	16.57	1.16	18.48			
13	4,000	5,000	4,500	380	20,696	1.66	90.16	1,873.00	17,373.45	5.26	48.79	3	41	1.79	24.40	112.44	2,977.42	0.65	17.22	6.00	17.14			
14	5,000	7,500	6,250	539	21,235	2.35	92.51	3,058.88	20,432.33	8.59	57.38	5	46	2.98	27.38	27.94	3,005.36	0.16	17.38	0.91	14.71			
15	7,500	10,000	8,750	352	21,587	1.53	94.04	2,321.44	22,753.77	6.52	63.90	4	50	2.38	29.76	563.33	3,568.69	3.26	20.64	24.27	15.68			
16	10,000	20,000	15,000	420	22,007	1.83	95.87	4,629.40	27,383.17	13.00	76.90	5	55	2.98	32.74	49.01	3,617.70	0.28	20.92	1.06	13.21			
17	20,000	50,000	35,000	465	22,472	2.03	97.90	4,627.60	32,010.77	13.00	89.89	23	78	13.69	46.43	740.98	4,358.68	4.29	25.21	16.01	13.62			
18	50,000	100,000	75,000	261	22,733	1.14	99.03	2,388.28	34,399.05	6.71	96.60	20	98	11.90	58.33	329.38	4,688.06	1.91	27.11	13.79	13.63			
19	100,000	500,000	300,000	124	22,857	0.54	99.57	1,109.79	35,508.84	3.12	99.72	4	102	2.38	60.71	12,531.92	17,219.98	72.48	99.60	1129.22	48.49			
20	500,000	UP		98	22,955	0.43	100.00	100.96	35,609.80	0.28	100.00	66	168	39.29	100.00	69.60	17,289.59	0.40	100.00	68.94	48.55			
				22,955					35,609.80					168					17,289.59					48.55



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 13 JAWA TIMUR
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34,237	34,237	14.44	14.44	1,513.74	1,513.74	0.44	0.44	35	35	2.00	2.00	708.92	708.92	0.15	0.15	46.83	46.83			
2	50	100	75	18,145	52,382	7.65	22.10	2,150.25	3,663.99	0.63	1.07	11	46	0.63	2.63	429.04	1,137.96	0.09	0.24	19.95	31.06			
3	100	200	150	29,036	81,418	12.25	34.35	5,873.48	9,537.46	1.71	2.78	30	76	1.72	4.35	945.57	2,083.54	0.20	0.44	16.10	21.85			
4	200	300	250	20,385	101,803	8.60	42.94	6,026.03	15,563.50	1.76	4.54	50	126	2.86	7.21	2,046.68	4,130.22	0.43	0.88	33.96	26.54			
5	300	500	400	27,321	129,124	11.53	54.47	12,334.04	27,897.54	3.59	8.13	102	228	5.84	13.05	3,251.56	7,381.78	0.69	1.57	26.36	26.46			
6	500	750	625	19,573	148,697	8.26	62.73	13,079.10	40,976.64	3.81	11.94	80	308	4.58	17.63	4,917.49	12,299.27	1.04	2.61	37.60	30.02			
7	750	1,000	875	14,144	162,841	5.97	68.69	14,164.81	55,141.46	4.13	16.07	38	346	2.18	19.81	2,957.87	15,257.14	0.63	3.24	20.88	27.67			
8	1,000	1,500	1,250	13,628	176,469	5.75	74.44	17,823.83	72,965.29	5.19	21.27	57	403	3.26	23.07	6,206.52	21,463.66	1.32	4.56	34.82	29.42			
9	1,500	2,000	1,750	9,368	185,837	3.95	78.39	16,476.96	89,442.25	4.80	26.07	36	439	2.06	25.13	2,643.73	24,107.39	0.56	5.12	16.04	26.95			
10	2,000	2,500	2,250	5,543	191,380	2.34	80.73	12,450.82	101,893.08	3.63	29.70	34	473	1.95	27.07	5,653.85	29,761.24	1.20	6.32	45.41	29.21			
11	2,500	3,000	2,750	4,872	196,252	2.06	82.79	11,433.54	113,326.62	3.33	33.03	38	511	2.18	29.25	10,270.18	40,031.43	2.18	8.50	89.83	35.32			
12	3,000	4,000	3,500	5,493	201,745	2.32	85.10	17,417.69	130,744.31	5.08	38.11	62	573	3.55	32.80	3,322.78	43,354.21	0.71	9.21	19.08	33.16			
13	4,000	5,000	4,500	3,785	205,530	1.60	86.70	15,480.02	146,224.33	4.51	42.62	36	609	2.06	34.86	2,121.06	45,475.26	0.45	9.66	13.70	31.10			
14	5,000	7,500	6,250	5,961	211,491	2.51	89.22	28,229.68	174,454.01	8.23	50.84	77	686	4.41	39.27	12,417.50	57,892.76	2.64	12.30	43.99	33.19			
15	7,500	10,000	8,750	4,126	215,617	1.74	90.96	23,124.23	197,578.24	6.74	57.58	69	755	3.95	43.22	11,251.90	69,144.66	2.39	14.69	48.66	35.00			
16	10,000	20,000	15,000	7,083	222,700	2.99	93.94	50,812.50	248,390.74	14.81	72.39	180	935	10.30	53.52	51,902.42	121,047.08	11.02	25.71	102.14	48.73			
17	20,000	50,000	35,000	6,563	229,263	2.77	96.71	48,033.00	296,423.74	14.00	86.39	178	1,113	10.19	63.71	36,225.18	157,272.27	7.69	33.41	75.42	53.06			
18	50,000	100,000	75,000	3,162	232,425	1.33	98.05	20,124.12	316,547.87	5.87	92.26	136	1,249	7.78	71.49	40,412.78	197,685.04	8.58	41.99	200.82	62.45			
19	100,000	500,000	300,000	3,291	235,716	1.39	99.44	18,652.50	335,200.36	5.44	97.69	199	1,448	11.39	82.88	174,872.66	372,557.70	37.14	79.13	937.53	111.14			
20	500,000	UP		1,339	237,055	0.56	100.00	7,910.02	343,110.38	2.31	100.00	299	1,747	17.12	100.00	98,241.56	470,799.26	20.87	100.00	1241.99	137.22			
				237,055					343,110.38					1,747					470,799.26					137.22



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 14 KALIMANTAN BARAT
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,994	7,994	12.64	12.64	515.52	515.52	0.81	0.81	7	7	2.80	2.80	59.89	59.89	0.09	0.09	11.62	11.62			
2	50	100	75	7,745	15,739	12.24	24.88	1,643.34	2,158.86	2.58	3.39	13	20	5.20	8.00	845.94	905.82	1.30	1.39	51.48	41.96			
3	100	200	150	14,184	29,923	22.42	47.30	5,945.59	8,104.45	9.34	12.73	34	54	13.60	21.60	3,954.00	4,859.82	6.09	7.48	66.50	59.96			
4	200	300	250	8,713	38,636	13.77	61.07	6,117.04	14,221.48	9.60	22.33	27	81	10.80	32.40	3,714.88	8,574.69	5.72	13.20	60.73	60.29			
5	300	500	400	8,898	47,534	14.06	75.14	9,049.12	23,270.61	14.21	36.54	23	104	9.20	41.60	3,898.88	12,473.58	6.00	19.20	43.09	53.60			
6	500	750	625	3,910	51,444	6.18	81.32	5,586.01	28,856.61	8.77	45.31	10	114	4.00	45.60	2,053.68	14,527.26	3.16	22.36	36.76	50.34			
7	750	1,000	875	2,922	54,366	4.62	85.94	5,487.11	34,343.72	8.62	53.92	13	127	5.20	50.80	2,849.33	17,376.58	4.39	26.74	51.93	50.60			
8	1,000	1,500	1,250	2,041	56,407	3.23	89.16	4,483.57	38,827.29	7.04	60.96	4	131	1.60	52.40	930.75	18,307.33	1.43	28.18	20.76	47.15			
9	1,500	2,000	1,750	1,212	57,619	1.92	91.08	3,119.78	41,947.08	4.90	65.86	5	136	2.00	54.40	3,299.77	21,607.10	5.08	33.25	105.77	51.51			
10	2,000	2,500	2,250	807	58,426	1.28	92.35	2,088.40	44,035.47	3.28	69.14	4	140	1.60	56.00	16.63	21,623.73	0.03	33.28	0.80	49.11			
11	2,500	3,000	2,750	642	59,068	1.01	93.37	1,901.32	45,936.79	2.99	72.13	6	146	2.40	58.40	131.75	21,755.48	0.20	33.48	6.93	47.36			
12	3,000	4,000	3,500	643	59,711	1.02	94.38	2,514.37	48,451.16	3.95	76.08	5	151	2.00	60.40	3,419.61	25,175.09	5.26	38.75	136.00	51.96			
13	4,000	5,000	4,500	369	60,080	0.58	94.97	1,497.23	49,948.40	2.35	78.43	10	161	4.00	64.40	1,006.05	26,181.15	1.55	40.29	67.19	52.42			
14	5,000	7,500	6,250	691	60,771	1.09	96.06	2,518.56	52,466.96	3.95	82.38	10	171	4.00	68.40	120.20	26,301.34	0.18	40.48	4.77	50.13			
15	7,500	10,000	8,750	395	61,166	0.62	96.68	1,726.35	54,193.31	2.71	85.09	4	175	1.60	70.00	360.87	26,662.21	0.56	41.03	20.90	49.20			
16	10,000	20,000	15,000	649	61,815	1.03	97.71	3,248.50	57,441.82	5.10	90.19	20	195	8.00	78.00	26,696.63	53,358.84	41.09	82.12	821.81	92.89			
17	20,000	50,000	35,000	625	62,440	0.99	98.70	2,493.09	59,934.90	3.91	94.11	10	205	4.00	82.00	166.10	53,524.94	0.26	82.38	6.66	89.31			
18	50,000	100,000	75,000	318	62,758	0.50	99.20	1,586.48	61,521.38	2.49	96.60	13	218	5.20	87.20	872.76	54,397.70	1.34	83.72	55.01	88.42			
19	100,000	500,000	300,000	398	63,156	0.63	99.83	2,039.82	63,561.20	3.20	99.80	29	247	11.60	98.80	10,553.38	64,951.08	16.24	99.96	517.37	102.19			
20	500,000	UP		108	63,264	0.17	100.00	127.22	63,688.42	0.20	100.00	3	250	1.20	100.00	23.96	64,975.04	0.04	100.00	18.83	102.02			
				63,264					63,688.42					250					64,975.04					102.02



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 15 KALIMANTAN TENGAH
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,252	2,252	12.72	12.72	103.47	103.47	0.56	0.56	5	5	3.79	3.79	61.43	61.43	0.52	0.52	59.36	59.36			
2	50	100	75	1,519	3,771	8.58	21.30	253.96	357.44	1.37	1.93	3	8	2.27	6.06	121.50	182.93	1.02	1.54	47.84	51.18			
3	100	200	150	2,998	6,769	16.93	38.23	713.56	1,071.00	3.85	5.77	4	12	3.03	9.09	239.30	422.23	2.01	3.55	33.54	39.42			
4	200	300	250	1,911	8,680	10.79	49.03	591.36	1,662.36	3.19	8.96	2	14	1.52	10.61	90.24	512.46	0.76	4.31	15.26	30.83			
5	300	500	400	2,019	10,699	11.40	60.43	1,092.04	2,754.40	5.89	14.85	3	17	2.27	12.88	258.79	771.26	2.18	6.49	23.70	28.00			
6	500	750	625	1,162	11,861	6.56	67.00	869.24	3,623.64	4.69	19.54	2	19	1.52	14.39	30.00	801.26	0.25	6.75	3.45	22.11			
7	750	1,000	875	808	12,669	4.56	71.56	887.20	4,510.84	4.78	24.32	3	22	2.27	16.67	116.44	917.70	0.98	7.73	13.12	20.34			
8	1,000	1,500	1,250	867	13,536	4.90	76.46	962.61	5,473.45	5.19	29.51	1	23	0.76	17.42	0.00	917.70	0.00	7.73	0.00	16.77			
9	1,500	2,000	1,750	542	14,078	3.06	79.52	967.33	6,440.78	5.22	34.73	2	25	1.52	18.94	67.58	985.28	0.57	8.30	6.99	15.30			
10	2,000	2,500	2,250	278	14,356	1.57	81.09	601.06	7,041.83	3.24	37.97	1	26	0.76	19.70	586.19	1,571.47	4.94	13.23	97.53	22.32			
11	2,500	3,000	2,750	273	14,629	1.54	82.63	628.72	7,670.55	3.39	41.36	4	30	3.03	22.73	60.07	1,631.54	0.51	13.74	9.55	21.27			
12	3,000	4,000	3,500	302	14,931	1.71	84.34	850.17	8,520.72	4.58	45.94	3	33	2.27	25.00	173.45	1,804.98	1.46	15.20	20.40	21.18			
13	4,000	5,000	4,500	255	15,186	1.44	85.78	736.92	9,257.64	3.97	49.92	5	38	3.79	28.79	3,003.60	4,808.58	25.29	40.48	407.59	51.94			
14	5,000	7,500	6,250	325	15,511	1.84	87.61	1,098.39	10,356.03	5.92	55.84	2	40	1.52	30.30	137.36	4,945.95	1.16	41.64	12.51	47.76			
15	7,500	10,000	8,750	238	15,749	1.34	88.96	658.51	11,014.55	3.55	59.39	4	44	3.03	33.33	140.71	5,086.66	1.18	42.83	21.37	46.18			
16	10,000	20,000	15,000	493	16,242	2.78	91.74	1,645.26	12,659.81	8.87	68.26	9	53	6.82	40.15	444.08	5,530.74	3.74	46.56	26.99	43.69			
17	20,000	50,000	35,000	509	16,751	2.88	94.62	1,944.00	14,603.82	10.48	78.74	14	67	10.61	50.76	301.17	5,831.91	2.54	49.10	15.49	39.93			
18	50,000	100,000	75,000	318	17,069	1.80	96.41	755.20	15,359.02	4.07	82.81	5	72	3.79	54.55	11.63	5,843.54	0.10	49.20	1.54	38.05			
19	100,000	500,000	300,000	546	17,615	3.08	99.50	2,774.22	18,133.24	14.96	97.77	46	118	34.85	89.39	5,804.28	11,647.82	48.87	98.07	209.22	64.23			
20	500,000	UP		89	17,704	0.50	100.00	413.11	18,546.35	2.23	100.00	14	132	10.61	100.00	229.70	11,877.52	1.93	100.00	55.60	64.04			
				17,704					18,546.35					132					11,877.52					64.04



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 16 KALIMANTAN SELATAN
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,949	3,949	13.00	13.00	91.77	91.77	0.31	0.31	2	2	0.83	0.83	30.03	30.03	0.37	0.37	32.72	32.72			
2	50	100	75	2,785	6,734	9.17	22.17	360.56	452.33	1.22	1.52	1	3	0.41	1.24	0.03	30.06	0.00	0.37	0.01	6.65			
3	100	200	150	5,119	11,853	16.85	39.02	952.28	1,404.61	3.21	4.73	4	7	1.66	2.90	197.93	227.99	2.45	2.82	20.79	16.23			
4	200	300	250	2,949	14,802	9.71	48.73	836.04	2,240.65	2.82	7.55	5	12	2.07	4.98	543.46	771.45	6.73	9.55	65.00	34.43			
5	300	500	400	3,566	18,368	11.74	60.47	1,449.78	3,690.43	4.89	12.44	5	17	2.07	7.05	345.51	1,116.96	4.28	13.83	23.83	30.27			
6	500	750	625	2,130	20,498	7.01	67.49	1,219.58	4,910.02	4.11	16.55	6	23	2.49	9.54	197.80	1,314.76	2.45	16.28	16.22	26.78			
7	750	1,000	875	1,620	22,118	5.33	72.82	1,408.16	6,318.18	4.75	21.30	14	37	5.81	15.35	671.02	1,985.78	8.31	24.59	47.65	31.43			
8	1,000	1,500	1,250	1,575	23,693	5.19	78.00	1,893.62	8,211.80	6.38	27.68	9	46	3.73	19.09	41.84	2,027.62	0.52	25.10	2.21	24.69			
9	1,500	2,000	1,750	897	24,590	2.95	80.96	1,510.84	9,722.64	5.09	32.78	0	46	0.00	19.09	0.00	2,027.62	0.00	25.10	0.00	20.85			
10	2,000	2,500	2,250	547	25,137	1.80	82.76	1,250.27	10,972.91	4.21	36.99	4	50	1.66	20.75	485.96	2,513.58	6.02	31.12	38.87	22.91			
11	2,500	3,000	2,750	540	25,677	1.78	84.54	1,070.70	12,043.61	3.61	40.60	1	51	0.41	21.16	8.20	2,521.78	0.10	31.22	0.77	20.94			
12	3,000	4,000	3,500	554	26,231	1.82	86.36	1,641.83	13,685.44	5.53	46.13	4	55	1.66	22.82	9.78	2,531.56	0.12	31.34	0.60	18.50			
13	4,000	5,000	4,500	516	26,747	1.70	88.06	1,467.38	15,152.82	4.95	51.08	3	58	1.24	24.07	57.79	2,589.34	0.72	32.06	3.94	17.09			
14	5,000	7,500	6,250	581	27,328	1.91	89.97	2,229.53	17,382.35	7.52	58.60	4	62	1.66	25.73	891.49	3,480.83	11.04	43.10	39.99	20.03			
15	7,500	10,000	8,750	297	27,625	0.98	90.95	1,766.63	19,148.98	5.96	64.55	3	65	1.24	26.97	148.04	3,628.87	1.83	44.93	8.38	18.95			
16	10,000	20,000	15,000	794	28,419	2.61	93.56	3,674.70	22,823.68	12.39	76.94	6	71	2.49	29.46	140.72	3,769.59	1.74	46.67	3.83	16.52			
17	20,000	50,000	35,000	830	29,249	2.73	96.30	3,542.94	26,366.62	11.94	88.88	16	87	6.64	36.10	478.93	4,248.52	5.93	52.60	13.52	16.11			
18	50,000	100,000	75,000	422	29,671	1.39	97.69	1,208.22	27,574.84	4.07	92.96	19	106	7.88	43.98	1,403.62	5,652.15	17.38	69.98	116.17	20.50			
19	100,000	500,000	300,000	470	30,141	1.55	99.23	1,738.19	29,313.02	5.86	98.82	49	155	20.33	64.32	1,318.95	6,971.10	16.33	86.31	75.88	23.78			
20	500,000	UP		233	30,374	0.77	100.00	351.46	29,664.49	1.18	100.00	86	241	35.68	100.00	1,105.80	8,076.90	13.69	100.00	314.63	27.23			
				30,374					29,664.49					241					8,076.90					27.23



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 17 KALIMANTAN TIMUR
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6,118	6,118	13.69	13.69	348.78	348.78	0.55	0.55	7	7	2.61	2.61	88.56	88.56	0.47	0.47	25.39	25.39
2	50	100	75	2,424	8,542	5.42	19.12	526.90	875.68	0.83	1.39	8	15	2.99	5.60	154.09	242.65	0.82	1.29	29.24	27.71
3	100	200	150	4,520	13,062	10.11	29.23	1,146.31	2,021.99	1.81	3.20	10	25	3.73	9.33	433.34	675.99	2.30	3.59	37.80	33.43
4	200	300	250	4,152	17,214	9.29	38.52	1,478.86	3,500.84	2.34	5.54	3	28	1.12	10.45	234.29	910.28	1.24	4.83	15.84	26.00
5	300	500	400	6,311	23,525	14.12	52.64	3,291.76	6,792.60	5.21	10.75	20	48	7.46	17.91	1,171.85	2,082.13	6.22	11.05	35.60	30.65
6	500	750	625	4,158	27,683	9.30	61.95	3,064.94	9,857.54	4.85	15.59	13	61	4.85	22.76	1,706.35	3,788.48	9.05	20.10	55.67	38.43
7	750	1,000	875	3,328	31,011	7.45	69.40	3,987.27	13,844.81	6.31	21.90	12	73	4.48	27.24	126.24	3,914.72	0.67	20.77	3.17	28.28
8	1,000	1,500	1,250	2,894	33,905	6.48	75.87	4,443.47	18,288.28	7.03	28.93	12	85	4.48	31.72	1,613.27	5,527.99	8.56	29.33	36.31	30.23
9	1,500	2,000	1,750	1,940	35,845	4.34	80.21	4,124.11	22,412.40	6.52	35.45	14	99	5.22	36.94	1,329.30	6,857.29	7.05	36.38	32.23	30.60
10	2,000	2,500	2,250	1,098	36,943	2.46	82.67	2,510.65	24,923.05	3.97	39.43	8	107	2.99	39.93	598.14	7,455.44	3.17	39.56	23.82	29.91
11	2,500	3,000	2,750	948	37,891	2.12	84.79	2,540.20	27,463.24	4.02	43.44	4	111	1.49	41.42	160.12	7,615.55	0.85	40.40	6.30	27.73
12	3,000	4,000	3,500	1,083	38,974	2.42	87.22	3,093.00	30,556.24	4.89	48.34	6	117	2.24	43.66	95.18	7,710.73	0.50	40.91	3.08	25.23
13	4,000	5,000	4,500	697	39,671	1.56	88.78	3,124.29	33,680.53	4.94	53.28	3	120	1.12	44.78	91.01	7,801.75	0.48	41.39	2.91	23.16
14	5,000	7,500	6,250	890	40,561	1.99	90.77	3,947.61	37,628.14	6.24	59.52	7	127	2.61	47.39	1,307.21	9,108.96	6.94	48.33	33.11	24.21
15	7,500	10,000	8,750	536	41,097	1.20	91.97	3,197.43	40,825.57	5.06	64.58	5	132	1.87	49.25	64.72	9,173.68	0.34	48.67	2.02	22.47
16	10,000	20,000	15,000	953	42,050	2.13	94.10	6,173.63	46,999.20	9.77	74.35	24	156	8.96	58.21	1,085.50	10,259.18	5.76	54.43	17.58	21.83
17	20,000	50,000	35,000	961	43,011	2.15	96.25	6,641.14	53,640.34	10.51	84.85	26	182	9.70	67.91	3,103.29	13,362.47	16.46	70.90	46.73	24.91
18	50,000	100,000	75,000	545	43,556	1.22	97.47	3,239.18	56,879.52	5.12	89.98	14	196	5.22	73.13	671.96	14,034.44	3.57	74.46	20.74	24.67
19	100,000	500,000	300,000	759	44,315	1.70	99.17	3,911.76	60,791.28	6.19	96.17	36	232	13.43	86.57	2,226.87	16,261.31	11.81	86.27	56.93	26.75
20	500,000	UP		372	44,687	0.83	100.00	2,423.98	63,215.26	3.83	100.00	36	268	13.43	100.00	2,586.93	18,848.25	13.73	100.00	106.72	29.82
				44,687				63,215.26				268			18,848.25					29.82	



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 18 SULAWESI UTARA
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,700	2,700	11.05	11.05	169.11	169.11	0.46	0.46	5	5	4.90	4.90	3.94	3.94	0.05	0.05	2.33	2.33			
2	50	100	75	1,809	4,509	7.40	18.45	296.71	465.81	0.80	1.26	2	7	1.96	6.86	3.17	7.11	0.04	0.09	1.07	1.53			
3	100	200	150	2,834	7,343	11.60	30.05	674.52	1,140.33	1.82	3.08	4	11	3.92	10.78	34.55	41.66	0.45	0.54	5.12	3.65			
4	200	300	250	2,345	9,688	9.59	39.64	809.10	1,949.43	2.19	5.27	4	15	3.92	14.71	168.35	210.01	2.19	2.73	20.81	10.77			
5	300	500	400	3,614	13,302	14.79	54.43	1,638.68	3,588.11	4.43	9.70	17	32	16.67	31.37	2,233.25	2,443.26	29.08	31.82	136.28	68.09			
6	500	750	625	2,129	15,431	8.71	63.14	1,534.42	5,122.53	4.15	13.85	8	40	7.84	39.22	94.93	2,538.19	1.24	33.05	6.19	49.55			
7	750	1,000	875	1,915	17,346	7.84	70.97	1,943.76	7,066.30	5.26	19.11	4	44	3.92	43.14	168.54	2,706.73	2.19	35.25	8.67	38.30			
8	1,000	1,500	1,250	1,584	18,930	6.48	77.45	2,627.95	9,694.25	7.11	26.22	4	48	3.92	47.06	1,345.21	4,051.94	17.52	52.77	51.19	41.80			
9	1,500	2,000	1,750	1,230	20,160	5.03	82.49	2,475.76	12,170.00	6.70	32.91	5	53	4.90	51.96	521.65	4,573.58	6.79	59.56	21.07	37.58			
10	2,000	2,500	2,250	725	20,885	2.97	85.45	1,859.98	14,029.98	5.03	37.94	4	57	3.92	55.88	136.87	4,710.46	1.78	61.34	7.36	33.57			
11	2,500	3,000	2,750	512	21,397	2.09	87.55	1,671.54	15,701.53	4.52	42.46	3	60	2.94	58.82	45.91	4,756.36	0.60	61.94	2.75	30.29			
12	3,000	4,000	3,500	626	22,023	2.56	90.11	2,501.62	18,203.15	6.77	49.23	1	61	0.98	59.80	10.00	4,766.36	0.13	62.07	0.40	26.18			
13	4,000	5,000	4,500	405	22,428	1.66	91.77	1,702.16	19,905.31	4.60	53.83	4	65	3.92	63.73	5.41	4,771.78	0.07	62.14	0.32	23.97			
14	5,000	7,500	6,250	508	22,936	2.08	93.85	3,146.74	23,052.05	8.51	62.34	6	71	5.88	69.61	1,639.59	6,411.36	21.35	83.49	52.10	27.81			
15	7,500	10,000	8,750	318	23,254	1.30	95.15	2,716.62	25,768.67	7.35	69.69	1	72	0.98	70.59	7.02	6,418.39	0.09	83.59	0.26	24.91			
16	10,000	20,000	15,000	527	23,781	2.16	97.30	4,885.27	30,653.94	13.21	82.90	18	90	17.65	88.24	170.43	6,588.81	2.22	85.81	3.49	21.49			
17	20,000	50,000	35,000	356	24,137	1.46	98.76	4,162.39	34,816.33	11.26	94.16	5	95	4.90	93.14	544.53	7,133.34	7.09	92.90	13.08	20.49			
18	50,000	100,000	75,000	126	24,263	0.52	99.28	1,140.22	35,956.55	3.08	97.24	2	97	1.96	95.10	51.00	7,184.34	0.66	93.56	4.47	19.98			
19	100,000	500,000	300,000	127	24,390	0.52	99.80	915.43	36,871.98	2.48	99.71	5	102	4.90	100.00	494.40	7,678.75	6.44	100.00	54.01	20.83			
20	500,000	UP		50	24,440	0.20	100.00	105.55	36,977.53	0.29	100.00	0	102	0.00	100.00	0.00	7,678.75	0.00	100.00	0.00	20.77			
				24,440					36,977.53					102					7,678.75					20.77



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 19 SULAWESI TENGAH
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,957	2,957	19.09	19.09	188.19	188.19	1.06	1.06	1	1	2.63	2.63	2.72	2.72	0.09	0.09	1.45	1.45			
2	50	100	75	1,844	4,801	11.91	31.00	421.24	609.43	2.37	3.42	1	2	2.63	5.26	7.53	10.25	0.25	0.34	1.79	1.68			
3	100	200	150	2,450	7,251	15.82	46.82	635.00	1,244.43	3.57	6.99	4	6	10.53	15.79	11.90	22.15	0.40	0.74	1.87	1.78			
4	200	300	250	1,424	8,675	9.20	56.02	583.35	1,827.78	3.28	10.27	3	9	7.89	23.68	231.28	253.43	7.69	8.42	39.65	13.87			
5	300	500	400	1,844	10,519	11.91	67.93	1,211.92	3,039.70	6.81	17.08	0	9	0.00	23.68	0.00	253.43	0.00	8.42	0.00	8.34			
6	500	750	625	1,076	11,595	6.95	74.87	1,098.69	4,138.39	6.17	23.25	3	12	7.89	31.58	607.83	861.26	20.20	28.62	55.32	20.81			
7	750	1,000	875	799	12,394	5.16	80.03	1,156.93	5,295.32	6.50	29.75	2	14	5.26	36.84	50.13	911.39	1.67	30.29	4.33	17.21			
8	1,000	1,500	1,250	724	13,118	4.68	84.71	1,390.13	6,685.46	7.81	37.56	3	17	7.89	44.74	1,246.61	2,158.00	41.43	71.71	89.68	32.28			
9	1,500	2,000	1,750	440	13,558	2.84	87.55	1,222.27	7,907.73	6.87	44.42	0	17	0.00	44.74	0.00	2,158.00	0.00	71.71	0.00	27.29			
10	2,000	2,500	2,250	302	13,860	1.95	89.50	834.89	8,742.63	4.69	49.11	0	17	0.00	44.74	0.00	2,158.00	0.00	71.71	0.00	24.68			
11	2,500	3,000	2,750	207	14,067	1.34	90.84	811.55	9,554.17	4.56	53.67	1	18	2.63	47.37	233.97	2,391.98	7.78	79.49	28.83	25.04			
12	3,000	4,000	3,500	227	14,294	1.47	92.30	983.14	10,537.32	5.52	59.19	0	18	0.00	47.37	0.00	2,391.98	0.00	79.49	0.00	22.70			
13	4,000	5,000	4,500	207	14,501	1.34	93.64	757.65	11,294.97	4.26	63.45	2	20	5.26	52.63	5.96	2,397.93	0.20	79.69	0.79	21.23			
14	5,000	7,500	6,250	221	14,722	1.43	95.07	1,204.78	12,499.75	6.77	70.22	2	22	5.26	57.89	3.13	2,401.06	0.10	79.79	0.26	19.21			
15	7,500	10,000	8,750	170	14,892	1.10	96.16	853.12	13,352.86	4.79	75.01	0	22	0.00	57.89	0.00	2,401.06	0.00	79.79	0.00	17.98			
16	10,000	20,000	15,000	211	15,103	1.36	97.53	1,705.32	15,058.18	9.58	84.59	2	24	5.26	63.16	2.16	2,403.22	0.07	79.86	0.13	15.96			
17	20,000	50,000	35,000	173	15,276	1.12	98.64	1,436.92	16,495.10	8.07	92.66	3	27	7.89	71.05	138.40	2,541.62	4.60	84.46	9.63	15.41			
18	50,000	100,000	75,000	84	15,360	0.54	99.19	895.70	17,390.81	5.03	97.69	10	37	26.32	97.37	448.86	2,990.48	14.92	99.38	50.11	17.20			
19	100,000	500,000	300,000	79	15,439	0.51	99.70	331.87	17,722.67	1.86	99.56	1	38	2.63	100.00	18.75	3,009.23	0.62	100.00	5.65	16.98			
20	500,000	UP		47	15,486	0.30	100.00	78.46	17,801.14	0.44	100.00	0	38	0.00	100.00	0.00	3,009.23	0.00	100.00	0.00	16.90			
				15,486					17,801.14					38					3,009.23					16.90



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 20 SULAWESI SELATAN
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,465	8,465	15.11	15.11	275.27	275.27	0.42	0.42	9	9	3.95	3.95	17.72	17.72	0.08	0.08	6.44	6.44			
2	50	100	75	4,893	13,358	8.74	23.85	629.97	905.23	0.97	1.40	3	12	1.32	5.26	80.45	98.17	0.34	0.42	12.77	10.84			
3	100	200	150	9,155	22,513	16.35	40.19	1,720.83	2,626.06	2.66	4.05	2	14	0.88	6.14	17.07	115.24	0.07	0.49	0.99	4.39			
4	200	300	250	5,297	27,810	9.46	49.65	1,641.35	4,267.42	2.53	6.59	5	19	2.19	8.33	218.40	333.64	0.93	1.41	13.31	7.82			
5	300	500	400	7,190	35,000	12.84	62.49	3,695.23	7,962.65	5.70	12.29	9	28	3.95	12.28	628.25	961.89	2.66	4.08	17.00	12.08			
6	500	750	625	4,524	39,524	8.08	70.57	3,801.07	11,763.71	5.87	18.16	6	34	2.63	14.91	107.29	1,069.18	0.45	4.53	2.82	9.09			
7	750	1,000	875	3,728	43,252	6.66	77.22	3,797.26	15,560.97	5.86	24.02	35	69	15.35	30.26	824.76	1,893.94	3.49	8.02	21.72	12.17			
8	1,000	1,500	1,250	2,821	46,073	5.04	82.26	4,324.56	19,885.53	6.67	30.69	11	80	4.82	35.09	618.79	2,512.73	2.62	10.65	14.31	12.64			
9	1,500	2,000	1,750	1,797	47,870	3.21	85.47	3,559.06	23,444.59	5.49	36.18	14	94	6.14	41.23	2,062.85	4,575.59	8.74	19.39	57.96	19.52			
10	2,000	2,500	2,250	1,133	49,003	2.02	87.49	2,976.93	26,421.52	4.59	40.78	3	97	1.32	42.54	8.96	4,584.55	0.04	19.42	0.30	17.35			
11	2,500	3,000	2,750	987	49,990	1.76	89.25	2,581.75	29,003.27	3.98	44.76	7	104	3.07	45.61	3,880.28	8,464.83	16.44	35.86	150.30	29.19			
12	3,000	4,000	3,500	1,147	51,137	2.05	91.30	3,604.19	32,607.46	5.56	50.32	3	107	1.32	46.93	15.59	8,480.42	0.07	35.93	0.43	26.01			
13	4,000	5,000	4,500	669	51,806	1.19	92.49	3,068.27	35,675.73	4.74	55.06	3	110	1.32	48.25	822.41	9,302.83	3.48	39.41	26.80	26.08			
14	5,000	7,500	6,250	1,066	52,872	1.90	94.40	5,361.84	41,037.57	8.27	63.33	16	126	7.02	55.26	568.49	9,871.32	2.41	41.82	10.60	24.05			
15	7,500	10,000	8,750	585	53,457	1.04	95.44	3,828.99	44,866.55	5.91	69.24	5	131	2.19	57.46	2,949.36	12,820.68	12.50	54.32	77.03	28.58			
16	10,000	20,000	15,000	1,016	54,473	1.81	97.26	7,519.71	52,386.26	11.61	80.85	11	142	4.82	62.28	2,415.49	15,236.18	10.23	64.55	32.12	29.08			
17	20,000	50,000	35,000	773	55,246	1.38	98.64	6,601.64	58,987.90	10.19	91.04	36	178	15.79	78.07	2,316.10	17,552.28	9.81	74.37	35.08	29.76			
18	50,000	100,000	75,000	273	55,519	0.49	99.12	2,262.26	61,250.16	3.49	94.53	9	187	3.95	82.02	1,447.53	18,999.81	6.13	80.50	63.99	31.02			
19	100,000	500,000	300,000	333	55,852	0.59	99.72	2,816.51	64,066.67	4.35	98.87	32	219	14.04	96.05	494.42	19,494.23	2.09	82.59	17.55	30.43			
20	500,000	UP		158	56,010	0.28	100.00	729.11	64,795.78	1.13	100.00	9	228	3.95	100.00	4,108.51	23,602.73	17.41	100.00	563.50	36.43			
				56,010					64,795.78					228					23,602.73					36.43



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 21 SULAWESI TENGGARA
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,549	1,549	15.45	15.45	206.77	206.77	1.60	1.60	1	1	5.56	5.56	35.63	35.63	4.07	4.07	17.23	17.23			
2	50	100	75	927	2,476	9.25	24.70	240.82	447.59	1.87	3.47	0	1	0.00	5.56	0.00	35.63	0.00	4.07	0.00	7.96	7.96		
3	100	200	150	1,405	3,881	14.02	38.72	363.92	811.51	2.82	6.30	3	4	16.67	22.22	147.44	183.07	16.84	20.91	40.51	22.56			
4	200	300	250	1,019	4,900	10.17	48.88	408.95	1,220.47	3.17	9.47	0	4	0.00	22.22	0.00	183.07	0.00	20.91	0.00	15.00	15.00		
5	300	500	400	1,385	6,285	13.82	62.70	949.90	2,170.37	7.37	16.84	2	6	11.11	33.33	242.69	425.76	27.72	48.64	25.55	19.62			
6	500	750	625	935	7,220	9.33	72.03	969.63	3,140.00	7.53	24.37	0	6	0.00	33.33	0.00	425.76	0.00	48.64	0.00	13.56	13.56		
7	750	1,000	875	648	7,868	6.46	78.49	942.43	4,082.43	7.31	31.68	2	8	11.11	44.44	15.94	441.70	1.82	50.46	1.69	10.82	10.82		
8	1,000	1,500	1,250	597	8,465	5.96	84.45	1,195.47	5,277.90	9.28	40.96	3	11	16.67	61.11	375.84	817.54	42.94	93.40	31.44	15.49			
9	1,500	2,000	1,750	407	8,872	4.06	88.51	992.97	6,270.87	7.71	48.67	1	12	5.56	66.67	41.40	858.94	4.73	98.12	4.17	13.70			
10	2,000	2,500	2,250	148	9,020	1.48	89.98	466.42	6,737.30	3.62	52.29	0	12	0.00	66.67	0.00	858.94	0.00	98.12	0.00	12.75	12.75		
11	2,500	3,000	2,750	161	9,181	1.61	91.59	510.05	7,247.35	3.96	56.25	0	12	0.00	66.67	0.00	858.94	0.00	98.12	0.00	11.85	11.85		
12	3,000	4,000	3,500	155	9,336	1.55	93.14	613.41	7,860.76	4.76	61.01	0	12	0.00	66.67	0.00	858.94	0.00	98.12	0.00	10.93	10.93		
13	4,000	5,000	4,500	120	9,456	1.20	94.33	592.64	8,453.40	4.60	65.61	1	13	5.56	72.22	0.00	858.94	0.00	98.12	0.00	10.16	10.16		
14	5,000	7,500	6,250	120	9,576	1.20	95.53	1,027.40	9,480.80	7.97	73.58	1	14	5.56	77.78	2.09	861.02	0.24	98.36	0.20	9.08	9.08		
15	7,500	10,000	8,750	71	9,647	0.71	96.24	548.59	10,029.39	4.26	77.84	0	14	0.00	77.78	0.00	861.02	0.00	98.36	0.00	8.59	8.59		
16	10,000	20,000	15,000	162	9,809	1.62	97.86	1,201.91	11,231.30	9.33	87.17	1	15	5.56	83.33	1.27	862.29	0.15	98.51	0.11	7.68	7.68		
17	20,000	50,000	35,000	117	9,926	1.17	99.02	1,052.48	12,283.77	8.17	95.34	2	17	11.11	94.44	1.58	863.88	0.18	98.69	0.15	7.03	7.03		
18	50,000	100,000	75,000	28	9,954	0.28	99.30	242.17	12,525.94	1.88	97.21	0	17	0.00	94.44	0.00	863.88	0.00	98.69	0.00	6.90	6.90		
19	100,000	500,000	300,000	34	9,988	0.34	99.64	233.25	12,759.19	1.81	99.02	1	18	5.56	100.00	11.47	875.35	1.31	100.00	4.92	6.86	6.86		
20	500,000	UP		36	10,024	0.36	100.00	125.65	12,884.84	0.98	100.00	0	18	0.00	100.00	0.00	875.35	0.00	100.00	0.00	6.79	6.79		
				10,024					12,884.84					18					875.35					6.79



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 22 BALI
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,672	7,672	13.17	13.17	486.87	486.87	0.41	0.41	11	11	2.10	2.10	102.67	102.67	0.32	0.32	21.09	21.09			
2	50	100	75	4,704	12,376	8.08	21.25	875.81	1,362.68	0.73	1.13	10	21	1.91	4.01	379.55	482.22	1.18	1.50	43.34	35.39			
3	100	200	150	7,335	19,711	12.59	33.84	2,050.02	3,412.70	1.71	2.84	7	28	1.34	5.34	413.44	895.66	1.29	2.79	20.17	26.24			
4	200	300	250	4,941	24,652	8.48	42.32	1,991.05	5,403.74	1.66	4.50	6	34	1.15	6.49	98.37	994.03	0.31	3.09	4.94	18.40			
5	300	500	400	6,327	30,979	10.86	53.18	3,576.81	8,980.56	2.98	7.48	16	50	3.05	9.54	304.36	1,298.38	0.95	4.04	8.51	14.46			
6	500	750	625	4,451	35,430	7.64	60.82	3,577.64	12,558.20	2.98	10.46	13	63	2.48	12.02	1,083.69	2,382.07	3.37	7.41	30.29	18.97			
7	750	1,000	875	4,061	39,491	6.97	67.79	4,431.14	16,989.34	3.69	14.15	36	99	6.87	18.89	2,152.81	4,534.88	6.70	14.11	48.58	26.69			
8	1,000	1,500	1,250	3,929	43,420	6.74	74.54	6,358.98	23,348.31	5.30	19.45	33	132	6.30	25.19	1,446.41	5,981.29	4.50	18.61	22.75	25.62			
9	1,500	2,000	1,750	2,673	46,093	4.59	79.13	6,044.85	29,393.16	5.03	24.48	24	156	4.58	29.77	522.86	6,504.15	1.63	20.24	8.65	22.13			
10	2,000	2,500	2,250	1,766	47,859	3.03	82.16	5,463.19	34,856.35	4.55	29.03	22	178	4.20	33.97	717.35	7,221.49	2.23	22.47	13.13	20.72			
11	2,500	3,000	2,750	1,332	49,191	2.29	84.44	4,829.16	39,685.51	4.02	33.05	18	196	3.44	37.40	673.32	7,894.81	2.10	24.57	13.94	19.89			
12	3,000	4,000	3,500	1,621	50,812	2.78	87.23	7,315.09	47,000.60	6.09	39.14	17	213	3.24	40.65	2,603.23	10,498.05	8.10	32.67	35.59	22.34			
13	4,000	5,000	4,500	1,179	51,991	2.02	89.25	6,708.12	53,708.71	5.59	44.73	22	235	4.20	44.85	1,119.25	11,617.30	3.48	36.15	16.69	21.63			
14	5,000	7,500	6,250	1,487	53,478	2.55	91.80	10,634.96	64,343.68	8.86	53.59	24	259	4.58	49.43	3,710.68	15,327.98	11.55	47.70	34.89	23.82			
15	7,500	10,000	8,750	898	54,376	1.54	93.34	7,775.94	72,119.61	6.48	60.07	10	269	1.91	51.34	320.69	15,648.66	1.00	48.69	4.12	21.70			
16	10,000	20,000	15,000	1,357	55,733	2.33	95.67	17,864.74	89,984.35	14.88	74.94	45	314	8.59	59.92	2,476.74	18,125.40	7.71	56.40	13.86	20.14			
17	20,000	50,000	35,000	1,105	56,838	1.90	97.57	15,801.45	105,785.80	13.16	88.10	64	378	12.21	72.14	3,104.25	21,229.66	9.66	66.06	19.65	20.07			
18	50,000	100,000	75,000	560	57,398	0.96	98.53	7,244.06	113,029.86	6.03	94.14	36	414	6.87	79.01	1,530.38	22,760.03	4.76	70.82	21.13	20.14			
19	100,000	500,000	300,000	624	58,022	1.07	99.60	5,633.46	118,663.32	4.69	98.83	81	495	15.46	94.47	4,029.38	26,789.42	12.54	83.36	71.53	22.58			
20	500,000	UP		231	58,253	0.40	100.00	1,405.46	120,068.78	1.17	100.00	29	524	5.53	100.00	5,348.04	32,137.45	16.64	100.00	380.52	26.77			
				58,253					120,068.78					524					32,137.45					26.77



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

JUNI 2018

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,063	2,063	12.37	12.37	64.86	64.86	0.31	0.31	8	8	5.13	5.13	9.52	9.52	0.04	0.04	14.68	14.68			
2	50	100	75	1,477	3,540	8.86	21.23	171.09	235.94	0.81	1.12	1	9	0.64	5.77	55.98	65.50	0.24	0.28	32.72	27.76			
3	100	200	150	2,749	6,289	16.48	37.71	574.56	810.51	2.72	3.83	5	14	3.21	8.97	76.92	142.42	0.32	0.60	13.39	17.57			
4	200	300	250	1,867	8,156	11.20	48.91	737.77	1,548.27	3.49	7.32	3	17	1.92	10.90	84.93	227.35	0.36	0.96	11.51	14.68			
5	300	500	400	2,457	10,613	14.73	63.64	1,328.93	2,877.20	6.29	13.61	22	39	14.10	25.00	523.46	750.81	2.20	3.15	39.39	26.10			
6	500	750	625	1,231	11,844	7.38	71.02	1,128.40	4,005.60	5.34	18.95	7	46	4.49	29.49	707.74	1,458.55	2.97	6.13	62.72	36.41			
7	750	1,000	875	1,039	12,883	6.23	77.25	1,140.17	5,145.77	5.39	24.34	7	53	4.49	33.97	155.36	1,613.90	0.65	6.78	13.63	31.36			
8	1,000	1,500	1,250	886	13,769	5.31	82.57	1,470.96	6,616.74	6.96	31.30	9	62	5.77	39.74	400.85	2,014.76	1.68	8.46	27.25	30.45			
9	1,500	2,000	1,750	541	14,310	3.24	85.81	1,238.74	7,855.47	5.86	37.15	5	67	3.21	42.95	364.69	2,379.45	1.53	10.00	29.44	30.29			
10	2,000	2,500	2,250	352	14,662	2.11	87.92	962.27	8,817.74	4.55	41.71	5	72	3.21	46.15	44.44	2,423.89	0.19	10.18	4.62	27.49			
11	2,500	3,000	2,750	327	14,989	1.96	89.88	778.52	9,596.26	3.68	45.39	6	78	3.85	50.00	2,637.29	5,061.19	11.08	21.26	338.76	52.74			
12	3,000	4,000	3,500	342	15,331	2.05	91.93	1,249.43	10,845.70	5.91	51.30	10	88	6.41	56.41	835.39	5,896.57	3.51	24.77	66.86	54.37			
13	4,000	5,000	4,500	221	15,552	1.33	93.26	957.56	11,803.26	4.53	55.83	10	98	6.41	62.82	556.13	6,452.71	2.34	27.11	58.08	54.67			
14	5,000	7,500	6,250	304	15,856	1.82	95.08	1,893.89	13,697.15	8.96	64.78	8	106	5.13	67.95	2,802.25	9,254.96	11.77	38.88	147.96	67.57			
15	7,500	10,000	8,750	159	16,015	0.95	96.04	1,365.19	15,062.34	6.46	71.24	4	110	2.56	70.51	1,773.66	11,028.61	7.45	46.33	129.92	73.22			
16	10,000	20,000	15,000	269	16,284	1.61	97.65	2,653.80	17,716.14	12.55	83.79	12	122	7.69	78.21	10,080.34	21,108.96	42.35	88.68	379.85	119.15			
17	20,000	50,000	35,000	177	16,461	1.06	98.71	1,962.83	19,678.97	9.28	93.08	4	126	2.56	80.77	1,577.24	22,686.20	6.63	95.31	80.36	115.28			
18	50,000	100,000	75,000	70	16,531	0.42	99.13	818.35	20,497.32	3.87	96.95	2	128	1.28	82.05	162.33	22,848.53	0.68	95.99	19.84	111.47			
19	100,000	500,000	300,000	88	16,619	0.53	99.66	625.49	21,122.80	2.96	99.91	20	148	12.82	94.87	638.65	23,487.18	2.68	98.67	102.11	111.19			
20	500,000	UP		57	16,676	0.34	100.00	19.91	21,142.72	0.09	100.00	8	156	5.13	100.00	316.40	23,803.59	1.33	100.00	1588.78	112.59			
				16,676					21,142.72					156					23,803.59					112.59



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 24 NUSA TENGGARA TIMUR
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,427	1,427	13.12	13.12	62.69	62.69	0.41	0.41	2	2	7.41	7.41	4.08	4.08	0.17	0.17	6.51	6.51			
2	50	100	75	655	2,082	6.02	19.14	115.11	177.80	0.76	1.17	2	4	7.41	14.81	1.78	5.86	0.07	0.24	1.54	3.29			
3	100	200	150	1,232	3,314	11.33	30.47	384.15	561.95	2.53	3.70	2	6	7.41	22.22	70.22	76.08	2.85	3.09	18.28	13.54			
4	200	300	250	1,161	4,475	10.67	41.14	456.71	1,018.66	3.01	6.71	1	7	3.70	25.93	0.89	76.97	0.04	3.12	0.19	7.56			
5	300	500	400	1,473	5,948	13.54	54.68	848.93	1,867.59	5.59	12.30	3	10	11.11	37.04	11.73	88.69	0.48	3.60	1.38	4.75			
6	500	750	625	953	6,901	8.76	63.44	850.39	2,717.98	5.60	17.90	0	10	0.00	37.04	0.00	88.69	0.00	3.60	0.00	3.26			
7	750	1,000	875	739	7,640	6.79	70.23	1,007.20	3,725.18	6.63	24.54	2	12	7.41	44.44	206.88	295.57	8.39	11.99	20.54	7.93			
8	1,000	1,500	1,250	776	8,416	7.13	77.37	1,337.65	5,062.83	8.81	33.35	5	17	18.52	62.96	261.42	556.99	10.60	22.59	19.54	11.00			
9	1,500	2,000	1,750	480	8,896	4.41	81.78	1,086.94	6,149.77	7.16	40.51	0	17	0.00	62.96	0.00	556.99	0.00	22.59	0.00	9.06			
10	2,000	2,500	2,250	353	9,249	3.25	85.02	949.04	7,098.82	6.25	46.76	2	19	7.41	70.37	1,262.39	1,819.38	51.20	73.80	133.02	25.63			
11	2,500	3,000	2,750	308	9,557	2.83	87.86	835.55	7,934.37	5.50	52.27	2	21	7.41	77.78	7.98	1,827.36	0.32	74.12	0.95	23.03			
12	3,000	4,000	3,500	295	9,852	2.71	90.57	1,180.37	9,114.74	7.78	60.04	1	22	3.70	81.48	80.05	1,907.41	3.25	77.37	6.78	20.93			
13	4,000	5,000	4,500	206	10,058	1.89	92.46	1,072.95	10,187.70	7.07	67.11	1	23	3.70	85.19	361.00	2,268.41	14.64	92.01	33.65	22.27			
14	5,000	7,500	6,250	241	10,299	2.22	94.68	1,480.00	11,667.70	9.75	76.86	1	24	3.70	88.89	0.00	2,268.41	0.00	92.01	0.00	19.44			
15	7,500	10,000	8,750	124	10,423	1.14	95.82	647.85	12,315.55	4.27	81.13	2	26	7.41	96.30	165.54	2,433.94	6.71	98.72	25.55	19.76			
16	10,000	20,000	15,000	246	10,669	2.26	98.08	1,387.04	13,702.59	9.14	90.26	1	27	3.70	100.00	31.50	2,465.44	1.28	100.00	2.27	17.99			
17	20,000	50,000	35,000	109	10,778	1.00	99.08	1,070.42	14,773.01	7.05	97.31	0	27	0.00	100.00	0.00	2,465.44	0.00	100.00	0.00	16.69			
18	50,000	100,000	75,000	40	10,818	0.37	99.45	277.44	15,050.45	1.83	99.14	0	27	0.00	100.00	0.00	2,465.44	0.00	100.00	0.00	16.38			
19	100,000	500,000	300,000	34	10,852	0.31	99.76	107.26	15,157.71	0.71	99.85	0	27	0.00	100.00	0.00	2,465.44	0.00	100.00	0.00	16.27			
20	500,000	UP		26	10,878	0.24	100.00	23.07	15,180.78	0.15	100.00	0	27	0.00	100.00	0.00	2,465.44	0.00	100.00	0.00	16.24			
				10,878					15,180.78					27					2,465.44					16.24



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 25 MALUKU
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,872	1,872	22.53	22.53	133.14	133.14	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	647	2,519	7.79	30.31	127.78	260.91	1.21	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,032	3,551	12.42	42.73	317.01	577.92	3.01	5.49	3	3	18.75	18.75	184.72	184.72	25.37	25.37	58.27	31.96			
4	200	300	250	719	4,270	8.65	51.38	276.87	854.79	2.63	8.12	1	4	6.25	25.00	0.00	184.72	0.00	25.37	0.00	21.61			
5	300	500	400	931	5,201	11.20	62.59	569.95	1,424.74	5.42	13.54	3	7	18.75	43.75	115.57	300.29	15.87	41.25	20.28	21.08			
6	500	750	625	625	5,826	7.52	70.11	531.73	1,956.47	5.05	18.59	0	7	0.00	43.75	0.00	300.29	0.00	41.25	0.00	15.35			
7	750	1,000	875	515	6,341	6.20	76.31	696.88	2,653.34	6.62	25.22	1	8	6.25	50.00	382.63	682.92	52.56	93.80	54.91	25.74			
8	1,000	1,500	1,250	489	6,830	5.88	82.19	963.10	3,616.44	9.15	34.37	2	10	12.50	62.50	26.44	709.35	3.63	97.44	2.74	19.61			
9	1,500	2,000	1,750	324	7,154	3.90	86.09	800.55	4,416.99	7.61	41.98	0	10	0.00	62.50	0.00	709.35	0.00	97.44	0.00	16.06			
10	2,000	2,500	2,250	204	7,358	2.45	88.54	579.91	4,996.91	5.51	47.49	1	11	6.25	68.75	0.00	709.35	0.00	97.44	0.00	14.20			
11	2,500	3,000	2,750	188	7,546	2.26	90.81	667.58	5,664.49	6.34	53.83	0	11	0.00	68.75	0.00	709.35	0.00	97.44	0.00	12.52			
12	3,000	4,000	3,500	191	7,737	2.30	93.10	1,062.72	6,727.21	10.10	63.93	0	11	0.00	68.75	0.00	709.35	0.00	97.44	0.00	10.54			
13	4,000	5,000	4,500	118	7,855	1.42	94.52	422.37	7,149.58	4.01	67.95	0	11	0.00	68.75	0.00	709.35	0.00	97.44	0.00	9.92			
14	5,000	7,500	6,250	126	7,981	1.52	96.04	1,064.95	8,214.53	10.12	78.07	0	11	0.00	68.75	0.00	709.35	0.00	97.44	0.00	8.64			
15	7,500	10,000	8,750	92	8,073	1.11	97.15	778.44	8,992.97	7.40	85.47	0	11	0.00	68.75	0.00	709.35	0.00	97.44	0.00	7.89			
16	10,000	20,000	15,000	107	8,180	1.29	98.44	898.48	9,891.45	8.54	94.01	2	13	12.50	81.25	10.00	719.35	1.37	98.81	1.11	7.27			
17	20,000	50,000	35,000	48	8,228	0.58	99.01	663.60	10,555.05	6.31	100.31	1	14	6.25	87.50	2.53	721.88	0.35	99.16	0.38	6.84			
18	50,000	100,000	75,000	21	8,249	0.25	99.27	32.45	10,587.50	0.31	100.62	0	14	0.00	87.50	0.00	721.88	0.00	99.16	0.00	6.82			
19	100,000	500,000	300,000	29	8,278	0.35	99.61	255.88	10,843.38	2.43	103.05	2	16	12.50	100.00	6.14	728.02	0.84	100.00	2.40	6.71			
20	500,000	UP		32	8,310	0.39	100.00	321.24	10,522.14	3.05	100.00	0	16	0.00	100.00	0.00	728.02	0.00	100.00	0.00	6.92			
				8,310					10,522.14					16					728.02					6.92



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 26 IRIAN JAYA/PAPUA
UNDERWRITING YEAR 2016
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,556	1,556	11.04	11.04	67.72	67.72	0.24	0.24	1	1	2.33	2.33	0.30	0.30	0.00	0.00	0.44	0.44			
2	50	100	75	668	2,224	4.74	15.78	271.69	339.41	0.98	1.23	0	0	0.00	2.33	0.00	0.30	0.00	0.00	0.00	0.09			
3	100	200	150	1,426	3,650	10.12	25.90	500.60	840.01	1.81	3.04	3	4	6.98	9.30	188.61	188.91	1.72	1.72	37.68	22.49			
4	200	300	250	1,371	5,021	9.73	35.62	631.09	1,471.10	2.28	5.32	1	5	2.33	11.63	99.99	288.90	0.91	2.64	15.84	19.64			
5	300	500	400	2,059	7,080	14.61	50.23	1,420.77	2,891.87	5.13	10.45	5	10	11.63	23.26	1,285.14	1,574.04	11.73	14.37	90.45	54.43			
6	500	750	625	1,379	8,459	9.78	60.01	1,506.84	4,398.71	5.45	15.90	4	14	9.30	32.56	1,351.14	2,925.18	12.34	26.71	89.67	66.50			
7	750	1,000	875	1,209	9,668	8.58	68.59	1,940.72	6,339.44	7.01	22.91	1	15	2.33	34.88	249.38	3,174.55	2.28	28.99	12.85	50.08			
8	1,000	1,500	1,250	1,122	10,790	7.96	76.55	2,275.28	8,614.72	8.22	31.13	3	18	6.98	41.86	1,410.88	4,585.43	12.88	41.87	62.01	53.23			
9	1,500	2,000	1,750	670	11,460	4.75	81.31	2,016.16	10,630.88	7.29	38.42	1	19	2.33	44.19	95.00	4,680.43	0.87	42.74	4.71	44.03			
10	2,000	2,500	2,250	435	11,895	3.09	84.39	1,453.99	12,084.87	5.25	43.68	1	20	2.33	46.51	2,018.20	6,698.63	18.43	61.16	138.80	55.43			
11	2,500	3,000	2,750	347	12,242	2.46	86.85	1,604.68	13,689.55	5.80	49.47	2	22	4.65	51.16	2,898.51	9,597.14	26.47	87.63	180.63	70.11			
12	3,000	4,000	3,500	474	12,716	3.36	90.22	1,953.68	15,643.22	7.06	56.54	1	23	2.33	53.49	464.00	10,061.14	4.24	91.87	23.75	64.32			
13	4,000	5,000	4,500	257	12,973	1.82	92.04	1,602.94	17,246.16	5.79	62.33	0	23	0.00	53.49	0.00	10,061.14	0.00	91.87	0.00	58.34			
14	5,000	7,500	6,250	311	13,284	2.21	94.25	2,132.68	19,378.84	7.71	70.04	2	25	4.65	58.14	40.11	10,101.25	0.37	92.23	1.88	52.13			
15	7,500	10,000	8,750	176	13,460	1.25	95.49	1,491.53	20,870.37	5.39	75.43	0	25	0.00	58.14	0.00	10,101.25	0.00	92.23	0.00	48.40			
16	10,000	20,000	15,000	263	13,723	1.87	97.36	2,660.95	23,531.32	9.62	85.04	0	25	0.00	58.14	0.00	10,101.25	0.00	92.23	0.00	42.93			
17	20,000	50,000	35,000	199	13,922	1.41	98.77	1,979.78	25,511.09	7.16	92.20	10	35	23.26	81.40	523.44	10,624.69	4.78	97.01	26.44	41.65			
18	50,000	100,000	75,000	77	13,999	0.55	99.32	1,121.44	26,632.53	4.05	96.25	4	39	9.30	90.70	195.10	10,819.79	1.78	98.80	17.40	40.63			
19	100,000	500,000	300,000	75	14,074	0.53	99.85	936.29	27,568.82	3.38	99.64	4	43	9.30	100.00	131.95	10,951.74	1.20	100.00	14.09	39.73			
20	500,000	UP		21	14,095	0.15	100.00	100.88	27,669.70	0.36	100.00	0	43	0.00	100.00	0.00	10,951.74	0.00	100.00	0.00	39.58			
				14,095					27,669.70					43					10,951.74					39.58



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

JUNI 2018

PROVINCE : 27 MALUKU UTARA
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	233	233	9.69	9.69	9.57	9.57	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	182	415	7.57	17.26	20.58	30.15	0.53	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	328	743	13.64	30.91	85.68	115.83	2.19	2.95	1	1	20.00	20.00	0.45	0.45	0.22	0.22	0.53	0.39			
4	200	300	250	283	1,026	11.77	42.68	96.72	212.54	2.47	5.42	0	1	0.00	20.00	0.00	0.45	0.00	0.22	0.00	0.21			
5	300	500	400	320	1,346	13.31	55.99	168.66	381.20	4.30	9.72	2	3	40.00	60.00	38.30	38.75	18.72	18.95	22.71	10.16			
6	500	750	625	204	1,550	8.49	64.48	168.74	549.95	4.30	14.03	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	7.05			
7	750	1,000	875	142	1,692	5.91	70.38	189.09	739.03	4.82	18.85	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	5.24			
8	1,000	1,500	1,250	162	1,854	6.74	77.12	307.69	1,046.72	7.85	26.70	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	3.70			
9	1,500	2,000	1,750	149	2,003	6.20	83.32	390.39	1,437.11	9.96	36.66	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.70			
10	2,000	2,500	2,250	68	2,071	2.83	86.15	209.20	1,646.31	5.34	42.00	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.35			
11	2,500	3,000	2,750	42	2,113	1.75	87.90	219.51	1,865.82	5.60	47.59	0	3	0.00	60.00	0.00	38.75	0.00	18.95	0.00	2.08			
12	3,000	4,000	3,500	61	2,174	2.54	90.43	253.65	2,119.47	6.47	54.06	1	4	20.00	80.00	12.78	51.53	6.25	25.19	5.04	2.43			
13	4,000	5,000	4,500	40	2,214	1.66	92.10	260.14	2,379.61	6.64	60.70	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	2.17			
14	5,000	7,500	6,250	53	2,267	2.20	94.30	385.58	2,765.19	9.84	70.54	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	1.86			
15	7,500	10,000	8,750	31	2,298	1.29	95.59	263.26	3,028.45	6.72	77.25	0	4	0.00	80.00	0.00	51.53	0.00	25.19	0.00	1.70			
16	10,000	20,000	15,000	33	2,331	1.37	96.96	397.58	3,426.03	10.14	87.39	1	5	20.00	100.00	153.00	204.53	74.81	100.00	38.48	5.97			
17	20,000	50,000	35,000	24	2,355	1.00	97.96	318.03	3,744.05	8.11	95.51	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.46			
18	50,000	100,000	75,000	13	2,368	0.54	98.50	147.04	3,891.09	3.75	99.26	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.26			
19	100,000	500,000	300,000	24	2,392	1.00	99.50	117.80	4,008.89	3.00	102.26	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.10			
20	500,000	UP		12	2,404	0.50	100.00	88.65	3,920.25	2.26	100.00	0	5	0.00	100.00	0.00	204.53	0.00	100.00	0.00	5.22			
				2,404					3,920.25					5					204.53					5.22



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 28 IRIAN JAYA BARAT
UNDERWRITING YEAR : 2016
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
DATA POSITION TO : 31/12/2016
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	532	532	9.70	9.70	10.16	10.16	0.10	0.10	1	1	5.56	5.56	4.65	4.65	0.19	0.19	45.81	45.81			
2	50	100	75	310	842	5.65	15.35	49.95	60.11	0.51	0.62	0	1	0.00	5.56	0.00	4.65	0.00	0.19	0.00	7.74			
3	100	200	150	781	1,623	14.24	29.58	238.46	298.57	2.44	3.06	0	1	0.00	5.56	0.00	4.65	0.00	0.19	0.00	1.56			
4	200	300	250	594	2,217	10.83	40.41	292.63	591.20	3.00	6.06	0	1	0.00	5.56	0.00	4.65	0.00	0.19	0.00	0.79			
5	300	500	400	857	3,074	15.62	56.03	545.93	1,137.13	5.60	11.66	1	2	5.56	11.11	70.60	75.25	2.87	3.06	12.93	6.62			
6	500	750	625	516	3,590	9.41	65.44	533.55	1,670.68	5.47	17.13	0	2	0.00	11.11	0.00	75.25	0.00	3.06	0.00	4.50			
7	750	1,000	875	404	3,994	7.36	72.80	631.23	2,301.91	6.47	23.60	0	2	0.00	11.11	0.00	75.25	0.00	3.06	0.00	3.27			
8	1,000	1,500	1,250	402	4,396	7.33	80.13	694.37	2,996.28	7.12	30.72	2	4	11.11	22.22	55.57	130.82	2.26	5.32	8.00	4.37			
9	1,500	2,000	1,750	240	4,636	4.37	84.51	736.80	3,733.09	7.55	38.27	0	4	0.00	22.22	0.00	130.82	0.00	5.32	0.00	3.50			
10	2,000	2,500	2,250	135	4,771	2.46	86.97	445.14	4,178.22	4.56	42.83	1	5	5.56	27.78	14.34	145.16	0.58	5.90	3.22	3.47			
11	2,500	3,000	2,750	102	4,873	1.86	88.83	494.37	4,672.60	5.07	47.90	0	5	0.00	27.78	0.00	145.16	0.00	5.90	0.00	3.11			
12	3,000	4,000	3,500	118	4,991	2.15	90.98	573.84	5,246.44	5.88	53.78	0	5	0.00	27.78	0.00	145.16	0.00	5.90	0.00	2.77			
13	4,000	5,000	4,500	90	5,081	1.64	92.62	570.27	5,816.71	5.85	59.63	0	5	0.00	27.78	0.00	145.16	0.00	5.90	0.00	2.50			
14	5,000	7,500	6,250	122	5,203	2.22	94.84	738.93	6,555.64	7.58	67.20	4	9	22.22	50.00	640.18	785.34	26.03	31.94	86.64	11.98			
15	7,500	10,000	8,750	55	5,258	1.00	95.84	510.79	7,066.43	5.24	72.44	1	10	5.56	55.56	0.48	785.82	0.02	31.96	0.09	11.12			
16	10,000	20,000	15,000	75	5,333	1.37	97.21	962.39	8,028.82	9.87	82.31	0	10	0.00	55.56	0.00	785.82	0.00	31.96	0.00	9.79			
17	20,000	50,000	35,000	74	5,407	1.35	98.56	967.66	8,996.47	9.92	92.23	3	13	16.67	72.22	90.85	876.67	3.69	35.65	9.39	9.74			
18	50,000	100,000	75,000	32	5,439	0.58	99.14	220.49	9,216.97	2.26	94.49	0	13	0.00	72.22	0.00	876.67	0.00	35.65	0.00	9.51			
19	100,000	500,000	300,000	35	5,474	0.64	99.78	473.70	9,690.67	4.86	99.34	2	15	11.11	83.33	49.43	926.10	2.01	37.66	10.43	9.56			
20	500,000	UP		12	5,486	0.22	100.00	64.12	9,754.79	0.66	100.00	3	18	16.67	100.00	1,532.94	2,459.04	62.34	100.00	2390.86	25.21			
				5,486					9,754.79					18					2,459.04					25.21



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14,462	14,462	12.35	12.35	315.26	315.26	0.14	0.14	8	8	1.08	1.08	70.79	70.79	0.05	0.05	22.45	22.45	
2	50	100	75	7,373	21,835	6.30	18.65	1,256.10	1,571.37	0.56	0.70	9	17	1.21	2.29	281.34	352.13	0.19	0.24	22.40	22.41	
3	100	200	150	12,938	34,773	11.05	29.70	2,615.17	4,186.53	1.16	1.86	12	29	1.62	3.91	249.87	602.00	0.17	0.40	9.55	14.38	
4	200	300	250	10,035	44,808	8.57	38.27	2,959.95	7,146.48	1.31	3.17	17	46	2.29	6.21	277.83	879.83	0.19	0.59	9.39	12.31	
5	300	500	400	14,834	59,642	12.67	50.94	6,356.45	13,502.93	2.82	5.99	64	110	8.64	14.84	1,486.35	2,366.18	1.00	1.59	23.38	17.52	
6	500	750	625	10,584	70,226	9.04	59.98	6,523.92	20,026.85	2.89	8.88	42	152	5.67	20.51	1,513.31	3,879.49	1.02	2.61	23.20	19.37	
7	750	1,000	875	9,025	79,251	7.71	67.68	8,014.98	28,041.83	3.55	12.43	48	200	6.48	26.99	938.32	4,817.82	0.63	3.24	11.71	17.18	
8	1,000	1,500	1,250	7,371	86,622	6.30	73.98	9,591.11	37,632.94	4.25	16.68	46	246	6.21	33.20	1,545.03	6,362.85	1.04	4.28	16.11	16.91	
9	1,500	2,000	1,750	4,086	90,708	3.49	77.47	8,026.59	45,659.53	3.56	20.24	17	263	2.29	35.49	2,625.85	8,988.69	1.76	6.04	32.71	19.69	
10	2,000	2,500	2,250	2,976	93,684	2.54	80.01	6,806.80	52,466.32	3.02	23.26	15	278	2.02	37.52	690.36	9,679.05	0.46	6.50	10.14	18.45	
11	2,500	3,000	2,750	2,556	96,240	2.18	82.19	6,397.04	58,863.37	2.84	26.10	14	292	1.89	39.41	230.79	9,909.84	0.16	6.66	3.61	16.84	
12	3,000	4,000	3,500	2,657	98,897	2.27	84.46	9,384.36	68,247.73	4.16	30.26	22	314	2.97	42.38	6,768.13	16,677.98	4.55	11.21	72.12	24.44	
13	4,000	5,000	4,500	1,964	100,861	1.68	86.14	8,909.98	77,157.71	3.95	34.21	15	329	2.02	44.40	10,150.70	26,828.68	6.82	18.03	113.93	34.77	
14	5,000	7,500	6,250	2,931	103,792	2.50	88.64	16,964.69	94,122.40	7.52	41.73	15	344	2.02	46.42	2,637.63	29,466.31	1.77	19.80	15.55	31.31	
15	7,500	10,000	8,750	1,886	105,678	1.61	90.25	15,297.40	109,419.80	6.78	48.51	20	364	2.70	49.12	8,879.27	38,345.58	5.97	25.77	58.04	35.04	
16	10,000	20,000	15,000	3,643	109,321	3.11	93.36	37,082.73	146,502.53	16.44	64.95	43	407	5.80	54.93	47,343.58	85,689.16	31.82	57.58	127.67	58.49	
17	20,000	50,000	35,000	3,261	112,582	2.78	96.15	40,510.10	187,012.63	17.96	82.91	90	497	12.15	67.07	28,099.16	113,788.33	18.88	76.47	69.36	60.85	
18	50,000	100,000	75,000	1,688	114,270	1.44	97.59	17,889.78	204,902.41	7.93	90.85	73	570	9.85	76.92	7,028.53	120,816.86	4.72	81.19	39.29	58.96	
19	100,000	500,000	300,000	1,959	116,229	1.67	99.26	16,461.71	221,364.12	7.30	98.14	100	670	13.50	90.42	8,173.61	128,990.47	5.49	86.68	49.65	58.27	
20	500,000	UP		863	117,092	0.74	100.00	4,186.29	225,550.41	1.86	100.00	71	741	9.58	100.00	19,818.36	148,808.83	13.32	100.00	473.41	65.98	
				117,092					225,550.41					741					148,808.83			65.98



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 30 BANGKA BELITUNG
 UNDERWRITING YEAR 2016
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,342	1,342	18.67	18.67	56.78	56.78	0.55	0.55	1	1	1.33	1.33	20.69	20.69	0.35	0.35	36.43	36.43			
2	50	100	75	434	1,776	6.04	24.71	48.12	104.89	0.47	1.02	0	0	0.00	1.33	0.00	20.69	0.00	0.35	0.00	19.72			
3	100	200	150	830	2,606	11.55	36.25	187.20	292.09	1.82	2.84	0	1	0.00	1.33	0.00	20.69	0.00	0.35	0.00	7.08			
4	200	300	250	621	3,227	8.64	44.89	174.67	466.76	1.70	4.54	1	2	1.33	2.67	12.79	33.47	0.22	0.56	7.32	7.17			
5	300	500	400	1,037	4,264	14.43	59.32	527.92	994.68	5.14	9.68	2	4	2.67	5.33	400.56	434.03	6.76	7.32	75.88	43.64			
6	500	750	625	587	4,851	8.17	67.49	438.68	1,433.37	4.27	13.95	3	7	4.00	9.33	334.17	768.20	5.64	12.96	76.18	53.59			
7	750	1,000	875	385	5,236	5.36	72.84	489.72	1,923.09	4.77	18.72	2	9	2.67	12.00	20.63	788.83	0.35	13.31	4.21	41.02			
8	1,000	1,500	1,250	392	5,628	5.45	78.30	610.43	2,533.51	5.94	24.66	3	12	4.00	16.00	345.53	1,134.36	5.83	19.14	56.60	44.77			
9	1,500	2,000	1,750	295	5,923	4.10	82.40	714.21	3,247.72	6.95	31.61	3	15	4.00	20.00	194.22	1,328.58	3.28	22.42	27.19	40.91			
10	2,000	2,500	2,250	147	6,070	2.05	84.45	365.05	3,612.78	3.55	35.16	0	15	0.00	20.00	0.00	1,328.58	0.00	22.42	0.00	36.77			
11	2,500	3,000	2,750	133	6,203	1.85	86.30	556.38	4,169.16	5.42	40.58	1	16	1.33	21.33	25.00	1,353.58	0.42	22.84	4.49	32.47			
12	3,000	4,000	3,500	164	6,367	2.28	88.58	539.25	4,708.41	5.25	45.83	1	17	1.33	22.67	28.41	1,381.99	0.48	23.32	5.27	29.35			
13	4,000	5,000	4,500	99	6,466	1.38	89.96	505.19	5,213.60	4.92	50.74	0	17	0.00	22.67	0.00	1,381.99	0.00	23.32	0.00	26.51			
14	5,000	7,500	6,250	130	6,596	1.81	91.76	783.97	5,997.57	7.63	58.37	4	21	5.33	28.00	1,286.13	2,668.12	21.70	45.02	164.05	44.49			
15	7,500	10,000	8,750	110	6,706	1.53	93.29	522.60	6,520.17	5.09	63.46	2	23	2.67	30.67	160.00	2,828.12	2.70	47.72	30.62	43.37			
16	10,000	20,000	15,000	189	6,895	2.63	95.92	1,200.61	7,720.77	11.69	75.14	5	28	6.67	37.33	486.55	3,314.67	8.21	55.93	40.53	42.93			
17	20,000	50,000	35,000	133	7,028	1.85	97.77	1,124.11	8,844.88	10.94	86.09	13	41	17.33	54.67	1,145.88	4,460.56	19.33	75.26	101.94	50.43			
18	50,000	100,000	75,000	67	7,095	0.93	98.71	633.25	9,478.14	6.16	92.25	1	42	1.33	56.00	2.85	4,463.40	0.05	75.31	0.45	47.09			
19	100,000	500,000	300,000	79	7,174	1.10	99.81	757.09	10,235.23	7.37	99.62	33	75	44.00	100.00	1,463.47	5,926.87	24.69	100.00	193.30	57.91			
20	500,000	UP		14	7,188	0.19	100.00	39.30	10,274.53	0.38	100.00	0	75	0.00	100.00	0.00	5,926.87	0.00	100.00	0.00	57.69			
				7,188					10,274.53					75					5,926.87					57.69



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 31 GORONTALO
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	718	718	14.04	14.04	60.54	60.54	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	472	1,190	9.23	23.26	71.67	132.20	1.28	2.37	2	2	7.69	7.69	7.76	7.76	0.28	0.28	10.83	5.87			
3	100	200	150	735	1,925	14.37	37.63	148.85	281.06	2.67	5.03	1	3	3.85	11.54	0.75	8.51	0.03	0.31	0.50	3.03			
4	200	300	250	591	2,516	11.55	49.19	178.03	459.08	3.19	8.22	2	5	7.69	19.23	268.93	277.44	9.82	10.13	151.06	60.43			
5	300	500	400	703	3,219	13.74	62.93	320.84	779.93	5.75	13.97	0	5	0.00	19.23	0.00	277.44	0.00	10.13	0.00	35.57			
6	500	750	625	399	3,618	7.80	70.73	236.12	1,016.05	4.23	18.19	2	7	7.69	26.92	29.93	307.37	1.09	11.23	12.68	30.25			
7	750	1,000	875	343	3,961	6.71	77.44	315.33	1,331.38	5.65	23.84	0	7	0.00	26.92	0.00	307.37	0.00	11.23	0.00	23.09			
8	1,000	1,500	1,250	290	4,251	5.67	83.11	335.57	1,666.95	6.01	29.85	1	8	3.85	30.77	0.00	307.37	0.00	11.23	0.00	18.44			
9	1,500	2,000	1,750	188	4,439	3.68	86.78	351.30	2,018.25	6.29	36.14	0	8	0.00	30.77	0.00	307.37	0.00	11.23	0.00	15.23			
10	2,000	2,500	2,250	129	4,568	2.52	89.31	277.83	2,296.08	4.98	41.12	3	11	11.54	42.31	83.23	390.60	3.04	14.27	29.96	17.01			
11	2,500	3,000	2,750	75	4,643	1.47	90.77	230.49	2,526.57	4.13	45.24	1	12	3.85	46.15	8.04	398.64	0.29	14.56	3.49	15.78			
12	3,000	4,000	3,500	89	4,732	1.74	92.51	288.12	2,814.69	5.16	50.40	0	12	0.00	46.15	0.00	398.64	0.00	14.56	0.00	14.16			
13	4,000	5,000	4,500	54	4,786	1.06	93.57	267.75	3,082.44	4.79	55.20	1	13	3.85	50.00	2,000.00	2,398.64	73.05	87.61	746.96	77.82			
14	5,000	7,500	6,250	81	4,867	1.58	95.15	403.55	3,485.99	7.23	62.42	2	15	7.69	57.69	7.50	2,406.14	0.27	87.89	1.86	69.02			
15	7,500	10,000	8,750	34	4,901	0.66	95.82	273.84	3,759.83	4.90	67.33	0	15	0.00	57.69	0.00	2,406.14	0.00	87.89	0.00	64.00			
16	10,000	20,000	15,000	82	4,983	1.60	97.42	652.08	4,411.91	11.68	79.01	5	20	19.23	76.92	95.33	2,501.46	3.48	91.37	14.62	56.70			
17	20,000	50,000	35,000	87	5,070	1.70	99.12	749.09	5,161.00	13.41	92.42	6	26	23.08	100.00	236.31	2,737.78	8.63	100.00	31.55	53.05			
18	50,000	100,000	75,000	13	5,083	0.25	99.37	117.25	5,278.25	2.10	94.52	0	26	0.00	100.00	0.00	2,737.78	0.00	100.00	0.00	51.87			
19	100,000	500,000	300,000	19	5,102	0.37	99.75	237.13	5,515.38	4.25	98.77	0	26	0.00	100.00	0.00	2,737.78	0.00	100.00	0.00	49.64			
20	500,000	UP		13	5,115	0.25	100.00	68.94	5,584.32	1.23	100.00	0	26	0.00	100.00	0.00	2,737.78	0.00	100.00	0.00	49.03			
				5,115					5,584.32					26					2,737.78					49.03



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,186	3,186	10.82	10.82	337.50	337.50	0.73	0.73	2	2	1.96	1.96	56.33	56.33	0.29	0.29	16.69	16.69			
2	50	100	75	2,165	5,351	7.35	18.16	445.98	783.48	0.96	1.69	0	2	0.00	1.96	0.00	56.33	0.00	0.29	0.00	7.19			
3	100	200	150	4,700	10,051	15.95	34.12	993.00	1,776.47	2.15	3.84	1	3	0.98	2.94	50.00	106.33	0.26	0.54	5.04	5.99			
4	200	300	250	3,210	13,261	10.90	45.02	937.12	2,713.59	2.03	5.87	0	3	0.00	2.94	0.00	106.33	0.00	0.54	0.00	3.92			
5	300	500	400	4,642	17,903	15.76	60.77	2,497.01	5,210.60	5.40	11.27	7	10	6.86	9.80	86.33	192.66	0.44	0.99	3.46	3.70			
6	500	750	625	2,756	20,659	9.36	70.13	2,623.75	7,834.36	5.67	16.94	3	13	2.94	12.75	16.56	209.22	0.08	1.07	0.63	2.67			
7	750	1,000	875	2,164	22,823	7.35	77.47	2,867.77	10,702.12	6.20	23.14	4	17	3.92	16.67	90.35	299.56	0.46	1.54	3.15	2.80			
8	1,000	1,500	1,250	1,658	24,481	5.63	83.10	2,959.52	13,661.64	6.40	29.54	3	20	2.94	19.61	33.75	333.31	0.17	1.71	1.14	2.44			
9	1,500	2,000	1,750	1,011	25,492	3.43	86.53	2,617.91	16,279.55	5.66	35.20	2	22	1.96	21.57	198.78	532.09	1.02	2.73	7.59	3.27			
10	2,000	2,500	2,250	507	25,999	1.72	88.25	1,484.55	17,764.10	3.21	38.41	0	22	0.00	21.57	0.00	532.09	0.00	2.73	0.00	3.00			
11	2,500	3,000	2,750	449	26,448	1.52	89.78	1,838.90	19,603.00	3.98	42.39	3	25	2.94	24.51	450.24	982.33	2.31	5.03	24.48	5.01			
12	3,000	4,000	3,500	438	26,886	1.49	91.27	2,113.89	21,716.89	4.57	46.96	1	26	0.98	25.49	16.35	998.68	0.08	5.12	0.77	4.60			
13	4,000	5,000	4,500	352	27,238	1.19	92.46	1,990.00	23,706.88	4.30	51.26	1	27	0.98	26.47	1,938.70	2,937.38	9.93	15.05	97.42	12.39			
14	5,000	7,500	6,250	484	27,722	1.64	94.10	3,201.21	26,908.09	6.92	58.18	3	30	2.94	29.41	214.41	3,151.79	1.10	16.15	6.70	11.71			
15	7,500	10,000	8,750	274	27,996	0.93	95.03	2,628.21	29,536.30	5.68	63.86	3	33	2.94	32.35	38.64	3,190.43	0.20	16.35	1.47	10.80			
16	10,000	20,000	15,000	460	28,456	1.56	96.60	4,721.17	34,257.47	10.21	74.07	7	40	6.86	39.22	761.16	3,951.59	3.90	20.25	16.12	11.53			
17	20,000	50,000	35,000	391	28,847	1.33	97.92	5,106.54	39,364.02	11.04	85.11	5	45	4.90	44.12	99.84	4,051.43	0.51	20.76	1.96	10.29			
18	50,000	100,000	75,000	194	29,041	0.66	98.58	2,477.03	41,841.04	5.36	90.47	10	55	9.80	53.92	202.09	4,253.52	1.04	21.80	8.16	10.17			
19	100,000	500,000	300,000	269	29,310	0.91	99.49	3,268.44	45,109.48	7.07	97.54	30	85	29.41	83.33	1,618.67	5,872.19	8.29	30.09	49.52	13.02			
20	500,000	UP		149	29,459	0.51	100.00	1,139.05	46,248.53	2.46	100.00	17	102	16.67	100.00	13,642.04	19,514.23	69.91	100.00	1197.67	42.19			
				29,459					46,248.53					102					19,514.23					42.19



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 33 KALIMANTAN UTARA
 UNDERWRITING YEAR : 2016
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2016
 DATA POSITION TO : 31/12/2016
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.45	3.45	0.19	0.19	0.33	0.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	3	6.90	10.34	0.48	0.67	0.83	1.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	7	13.79	24.14	2.20	2.87	3.78	4.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	3.45	27.59	0.03	2.89	0.04	4.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	3.45	31.03	0.05	2.94	0.08	5.06	1	1	100.00	100.00	194.32	194.32	100.00	100.00	3886.40	6613.95			
7	750	1,000	875	1	10	3.45	34.48	1.26	4.20	2.16	7.22	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	4632.16			
8	1,000	1,500	1,250	2	12	6.90	41.38	4.15	8.34	7.15	14.37	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	2328.86			
9	1,500	2,000	1,750	1	13	3.45	44.83	3.37	11.72	5.81	20.18	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	1658.52			
10	2,000	2,500	2,250	3	16	10.34	55.17	11.71	23.43	20.16	40.34	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	829.53			
11	2,500	3,000	2,750	1	17	3.45	58.62	4.18	27.60	7.19	47.53	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	704.02			
12	3,000	4,000	3,500	1	18	3.45	62.07	4.62	32.23	7.96	55.50	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	603.00			
13	4,000	5,000	4,500	1	19	3.45	65.52	1.15	33.37	1.98	57.47	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	582.26			
14	5,000	7,500	6,250	1	20	3.45	68.97	10.87	44.24	18.71	76.19	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	439.25			
15	7,500	10,000	8,750	1	21	3.45	72.41	0.13	44.37	0.22	76.41	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	437.95			
16	10,000	20,000	15,000	1	22	3.45	75.86	0.92	45.29	1.59	78.00	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	429.03			
17	20,000	50,000	35,000	1	23	3.45	79.31	0.38	45.67	0.65	78.65	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	425.50			
18	50,000	100,000	75,000	2	25	6.90	86.21	2.86	48.53	4.92	83.57	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	400.44			
19	100,000	500,000	300,000	3	28	10.34	96.55	9.19	57.72	15.83	99.40	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	336.67			
20	500,000	UP		1	29	3.45	100.00	0.35	58.07	0.60	100.00	0	1	0.00	100.00	0.00	194.32	0.00	100.00	0.00	334.64			
				29					58.07					1					194.32					334.64
GRANT TOTAL				2,020,185					2,950,836.68					12,510					2,139,674.31					

RISK AND LOSS PROFILE 2017

4.1 ALL CLASS OF BUSINESS



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

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

UNDERWRITING YEAR : 2017

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	252,578	252,578	11.48	11.48	21,182.09	21,182.09	0.71	0.71	100	100	1.59	1.59	23,581.01	23,581.01	1.46	1.46	111.33	111.33
2	50	100	75	156,406	408,984	7.11	18.58	22,388.47	43,570.56	0.75	1.46	85	185	1.35	2.94	276,217.34	299,798.35	17.10	18.57	1233.75	688.08
3	100	200	150	298,778	707,762	13.58	32.16	59,413.24	102,983.80	1.99	3.46	245	430	3.89	6.83	9,277.21	309,075.55	0.57	19.14	15.61	300.12
4	200	300	250	220,225	927,987	10.01	42.17	61,438.87	164,422.68	2.06	5.52	132	562	2.10	8.93	12,590.86	321,666.42	0.78	19.92	20.49	195.63
5	300	500	400	297,975	1,225,962	13.54	55.71	126,523.06	290,945.73	4.25	9.76	235	797	3.73	12.66	22,367.49	344,033.90	1.39	21.30	17.68	118.25
6	500	750	625	199,130	1,425,092	9.05	64.76	123,370.02	414,315.75	4.14	13.90	348	1,145	5.53	18.19	21,614.19	365,648.10	1.34	22.64	17.52	88.25
7	750	1,000	875	160,405	1,585,497	7.29	72.04	142,228.25	556,544.00	4.77	18.67	554	1,699	8.80	27.00	29,494.25	395,142.35	1.83	24.47	20.74	71.00
8	1,000	1,500	1,250	141,243	1,726,740	6.42	78.46	173,109.12	729,653.12	5.81	24.48	387	2,086	6.15	33.15	26,823.08	421,965.43	1.66	26.13	15.49	57.83
9	1,500	2,000	1,750	83,007	1,809,747	3.77	82.23	148,376.12	878,029.24	4.98	29.46	179	2,265	2.84	35.99	27,296.82	449,262.24	1.69	27.82	18.40	51.17
10	2,000	2,500	2,250	49,992	1,859,739	2.27	84.51	110,489.04	988,518.28	3.71	33.17	153	2,418	2.43	38.42	12,907.57	462,169.81	0.80	28.62	11.68	46.75
11	2,500	3,000	2,750	39,847	1,899,586	1.81	86.32	109,267.69	1,097,785.97	3.67	36.83	110	2,528	1.75	40.17	18,866.62	481,036.44	1.17	29.79	17.27	43.82
12	3,000	4,000	3,500	46,202	1,945,788	2.10	88.42	153,920.30	1,251,706.28	5.16	42.00	190	2,718	3.02	43.19	25,494.35	506,530.78	1.58	31.37	16.56	40.47
13	4,000	5,000	4,500	32,424	1,978,212	1.47	89.89	135,195.17	1,386,901.45	4.54	46.54	150	2,868	2.38	45.57	22,530.57	529,061.35	1.40	32.76	16.67	38.15
14	5,000	7,500	6,250	47,112	2,025,324	2.14	92.03	231,657.84	1,618,559.29	7.77	54.31	287	3,155	4.56	50.14	38,720.54	567,781.89	2.40	35.16	16.71	35.08
15	7,500	10,000	8,750	28,140	2,053,464	1.28	93.31	190,334.33	1,808,893.62	6.39	60.69	167	3,322	2.65	52.79	44,923.64	612,705.53	2.78	37.94	23.60	33.87
16	10,000	20,000	15,000	45,462	2,098,926	2.07	95.37	394,665.80	2,203,559.41	13.24	73.94	421	3,743	6.69	59.48	112,240.63	724,946.16	6.95	44.89	28.44	32.90
17	20,000	50,000	35,000	40,069	2,138,995	1.82	97.20	377,897.67	2,581,457.08	12.68	86.62	555	4,298	8.82	68.30	276,078.34	1,001,024.50	17.10	61.99	73.06	38.78
18	50,000	100,000	75,000	22,029	2,161,024	1.00	98.20	178,275.96	2,759,733.04	5.98	92.60	430	4,728	6.83	75.13	154,527.61	1,155,552.11	9.57	71.56	86.68	41.87
19	100,000	500,000	300,000	26,826	2,187,850	1.22	99.42	173,433.55	2,933,166.60	5.82	98.42	910	5,638	14.46	89.59	336,175.51	1,491,727.62	20.82	92.38	193.84	50.86
20	500,000	UP		12,870	2,200,720	0.58	100.00	47,155.24	2,980,321.84	1.58	100.00	655	6,293	10.41	100.00	123,120.56	1,614,848.18	7.62	100.00	261.10	54.18
TOTAL				2,200,720				2,980,321.83				6,293				1,614,848.19				54.18	

4.2 GROUP BY OF BUSINESS



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2017

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48,179	48,179	15.05	15.05	3,636.55	3,636.55	0.79	0.79	2	2	2.56	2.56	10.85	10.85	0.23	0.23	0.30	0.30			
2	50	100	75	11,719	59,898	3.66	18.71	1,570.31	5,206.86	0.34	1.12	0	2	0.00	2.56	0.00	10.85	0.00	0.23	0.00	0.21			
3	100	200	150	29,108	89,006	9.09	27.80	4,154.02	9,360.88	0.90	2.02	1	3	1.28	3.85	4.19	15.04	0.09	0.32	0.10	0.16			
4	200	300	250	25,919	114,925	8.10	35.89	4,812.81	14,173.70	1.04	3.06	1	4	1.28	5.13	24.53	39.56	0.52	0.84	0.51	0.28			
5	300	500	400	39,135	154,060	12.22	48.12	11,665.56	25,839.25	2.52	5.58	3	7	3.85	8.97	32.20	71.76	0.68	1.52	0.28	0.28			
6	500	750	625	28,705	182,765	8.97	57.08	10,501.68	36,340.93	2.27	7.85	4	11	5.13	14.10	26.97	98.73	0.57	2.09	0.26	0.27			
7	750	1,000	875	23,323	206,088	7.28	64.37	12,676.21	49,017.14	2.74	10.58	2	13	2.56	16.67	220.89	319.62	4.69	6.78	1.74	0.65			
8	1,000	1,500	1,250	21,377	227,465	6.68	71.04	18,258.09	67,275.23	3.94	14.53	2	15	2.56	19.23	5.40	325.02	0.11	6.89	0.03	0.48			
9	1,500	2,000	1,750	12,350	239,815	3.86	74.90	16,620.33	83,895.56	3.59	18.12	3	18	3.85	23.08	117.12	442.13	2.48	9.38	0.70	0.53			
10	2,000	2,500	2,250	8,431	248,246	2.63	77.53	13,958.25	97,853.81	3.01	21.13	1	19	1.28	24.36	100.00	542.13	2.12	11.50	0.72	0.55			
11	2,500	3,000	2,750	6,701	254,947	2.09	79.63	13,730.97	111,584.77	2.96	24.09	1	20	1.28	25.64	1.35	543.48	0.03	11.53	0.01	0.49			
12	3,000	4,000	3,500	8,094	263,041	2.53	82.16	20,670.31	132,255.09	4.46	28.56	3	23	3.85	29.49	139.63	683.11	2.96	14.49	0.68	0.52			
13	4,000	5,000	4,500	5,998	269,039	1.87	84.03	19,101.48	151,356.57	4.12	32.68	1	24	1.28	30.77	0.00	683.11	0.00	14.49	0.00	0.45			
14	5,000	7,500	6,250	8,789	277,828	2.75	86.77	35,191.75	186,548.32	7.60	40.28	2	26	2.56	33.33	22.28	705.40	0.47	14.96	0.06	0.38			
15	7,500	10,000	8,750	5,890	283,718	1.84	88.61	30,913.95	217,462.27	6.68	46.96	7	33	8.97	42.31	48.60	753.99	1.03	15.99	0.16	0.35			
16	10,000	20,000	15,000	9,889	293,607	3.09	91.70	67,563.91	285,026.19	14.59	61.54	5	38	6.41	48.72	600.00	1,353.99	12.73	28.72	0.89	0.48			
17	20,000	50,000	35,000	9,380	302,987	2.93	94.63	69,569.71	354,595.90	15.02	76.57	7	45	8.97	57.69	1,591.09	2,945.09	33.75	62.47	2.29	0.83			
18	50,000	100,000	75,000	5,838	308,825	1.82	96.46	40,306.93	394,902.83	8.70	85.27	9	54	11.54	69.23	143.97	3,089.06	3.05	65.52	0.36	0.78			
19	100,000	500,000	300,000	7,492	316,317	2.34	98.80	45,407.79	440,310.61	9.80	95.07	15	69	19.23	88.46	803.17	3,892.23	17.04	82.56	1.77	0.88			
20	500,000	UP		3,858	320,175	1.20	100.00	22,815.60	463,126.21	4.93	100.00	9	78	11.54	100.00	822.37	4,714.59	17.44	100.00	3.60	1.02			
				320,175					463,126.21					78					4,714.59					1.02



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

RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	146,831	146,831	11.23	11.23	13,449.41	13,449.41	1.14	1.14	30	30	3.40	3.40	22,226.56	22,226.56	5.25	5.25	165.26	165.26			
2	50	100	75	121,215	268,046	9.27	20.50	18,126.11	31,575.52	1.53	2.67	51	81	5.78	9.18	1,980.10	24,206.66	0.47	5.72	10.92	76.66			
3	100	200	150	227,847	495,893	17.42	37.92	49,344.10	80,919.61	4.17	6.84	73	154	8.28	17.46	7,033.54	31,240.20	1.66	7.39	14.25	38.61			
4	200	300	250	155,783	651,676	11.91	49.83	48,812.36	129,731.98	4.12	10.96	78	232	8.84	26.30	11,366.31	42,606.51	2.69	10.07	23.29	32.84			
5	300	500	400	197,384	849,060	15.09	64.93	95,539.26	225,271.24	8.07	19.03	107	339	12.13	38.44	14,563.45	57,169.96	3.44	13.52	15.24	25.38			
6	500	750	625	124,270	973,330	9.50	74.43	88,341.49	313,612.73	7.46	26.49	59	398	6.69	45.12	11,750.58	68,920.54	2.78	16.29	13.30	21.98			
7	750	1,000	875	93,893	1,067,223	7.18	81.61	90,926.56	404,539.29	7.68	34.17	79	477	8.96	54.08	14,011.74	82,932.28	3.31	19.61	15.41	20.50			
8	1,000	1,500	1,250	77,128	1,144,351	5.90	87.51	102,416.11	506,955.39	8.65	42.82	72	549	8.16	62.24	15,654.57	98,586.84	3.70	23.31	15.29	19.45			
9	1,500	2,000	1,750	42,600	1,186,951	3.26	90.77	80,814.58	587,769.97	6.83	49.65	32	581	3.63	65.87	15,980.14	114,566.98	3.78	27.09	19.77	19.49			
10	2,000	2,500	2,250	22,748	1,209,699	1.74	92.51	54,541.49	642,311.46	4.61	54.26	29	610	3.29	69.16	4,735.19	119,302.17	1.12	28.21	8.68	18.57			
11	2,500	3,000	2,750	17,009	1,226,708	1.30	93.81	50,899.27	693,210.73	4.30	58.56	19	629	2.15	71.32	12,755.78	132,057.95	3.02	31.22	25.06	19.05			
12	3,000	4,000	3,500	18,526	1,245,234	1.42	95.23	67,128.81	760,339.54	5.67	64.23	35	664	3.97	75.28	6,931.91	138,989.86	1.64	32.86	10.33	18.28			
13	4,000	5,000	4,500	12,130	1,257,364	0.93	96.15	53,660.20	813,999.74	4.53	68.76	17	681	1.93	77.21	8,769.33	147,759.19	2.07	34.93	16.34	18.15			
14	5,000	7,500	6,250	14,664	1,272,028	1.12	97.27	82,490.27	896,490.01	6.97	75.73	34	715	3.85	81.07	14,155.42	161,914.62	3.35	38.28	17.16	18.06			
15	7,500	10,000	8,750	8,146	1,280,174	0.62	97.90	56,880.13	953,370.14	4.80	80.53	14	729	1.59	82.65	16,456.12	178,370.73	3.89	42.17	28.93	18.71			
16	10,000	20,000	15,000	11,297	1,291,471	0.86	98.76	109,392.64	1,062,762.78	9.24	89.77	53	782	6.01	88.66	42,147.68	220,518.41	9.96	52.14	38.53	20.75			
17	20,000	50,000	35,000	7,969	1,299,440	0.61	99.37	78,426.06	1,141,188.85	6.62	96.40	45	827	5.10	93.76	84,375.53	304,893.94	19.95	72.09	107.59	26.72			
18	50,000	100,000	75,000	3,423	1,302,863	0.26	99.63	26,362.76	1,167,551.60	2.23	98.62	15	842	1.70	95.46	23,271.18	328,165.12	5.50	77.59	88.27	28.11			
19	100,000	500,000	300,000	3,579	1,306,442	0.27	99.91	17,467.59	1,185,019.19	1.48	100.10	30	872	3.40	98.87	92,846.58	421,011.70	21.95	99.54	531.54	35.53			
20	500,000	UP		1,226	1,307,668	0.09	100.00	1,188.15	1,183,831.04	0.10	100.00	10	882	1.13	100.00	1,952.70	422,964.40	0.46	100.00	164.35	35.73			
				1,307,668					1,183,831.04					882					422,964.40					35.73



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57,568	57,568	10.05	10.05	4,096.13	4,096.13	0.31	0.31	68	68	1.28	1.28	1,343.60	1,343.60	0.11	0.11	32.80	32.80
2	50	100	75	23,472	81,040	4.10	14.15	2,692.05	6,788.18	0.20	0.51	34	102	0.64	1.91	274,237.24	275,580.84	23.10	23.21	10186.93	4059.71
3	100	200	150	41,823	122,863	7.30	21.45	5,915.12	12,703.31	0.44	0.95	171	273	3.21	5.12	2,239.48	277,820.32	0.19	23.40	37.86	2186.99
4	200	300	250	38,523	161,386	6.72	28.17	7,813.70	20,517.00	0.59	1.54	53	326	0.99	6.11	1,200.03	279,020.35	0.10	23.50	15.36	1359.95
5	300	500	400	61,455	222,841	10.73	38.90	19,317.96	39,834.96	1.45	2.99	125	451	2.34	8.46	7,771.84	286,792.18	0.65	24.16	40.23	719.95
6	500	750	625	46,155	268,996	8.06	46.96	24,526.85	64,361.81	1.84	4.83	285	736	5.34	13.80	9,836.65	296,628.83	0.83	24.99	40.11	460.88
7	750	1,000	875	43,189	312,185	7.54	54.49	38,625.48	102,987.30	2.90	7.72	473	1,209	8.87	22.67	15,261.63	311,890.46	1.29	26.27	39.51	302.84
8	1,000	1,500	1,250	42,738	354,923	7.46	61.96	52,434.92	155,422.21	3.93	11.66	313	1,522	5.87	28.54	11,163.11	323,053.57	0.94	27.21	21.29	207.86
9	1,500	2,000	1,750	28,057	382,980	4.90	66.85	50,941.21	206,363.43	3.82	15.48	144	1,666	2.70	31.24	11,199.56	334,253.13	0.94	28.16	21.99	161.97
10	2,000	2,500	2,250	18,813	401,793	3.28	70.14	41,989.31	248,352.73	3.15	18.63	123	1,789	2.31	33.55	8,072.38	342,325.51	0.68	28.84	19.22	137.84
11	2,500	3,000	2,750	16,135	417,928	2.82	72.95	44,633.09	292,985.82	3.35	21.97	90	1,879	1.69	35.23	6,109.49	348,435.00	0.51	29.35	13.69	118.93
12	3,000	4,000	3,500	19,582	437,510	3.42	76.37	66,121.18	359,107.00	4.96	26.93	152	2,031	2.85	38.08	18,422.81	366,857.81	1.55	30.90	27.86	102.16
13	4,000	5,000	4,500	14,296	451,806	2.50	78.87	62,433.49	421,540.49	4.68	31.62	132	2,163	2.48	40.56	13,761.23	380,619.04	1.16	32.06	22.04	90.29
14	5,000	7,500	6,250	23,657	475,463	4.13	83.00	113,969.71	535,510.20	8.55	40.16	251	2,414	4.71	45.27	24,542.84	405,161.88	2.07	34.13	21.53	75.66
15	7,500	10,000	8,750	14,104	489,567	2.46	85.46	102,540.24	638,050.44	7.69	47.85	146	2,560	2.74	48.00	28,418.92	433,580.80	2.39	36.52	27.71	67.95
16	10,000	20,000	15,000	24,276	513,843	4.24	89.70	217,709.25	855,759.69	16.33	64.18	363	2,923	6.81	54.81	69,492.96	503,073.76	5.85	42.38	31.92	58.79
17	20,000	50,000	35,000	22,720	536,563	3.97	93.66	229,901.89	1,085,661.58	17.24	81.42	503	3,426	9.43	64.24	190,111.71	693,185.47	16.01	58.39	82.69	63.85
18	50,000	100,000	75,000	12,768	549,331	2.23	95.89	111,606.28	1,197,267.86	8.37	89.79	406	3,832	7.61	71.85	131,112.46	824,297.93	11.04	69.43	117.48	68.85
19	100,000	500,000	300,000	15,755	565,086	2.75	98.64	110,558.17	1,307,826.03	8.29	98.09	865	4,697	16.22	88.07	242,525.76	1,066,823.69	20.43	89.86	219.36	81.57
20	500,000	UP		7,786	572,872	1.36	100.00	25,527.80	1,333,353.83	1.91	100.00	636	5,333	11.93	100.00	120,345.50	1,187,169.19	10.14	100.00	471.43	89.04
				572,872				1,333,353.83					5,333				1,187,169.19				89.04



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.28	0.28	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	2.66	2.94	24.71	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	1.71	4.65	15.90	43.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	4.51	9.16	41.88	85.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	300	500	400	1	5	20.00	100.00	1.60	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	500	750	625	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	750	1,000	875	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,000	1,500	1,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	1,500	2,000	1,750	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,000	2,500	2,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	2,500	3,000	2,750	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	3,000	4,000	3,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	4,000	5,000	4,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	5,000	7,500	6,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	7,500	10,000	87,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	10,000	20,000	15,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	20,000	50,000	35,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	50,000	100,000	750,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	100,000	500,000	300,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
21	500,000	UP		0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					10.76					0					0.00					0.00
GRANT TOTAL				2,200,720					2,980,321.85					6,293					1,614,848.22					

4.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EX'

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	395	395	11.09	11.09	72.07	72.07	0.44	0.44	4	4	6.67	6.67	326.32	326.32	0.93	0.93	452.79	452.79	
2	50	100	75	136	531	3.82	14.91	14.80	86.87	0.09	0.54	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	375.64	
3	100	200	150	80	611	2.25	17.16	12.86	99.73	0.08	0.62	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	327.20	
4	200	300	250	78	689	2.19	19.35	30.80	130.53	0.19	0.81	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	249.99	
5	300	500	400	98	787	2.75	22.10	38.59	169.12	0.24	1.04	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	192.95	
6	500	750	625	87	874	2.44	24.54	59.17	228.29	0.37	1.41	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	142.94	
7	750	1,000	875	63	937	1.77	26.31	58.19	286.48	0.36	1.77	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	113.91	
8	1,000	1,500	1,250	90	1,027	2.53	28.84	111.26	397.74	0.69	2.45	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	82.04	
9	1,500	2,000	1,750	66	1,093	1.85	30.69	94.07	491.81	0.58	3.03	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	66.35	
10	2,000	2,500	2,250	71	1,164	1.99	32.69	104.41	596.22	0.64	3.68	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	54.73	
11	2,500	3,000	2,750	51	1,215	1.43	34.12	100.85	697.06	0.62	4.30	0	4	0.00	6.67	0.00	326.32	0.00	0.93	0.00	46.81	
12	3,000	4,000	3,500	80	1,295	2.25	36.37	230.09	927.16	1.42	5.72	1	5	1.67	8.33	30.00	356.32	0.09	1.01	13.04	38.43	
13	4,000	5,000	4,500	84	1,379	2.36	38.73	368.10	1,295.26	2.27	7.99	1	6	1.67	10.00	372.75	729.07	1.06	2.07	101.26	56.29	
14	5,000	7,500	6,250	128	1,507	3.59	42.32	646.02	1,941.28	3.99	11.98	0	6	0.00	10.00	0.00	729.07	0.00	2.07	0.00	37.56	
15	7,500	10,000	8,750	125	1,632	3.51	45.83	717.76	2,659.04	4.43	16.41	3	9	5.00	15.00	36.68	765.76	0.10	2.18	5.11	28.80	
16	10,000	20,000	15,000	277	1,909	7.78	53.61	1,976.42	4,635.46	12.19	28.60	2	11	3.33	18.33	0.73	766.49	0.00	2.18	0.04	16.54	
17	20,000	50,000	35,000	404	2,313	11.35	64.95	3,674.04	8,309.50	22.67	51.27	2	13	3.33	21.67	214.61	981.10	0.61	2.79	5.84	11.81	
18	50,000	100,000	75,000	258	2,571	7.25	72.20	2,050.86	10,360.36	12.65	63.92	3	16	5.00	26.67	137.79	1,118.88	0.39	3.18	6.72	10.80	
19	100,000	500,000	300,000	528	3,099	14.83	87.03	3,641.99	14,002.35	22.47	86.39	16	32	26.67	53.33	3,639.15	4,758.04	10.34	13.52	99.92	33.98	
20	500,000	UP		462	3,561	12.97	100.00	2,206.35	16,208.70	13.61	100.00	28	60	46.67	100.00	30,431.88	35,189.91	86.48	100.00	1379.29	217.11	
				3,561					16,208.70					60					35,189.91			217.11



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	362	362	5.94	5.94	45.70	45.70	0.34	0.34	2	2	5.41	5.41	63.93	63.93	1.19	1.19	139.88	139.88			
2	50	100	75	127	489	2.08	8.02	0.56	46.27	0.00	0.34	0	2	0.00	5.41	0.00	63.93	0.00	1.19	0.00	138.17			
3	100	200	150	139	628	2.28	10.30	30.77	77.04	0.23	0.57	0	2	0.00	5.41	0.00	63.93	0.00	1.19	0.00	82.99			
4	200	300	250	120	748	1.97	12.27	31.83	108.86	0.24	0.81	0	2	0.00	5.41	0.00	63.93	0.00	1.19	0.00	58.73			
5	300	500	400	182	930	2.99	15.26	89.47	198.33	0.66	1.47	0	2	0.00	5.41	0.00	63.93	0.00	1.19	0.00	32.23			
6	500	750	625	220	1,150	3.61	18.86	178.10	376.43	1.32	2.80	0	2	0.00	5.41	0.00	63.93	0.00	1.19	0.00	16.98			
7	750	1,000	875	174	1,324	2.85	21.72	197.98	574.41	1.47	4.27	0	2	0.00	5.41	0.00	63.93	0.00	1.19	0.00	11.13			
8	1,000	1,500	1,250	252	1,576	4.13	25.85	293.78	868.19	2.18	6.45	1	3	2.70	8.11	49.06	112.99	0.91	2.10	16.70	13.01			
9	1,500	2,000	1,750	190	1,766	3.12	28.97	313.02	1,181.21	2.33	8.78	1	4	2.70	10.81	35.97	148.96	0.67	2.76	11.49	12.61			
10	2,000	2,500	2,250	141	1,907	2.31	31.28	339.89	1,521.11	2.53	11.30	0	4	0.00	10.81	0.00	148.96	0.00	2.76	0.00	9.79			
11	2,500	3,000	2,750	131	2,038	2.15	33.43	411.00	1,932.11	3.05	14.35	0	4	0.00	10.81	0.00	148.96	0.00	2.76	0.00	7.71			
12	3,000	4,000	3,500	296	2,334	4.86	38.29	853.60	2,785.71	6.34	20.70	1	5	2.70	13.51	15.00	163.96	0.28	3.04	1.76	5.89			
13	4,000	5,000	4,500	371	2,705	6.09	44.37	459.84	3,245.55	3.42	24.11	1	6	2.70	16.22	295.25	459.21	5.48	8.52	64.21	14.15			
14	5,000	7,500	6,250	549	3,254	9.01	53.38	1,256.46	4,502.01	9.33	33.45	0	6	0.00	16.22	0.00	459.21	0.00	8.52	0.00	10.20			
15	7,500	10,000	8,750	278	3,532	4.56	57.94	888.41	5,390.42	6.60	40.05	0	6	0.00	16.22	0.00	459.21	0.00	8.52	0.00	8.52			
16	10,000	20,000	15,000	446	3,978	7.32	65.26	2,961.49	8,351.91	22.00	62.05	1	7	2.70	18.92	15.00	474.21	0.28	8.80	0.51	5.68			
17	20,000	50,000	35,000	644	4,622	10.56	75.82	4,216.54	12,568.45	31.33	93.38	4	11	10.81	29.73	1,226.41	1,700.61	22.76	31.56	29.09	13.53			
18	50,000	100,000	75,000	442	5,064	7.25	83.07	3,004.46	15,572.92	22.32	115.70	2	13	5.41	35.14	32.34	1,732.95	0.60	32.16	1.08	11.13			
19	100,000	500,000	300,000	609	5,673	9.99	93.06	3,120.41	18,693.33	23.18	138.88	7	20	18.92	54.05	1,832.28	3,565.23	34.00	66.16	58.72	19.07			
20	500,000	UP		423	6,096	6.94	100.00	5,233.56	13,459.77	38.88	100.00	17	37	45.95	100.00	1,823.32	5,388.55	33.84	100.00	34.84	40.03			
				6,096					13,459.77					37					5,388.55					40.03



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,925	2,925	14.21	14.21	874.24	874.24	1.15	1.15	2	2	1.13	1.13	8,618.40	8,618.40	8.32	8.32	985.82	985.82			
2	50	100	75	278	3,203	1.35	15.56	114.02	988.26	0.15	1.30	0	2	0.00	1.13	0.00	8,618.40	0.00	8.32	0.00	872.08			
3	100	200	150	514	3,717	2.50	18.06	203.36	1,191.62	0.27	1.56	0	2	0.00	1.13	0.00	8,618.40	0.00	8.32	0.00	723.25			
4	200	300	250	431	4,148	2.09	20.15	118.81	1,310.43	0.16	1.72	0	2	0.00	1.13	0.00	8,618.40	0.00	8.32	0.00	657.68			
5	300	500	400	735	4,883	3.57	23.72	325.95	1,636.38	0.43	2.15	0	2	0.00	1.13	0.00	8,618.40	0.00	8.32	0.00	526.67			
6	500	750	625	776	5,659	3.77	27.49	517.39	2,153.77	0.68	2.82	0	2	0.00	1.13	0.00	8,618.40	0.00	8.32	0.00	400.15			
7	750	1,000	875	775	6,434	3.77	31.26	617.08	2,770.85	0.81	3.63	1	3	0.56	1.69	1.00	8,619.40	0.00	8.32	0.16	311.07			
8	1,000	1,500	1,250	907	7,341	4.41	35.66	1,068.64	3,839.48	1.40	5.03	1	4	0.56	2.26	23.00	8,642.40	0.02	8.34	2.15	225.09			
9	1,500	2,000	1,750	724	8,065	3.52	39.18	1,032.61	4,872.09	1.35	6.39	1	5	0.56	2.82	478.58	9,120.98	0.46	8.80	46.35	187.21			
10	2,000	2,500	2,250	544	8,609	2.64	41.82	1,007.04	5,879.13	1.32	7.71	0	5	0.00	2.82	0.00	9,120.98	0.00	8.80	0.00	155.14			
11	2,500	3,000	2,750	540	9,149	2.62	44.45	1,178.93	7,058.06	1.55	9.25	2	7	1.13	3.95	164.89	9,285.87	0.16	8.96	13.99	131.56			
12	3,000	4,000	3,500	878	10,027	4.27	48.71	2,234.85	9,292.91	2.93	12.18	0	7	0.00	3.95	0.00	9,285.87	0.00	8.96	0.00	99.92			
13	4,000	5,000	4,500	702	10,729	3.41	52.12	2,541.46	11,834.37	3.33	15.51	1	8	0.56	4.52	80.00	9,365.87	0.08	9.04	3.15	79.14			
14	5,000	7,500	6,250	1,138	11,867	5.53	57.65	4,738.46	16,572.82	6.21	21.73	6	14	3.39	7.91	6,950.36	16,316.23	6.71	15.75	146.68	98.45			
15	7,500	10,000	8,750	835	12,702	4.06	61.71	4,915.76	21,488.58	6.44	28.17	4	18	2.26	10.17	4,072.77	20,389.01	3.93	19.68	82.85	94.88			
16	10,000	20,000	15,000	1,780	14,482	8.65	70.36	13,220.46	34,709.04	17.33	45.50	14	32	7.91	18.08	571.07	20,960.08	0.55	20.23	4.32	60.39			
17	20,000	50,000	35,000	1,946	16,428	9.45	79.81	16,723.34	51,432.38	21.92	67.42	22	54	12.43	30.51	51,918.87	72,878.95	50.11	70.33	310.46	141.70			
18	50,000	100,000	75,000	1,298	17,726	6.31	86.12	9,093.18	60,525.56	11.92	79.34	17	71	9.60	40.11	803.29	73,682.24	0.78	71.11	8.83	121.74			
19	100,000	500,000	300,000	1,813	19,539	8.81	94.92	11,294.44	71,820.00	14.81	94.15	62	133	35.03	75.14	21,743.00	95,425.24	20.98	92.09	192.51	132.87			
20	500,000	UP		1,045	20,584	5.08	100.00	4,462.13	76,282.13	5.85	100.00	44	177	24.86	100.00	8,194.65	103,619.89	7.91	100.00	183.65	135.84			
				20,584					76,282.13					177					103,619.89					135.84



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,775	1,775	5.49	5.49	925.14	925.14	0.44	0.44	4	4	1.90	1.90	98.79	98.79	0.03	0.03	10.68	10.68	
2	50	100	75	260	2,035	0.80	6.29	116.02	1,041.16	0.06	0.50	0	4	0.00	1.90	0.00	98.79	0.00	0.03	0.00	9.49	
3	100	200	150	609	2,644	1.88	8.18	253.05	1,294.21	0.12	0.62	3	7	1.42	3.32	185.97	284.77	0.06	0.10	73.49	22.00	
4	200	300	250	577	3,221	1.78	9.96	269.41	1,563.62	0.13	0.75	0	7	0.00	3.32	0.00	284.77	0.00	0.10	0.00	18.21	
5	300	500	400	1,123	4,344	3.47	13.43	760.64	2,324.27	0.37	1.12	4	11	1.90	5.21	284.73	569.50	0.10	0.19	37.43	24.50	
6	500	750	625	931	5,275	2.88	16.31	1,192.30	3,516.57	0.57	1.69	0	11	0.00	5.21	0.00	569.50	0.00	0.19	0.00	16.19	
7	750	1,000	875	1,072	6,347	3.31	19.63	1,645.24	5,161.81	0.79	2.48	3	14	1.42	6.64	205.76	775.26	0.07	0.26	12.51	15.02	
8	1,000	1,500	1,250	1,501	7,848	4.64	24.27	3,042.67	8,204.48	1.46	3.94	6	20	2.84	9.48	1,288.58	2,063.83	0.44	0.70	42.35	25.15	
9	1,500	2,000	1,750	1,289	9,137	3.99	28.25	3,380.93	11,585.41	1.62	5.57	3	23	1.42	10.90	2,196.92	4,260.75	0.74	1.44	64.98	36.78	
10	2,000	2,500	2,250	1,201	10,338	3.71	31.97	4,021.58	15,606.99	1.93	7.50	6	29	2.84	13.74	1,296.03	5,556.78	0.44	1.88	32.23	35.60	
11	2,500	3,000	2,750	1,135	11,473	3.51	35.48	4,152.07	19,759.06	2.00	9.49	6	35	2.84	16.59	2,532.99	8,089.77	0.86	2.74	61.01	40.94	
12	3,000	4,000	3,500	1,374	12,847	4.25	39.73	7,122.60	26,881.65	3.42	12.92	1	36	0.47	17.06	872.29	8,962.06	0.30	3.03	12.25	33.34	
13	4,000	5,000	4,500	1,389	14,236	4.30	44.02	7,488.72	34,370.37	3.60	16.52	4	40	1.90	18.96	581.80	9,543.86	0.20	3.23	7.77	27.77	
14	5,000	7,500	6,250	2,404	16,640	7.43	51.46	16,974.83	51,345.20	8.16	24.67	8	48	3.79	22.75	7,442.42	16,986.28	2.52	5.75	43.84	33.08	
15	7,500	10,000	8,750	1,924	18,564	5.95	57.41	15,401.93	66,747.13	7.40	32.07	3	51	1.42	24.17	1,558.66	18,544.94	0.53	6.27	10.12	27.78	
16	10,000	20,000	15,000	3,890	22,454	12.03	69.44	40,528.15	107,275.28	19.47	51.55	31	82	14.69	38.86	10,955.21	29,500.15	3.71	9.98	27.03	27.50	
17	20,000	50,000	35,000	3,924	26,378	12.13	81.57	48,775.82	156,051.10	23.44	74.98	31	113	14.69	53.55	80,754.99	110,255.15	27.31	37.29	165.56	70.65	
18	50,000	100,000	75,000	2,222	28,600	6.87	88.44	22,908.43	178,959.53	11.01	85.99	36	149	17.06	70.62	111,629.66	221,884.81	37.76	75.05	487.29	123.99	
19	100,000	500,000	300,000	2,489	31,089	7.70	96.14	21,748.75	200,708.28	10.45	96.44	41	190	19.43	90.05	71,501.17	293,385.98	24.18	99.23	328.76	146.18	
20	500,000	UP		1,249	32,338	3.86	100.00	7,404.72	208,113.00	3.56	100.00	21	211	9.95	100.00	2,262.38	295,648.36	0.77	100.00	30.55	142.06	
				32,338					208,113.00					211					295,648.36			142.06



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,573	1,573	5.41	5.41	332.87	332.87	0.28	0.28	1	0.49	0.49	71.74	71.74	0.04	0.04	21.55	21.55				
2	50	100	75	800	2,373	2.75	8.17	277.08	609.96	0.23	0.51	1	0.49	0.97	8.22	79.96	0.00	0.04	2.97	13.11				
3	100	200	150	1,472	3,845	5.07	13.24	659.16	1,269.12	0.55	1.07	0	0.00	0.97	0.00	79.96	0.00	0.04	0.00	6.30				
4	200	300	250	1,313	5,158	4.52	17.76	810.55	2,079.67	0.68	1.75	0	0.00	0.97	0.00	79.96	0.00	0.04	0.00	3.84				
5	300	500	400	1,911	7,069	6.58	24.33	1,707.54	3,787.21	1.44	3.18	0	0.00	0.97	0.00	79.96	0.00	0.04	0.00	2.11				
6	500	750	625	1,606	8,675	5.53	29.86	1,885.64	5,672.85	1.59	4.77	2	0.97	1.94	108.50	188.46	0.05	0.10	5.75	3.32				
7	750	1,000	875	1,479	10,154	5.09	34.95	2,643.91	8,316.76	2.22	6.99	1	0.49	2.43	47.50	235.96	0.02	0.12	1.80	2.84				
8	1,000	1,500	1,250	1,775	11,929	6.11	41.07	3,644.69	11,961.45	3.06	10.06	8	3.88	6.31	45.46	281.41	0.02	0.14	1.25	2.35				
9	1,500	2,000	1,750	1,238	13,167	4.26	45.33	3,691.03	15,652.48	3.10	13.16	0	0.00	6.31	0.00	281.41	0.00	0.14	0.00	1.80				
10	2,000	2,500	2,250	862	14,029	2.97	48.29	2,948.24	18,600.71	2.48	15.64	0	0.00	6.31	0.00	281.41	0.00	0.14	0.00	1.51				
11	2,500	3,000	2,750	777	14,806	2.67	50.97	2,977.45	21,578.17	2.50	18.14	3	1.46	7.77	2,578.68	2,860.09	1.30	1.44	86.61	13.25				
12	3,000	4,000	3,500	1,118	15,924	3.85	54.82	4,959.30	26,537.47	4.17	22.31	8	3.88	11.65	2,713.73	5,573.82	1.37	2.81	54.72	21.00				
13	4,000	5,000	4,500	785	16,709	2.70	57.52	3,741.52	30,278.99	3.15	25.46	5	2.43	14.08	730.18	6,304.00	0.37	3.18	19.52	20.82				
14	5,000	7,500	6,250	1,216	17,925	4.19	61.71	8,727.17	39,006.16	7.34	32.80	4	1.94	16.02	220.49	6,524.49	0.11	3.29	2.53	16.73				
15	7,500	10,000	8,750	934	18,859	3.22	64.92	6,731.79	45,737.95	5.66	38.46	8	3.88	19.90	6,137.38	12,661.87	3.09	6.38	91.17	27.68				
16	10,000	20,000	15,000	2,148	21,007	7.39	72.32	18,870.55	64,608.50	15.87	54.32	17	8.25	28.16	15,517.84	28,179.71	7.82	14.21	82.23	43.62				
17	20,000	50,000	35,000	2,706	23,713	9.32	81.63	23,431.55	88,040.05	19.70	74.02	48	10.6	51.46	30,429.41	58,609.12	15.34	29.55	129.87	66.57				
18	50,000	100,000	75,000	1,861	25,574	6.41	88.04	13,938.40	101,978.45	11.72	85.74	31	15.05	66.50	14,106.90	72,716.02	7.11	36.67	101.21	71.31				
19	100,000	500,000	300,000	2,452	28,026	8.44	96.48	13,235.55	115,214.00	11.13	96.87	39	17.6	85.44	102,996.87	175,712.89	51.94	88.60	778.18	152.51				
20	500,000	UP		1,023	29,049	3.52	100.00	3,724.67	118,938.66	3.13	100.00	30	14.56	100.00	22,602.34	198,315.23	11.40	100.00	606.83	166.74				
				29,049					118,938.66					206					198,315.23					166.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,245	1,245	5.51	5.51	554.59	554.59	0.48	0.48	1	0.74	0.74	26.61	26.61	0.12	0.12	4.80	4.80				
2	50	100	75	458	1,703	2.03	7.53	153.71	708.30	0.13	0.61	0	1	0.00	0.74	0.00	26.61	0.00	0.12	0.00	3.76			
3	100	200	150	733	2,436	3.24	10.78	286.54	994.84	0.25	0.86	0	1	0.00	0.74	0.00	26.61	0.00	0.12	0.00	2.68			
4	200	300	250	848	3,284	3.75	14.53	446.03	1,440.86	0.39	1.25	1	2	0.74	1.47	186.27	212.89	0.87	0.99	41.76	14.77			
5	300	500	400	1,279	4,563	5.66	20.19	936.32	2,377.18	0.81	2.05	1	3	0.74	2.21	362.27	575.16	1.68	2.67	38.69	24.19			
6	500	750	625	1,134	5,697	5.02	25.20	1,182.86	3,560.05	1.02	3.08	1	4	0.74	2.94	30.00	605.16	0.14	2.81	2.54	17.00			
7	750	1,000	875	1,092	6,789	4.83	30.03	1,643.34	5,203.39	1.42	4.50	0	4	0.00	2.94	0.00	605.16	0.00	2.81	0.00	11.63			
8	1,000	1,500	1,250	1,360	8,149	6.02	36.05	2,657.82	7,861.21	2.30	6.79	8	12	5.88	8.82	671.12	1,276.28	3.12	5.93	25.25	16.24			
9	1,500	2,000	1,750	1,128	9,277	4.99	41.04	2,869.66	10,730.87	2.48	9.27	1	13	0.74	9.56	15.00	1,291.28	0.07	6.00	0.52	12.03			
10	2,000	2,500	2,250	739	10,016	3.27	44.31	2,460.21	13,191.08	2.13	11.40	3	16	2.21	11.76	1,149.95	2,441.23	5.34	11.34	46.74	18.51			
11	2,500	3,000	2,750	648	10,664	2.87	47.18	2,477.97	15,669.05	2.14	13.54	2	18	1.47	13.24	154.52	2,595.75	0.72	12.06	6.24	16.57			
12	3,000	4,000	3,500	1,045	11,709	4.62	51.80	4,574.85	20,243.90	3.95	17.50	3	21	2.21	15.44	20.96	2,616.71	0.10	12.16	0.46	12.93			
13	4,000	5,000	4,500	823	12,532	3.64	55.44	4,025.37	24,269.27	3.48	20.98	3	24	2.21	17.65	149.22	2,765.92	0.69	12.85	3.71	11.40			
14	5,000	7,500	6,250	1,437	13,969	6.36	61.80	8,886.61	33,155.88	7.68	28.66	3	27	2.21	19.85	50.20	2,816.12	0.23	13.09	0.56	8.49			
15	7,500	10,000	8,750	996	14,965	4.41	66.20	7,358.12	40,514.01	6.36	35.02	1	28	0.74	20.59	85.00	2,901.12	0.39	13.48	1.16	7.16			
16	10,000	20,000	15,000	1,983	16,948	8.77	74.97	18,604.54	59,118.54	16.08	51.10	17	45	12.50	33.09	7,083.35	9,984.48	32.91	46.39	38.07	16.89			
17	20,000	50,000	35,000	2,233	19,181	9.88	84.85	24,163.27	83,281.81	20.88	71.98	27	72	19.85	52.94	1,174.18	11,158.66	5.46	51.85	4.86	13.40			
18	50,000	100,000	75,000	1,230	20,411	5.44	90.29	13,027.34	96,309.15	11.26	83.24	18	90	13.24	66.18	4,044.65	15,203.31	18.79	70.65	31.05	15.79			
19	100,000	500,000	300,000	1,460	21,871	6.46	96.75	12,719.32	109,028.47	10.99	94.23	30	120	22.06	88.24	3,652.23	18,855.54	16.97	87.62	28.71	17.29			
20	500,000	UP		734	22,605	3.25	100.00	6,673.82	115,702.29	5.77	100.00	16	136	11.76	100.00	2,665.15	21,520.68	12.38	100.00	39.93	18.60			
				22,605					115,702.29					136					21,520.68					18.60



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,010	1,010	7.26	7.26	226.39	226.39	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	527	1,537	3.79	11.05	352.79	579.18	0.36	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	697	2,234	5.01	16.07	780.16	1,359.34	0.81	1.40	1	1	0.77	0.77	199.50	199.50	0.33	0.33	25.57	14.68			
4	200	300	250	490	2,724	3.52	19.59	586.28	1,945.62	0.61	2.01	1	2	0.77	1.54	57.00	256.50	0.10	0.43	9.72	13.18			
5	300	500	400	640	3,364	4.60	24.19	978.01	2,923.63	1.01	3.02	3	5	2.31	3.85	2,408.23	2,664.73	4.02	4.44	246.24	91.14			
6	500	750	625	536	3,900	3.85	28.05	1,344.02	4,267.65	1.39	4.41	2	7	1.54	5.38	768.39	3,433.12	1.28	5.72	57.17	80.45			
7	750	1,000	875	514	4,414	3.70	31.74	1,345.23	5,612.88	1.39	5.80	1	8	0.77	6.15	157.79	3,590.92	0.26	5.99	11.73	63.98			
8	1,000	1,500	1,250	695	5,109	5.00	36.74	2,270.19	7,883.07	2.34	8.14	3	11	2.31	8.46	788.66	4,379.58	1.31	7.30	34.74	55.56			
9	1,500	2,000	1,750	602	5,711	4.33	41.07	2,535.66	10,418.72	2.62	10.76	4	15	3.08	11.54	1,013.36	5,392.94	1.69	8.99	39.96	51.76			
10	2,000	2,500	2,250	457	6,168	3.29	44.35	2,359.23	12,777.95	2.44	13.19	0	15	0.00	11.54	0.00	5,392.94	0.00	8.99	0.00	42.21			
11	2,500	3,000	2,750	416	6,584	2.99	47.35	2,489.62	15,267.57	2.57	15.76	1	16	0.77	12.31	355.40	5,748.34	0.59	9.58	14.28	37.65			
12	3,000	4,000	3,500	622	7,206	4.47	51.82	3,688.32	18,955.89	3.81	19.57	8	24	6.15	18.46	3,115.28	8,863.62	5.19	14.78	84.46	46.76			
13	4,000	5,000	4,500	532	7,738	3.83	55.65	3,764.46	22,720.35	3.89	23.46	8	32	6.15	24.62	3,028.34	11,891.96	5.05	19.83	80.45	52.34			
14	5,000	7,500	6,250	876	8,614	6.30	61.94	7,653.59	30,373.94	7.90	31.36	3	35	2.31	26.92	655.54	12,547.51	1.09	20.92	8.57	41.31			
15	7,500	10,000	8,750	669	9,283	4.81	66.76	6,136.02	36,509.96	6.34	37.69	14	49	10.77	37.69	2,992.68	15,540.19	4.99	25.91	48.77	42.56			
16	10,000	20,000	15,000	1,474	10,757	10.60	77.36	21,720.79	58,230.75	22.43	60.12	27	76	20.77	58.46	15,201.33	30,741.52	25.34	51.25	69.99	52.79			
17	20,000	50,000	35,000	1,491	12,248	10.72	88.08	21,006.81	79,237.56	21.69	81.81	28	104	21.54	80.00	20,397.58	51,139.10	34.01	85.26	97.10	64.54			
18	50,000	100,000	75,000	765	13,013	5.50	93.58	8,930.64	88,168.20	9.22	91.03	14	118	10.77	90.77	6,539.68	57,678.79	10.90	96.17	73.23	65.42			
19	100,000	500,000	300,000	710	13,723	5.11	98.68	5,970.82	94,139.02	6.16	97.19	9	127	6.92	97.69	1,486.55	59,165.34	2.48	98.64	24.90	62.85			
20	500,000	UP		183	13,906	1.32	100.00	2,717.65	96,856.67	2.81	100.00	3	130	2.31	100.00	812.94	59,978.28	1.36	100.00	29.91	61.92			
				13,906					96,856.67					130					59,978.28					61.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7,841	7,841	10.20	10.20	594.38	594.38	0.43	0.43	6	6	1.09	1.09	367.30	367.30	0.47	0.47	61.79	61.79
2	50	100	75	3,583	11,424	4.66	14.86	812.67	1,407.05	0.59	1.02	2	8	0.36	1.45	0.00	367.30	0.00	0.47	0.00	26.10
3	100	200	150	4,916	16,340	6.40	21.26	1,331.70	2,738.76	0.97	1.99	9	17	1.63	3.08	187.66	554.96	0.24	0.71	14.09	20.26
4	200	300	250	3,468	19,808	4.51	25.77	1,063.75	3,802.51	0.77	2.77	0	17	0.00	3.08	0.00	554.96	0.00	0.71	0.00	14.59
5	300	500	400	5,089	24,897	6.62	32.39	1,853.39	5,655.90	1.35	4.12	3	20	0.54	3.62	399.85	954.81	0.51	1.23	21.57	16.88
6	500	750	625	4,970	29,867	6.47	38.86	1,985.29	7,641.19	1.44	5.56	4	24	0.72	4.35	278.95	1,233.76	0.36	1.59	14.05	16.15
7	750	1,000	875	3,164	33,031	4.12	42.98	1,889.68	9,530.87	1.38	6.94	4	28	0.72	5.07	544.46	1,778.22	0.70	2.29	28.81	18.66
8	1,000	1,500	1,250	3,730	36,761	4.85	47.83	3,070.99	12,601.86	2.23	9.17	10	38	1.81	6.88	275.13	2,053.35	0.35	2.64	8.96	16.29
9	1,500	2,000	1,750	3,270	40,031	4.25	52.08	2,269.08	14,870.94	1.65	10.82	3	41	0.54	7.43	271.19	2,324.54	0.35	2.99	11.95	15.63
10	2,000	2,500	2,250	2,790	42,821	3.63	55.71	3,396.18	18,267.11	2.47	13.29	9	50	1.63	9.06	186.59	2,511.13	0.24	3.23	5.49	13.75
11	2,500	3,000	2,750	2,665	45,486	3.47	59.18	2,602.79	20,869.91	1.89	15.19	4	54	0.72	9.78	6.39	2,517.52	0.01	3.24	0.25	12.06
12	3,000	4,000	3,500	2,844	48,330	3.70	62.88	4,269.24	25,139.14	3.11	18.29	20	74	3.62	13.41	137.60	2,655.11	0.18	3.41	3.22	10.56
13	4,000	5,000	4,500	1,895	50,225	2.47	65.35	3,680.62	28,819.76	2.68	20.97	13	87	2.36	15.76	4,120.40	6,775.52	5.29	8.71	111.95	23.51
14	5,000	7,500	6,250	3,262	53,487	4.24	69.59	8,503.28	37,323.04	6.19	27.16	10	97	1.81	17.57	946.09	7,721.61	1.22	9.92	11.13	20.69
15	7,500	10,000	8,750	2,113	55,600	2.75	72.34	7,799.29	45,122.33	5.68	32.84	11	108	1.99	19.57	5,974.37	13,695.98	7.68	17.60	76.60	30.35
16	10,000	20,000	15,000	4,400	60,000	5.72	78.07	20,579.07	65,701.40	14.98	47.81	30	138	5.43	25.00	2,186.05	15,882.03	2.81	20.41	10.62	24.17
17	20,000	50,000	35,000	5,028	65,028	6.54	84.61	26,512.16	92,213.56	19.29	67.11	72	210	13.04	38.04	8,917.28	24,799.31	11.46	31.87	33.63	26.89
18	50,000	100,000	75,000	3,809	68,837	4.96	89.56	18,954.23	111,167.79	13.79	80.90	82	292	14.86	52.90	4,029.93	28,829.24	5.18	37.05	21.26	25.93
19	100,000	500,000	300,000	5,343	74,180	6.95	96.52	20,249.77	131,417.56	14.74	95.64	219	511	39.67	92.57	39,747.45	68,576.69	51.08	88.12	196.29	52.18
20	500,000	UP		2,678	76,858	3.48	100.00	5,997.94	137,415.50	4.36	100.00	41	552	7.43	100.00	9,243.03	77,819.72	11.88	100.00	154.10	56.63
				76,858				137,415.50				552				77,819.72					56.63



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	347	347	4.52	4.52	159.01	159.01	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	92	439	1.20	5.72	74.65	233.66	0.25	0.78	2	2	2.78	2.78	273,593.38	273,593.38	83.46	83.46	3665.00	1170.90	
3	100	200	150	609	1,048	7.94	13.67	55.83	289.49	0.19	0.96	0	2	0.00	2.78	0.00	273,593.38	0.00	83.46	0.00	94508.62	
4	200	300	250	434	1,482	5.66	19.32	41.57	331.06	0.14	1.10	0	2	0.00	2.78	0.00	273,593.38	0.00	83.46	0.00	82641.45	
5	300	500	400	525	2,007	6.85	26.17	118.59	449.65	0.40	1.50	1	3	1.39	4.17	110.00	273,703.38	0.03	83.49	92.76	60870.80	
6	500	750	625	634	2,641	8.27	34.44	167.43	617.08	0.56	2.06	0	3	0.00	4.17	0.00	273,703.38	0.00	83.49	0.00	44354.60	
7	750	1,000	875	953	3,594	12.43	46.86	253.64	870.72	0.84	2.90	1	4	1.39	5.56	8.89	273,712.27	0.00	83.49	3.50	31435.30	
8	1,000	1,500	1,250	538	4,132	7.02	53.88	321.55	1,192.26	1.07	3.97	0	4	0.00	5.56	0.00	273,712.27	0.00	83.49	0.00	22957.40	
9	1,500	2,000	1,750	132	4,264	1.72	55.60	156.79	1,349.05	0.52	4.49	1	5	1.39	6.94	27.00	273,739.27	0.01	83.50	17.22	20291.21	
10	2,000	2,500	2,250	80	4,344	1.04	56.64	113.25	1,462.31	0.38	4.87	0	5	0.00	6.94	0.00	273,739.27	0.00	83.50	0.00	18719.66	
11	2,500	3,000	2,750	54	4,398	0.70	57.35	140.74	1,603.05	0.47	5.34	0	5	0.00	6.94	0.00	273,739.27	0.00	83.50	0.00	17076.18	
12	3,000	4,000	3,500	114	4,512	1.49	58.83	292.02	1,895.06	0.97	6.31	1	6	1.39	8.33	29.89	273,769.16	0.01	83.51	10.24	14446.43	
13	4,000	5,000	4,500	72	4,584	0.94	59.77	42.59	1,852.47	0.14	6.17	0	6	0.00	8.33	0.00	273,769.16	0.00	83.51	0.00	14778.57	
14	5,000	7,500	6,250	125	4,709	1.63	61.40	465.04	2,317.51	1.55	7.72	3	9	4.17	12.50	1,427.52	275,196.68	0.44	83.94	306.97	11874.66	
15	7,500	10,000	8,750	148	4,857	1.93	63.33	862.44	3,179.95	2.87	10.59	0	9	0.00	12.50	0.00	275,196.68	0.00	83.94	0.00	8654.12	
16	10,000	20,000	15,000	399	5,256	5.20	68.54	3,850.42	7,030.37	12.83	23.42	3	12	4.17	16.67	2,207.07	277,403.75	0.67	84.62	57.32	3945.79	
17	20,000	50,000	35,000	629	5,885	8.20	76.74	6,256.20	13,286.57	20.84	44.26	13	25	18.06	34.72	14,752.47	292,156.22	4.50	89.12	235.81	2198.88	
18	50,000	100,000	75,000	396	6,281	5.16	81.90	6,593.32	19,879.88	21.96	66.23	9	34	12.50	47.22	6,699.63	298,855.85	2.04	91.16	101.61	1503.31	
19	100,000	500,000	300,000	893	7,174	11.64	93.55	7,029.61	26,909.50	23.42	89.64	26	60	36.11	83.33	24,077.76	322,933.62	7.34	98.51	342.52	1200.07	
20	500,000	UP		495	7,669	6.45	100.00	3,108.97	30,018.47	10.36	100.00	12	72	16.67	100.00	4,898.58	327,832.20	1.49	100.00	157.56	1092.10	
				7,669					30,018.47					72					327,832.20			1092.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	232,910	232,910	11.76	11.76	17,154.25	17,154.25	0.80	0.80	79	79	1.69	1.69	14,004.17	14,004.17	2.89	2.89	81.64	81.64	
2	50	100	75	149,481	382,391	7.55	19.31	20,293.80	37,448.05	0.94	1.74	78	157	1.67	3.37	2,523.50	16,527.67	0.52	3.41	12.43	44.13	
3	100	200	150	288,567	670,958	14.57	33.89	55,647.01	93,095.06	2.59	4.33	232	389	4.97	8.34	8,704.07	25,231.74	1.79	5.20	15.64	27.10	
4	200	300	250	212,168	883,126	10.72	44.60	58,043.07	151,138.13	2.70	7.03	130	519	2.79	11.13	12,347.59	37,579.33	2.54	7.74	21.27	24.86	
5	300	500	400	286,153	1,169,279	14.45	59.05	119,584.23	270,722.37	5.56	12.59	223	742	4.78	15.91	18,802.41	56,381.74	3.87	11.62	15.72	20.83	
6	500	750	625	188,058	1,357,337	9.50	68.55	114,761.38	385,483.75	5.34	17.92	339	1,081	7.27	23.17	20,428.35	76,810.09	4.21	15.83	17.80	19.93	
7	750	1,000	875	150,982	1,508,319	7.63	76.18	131,837.93	517,321.68	6.13	24.05	542	1,623	11.62	34.79	28,468.90	105,278.99	5.87	21.69	21.59	20.35	
8	1,000	1,500	1,250	130,140	1,638,459	6.57	82.75	156,482.58	673,804.26	7.28	31.33	350	1,973	7.50	42.29	23,682.08	128,961.07	4.88	26.57	15.13	19.14	
9	1,500	2,000	1,750	74,135	1,712,594	3.74	86.49	131,818.23	805,622.49	6.13	37.46	165	2,138	3.54	45.83	23,258.79	152,219.86	4.79	31.37	17.64	18.89	
10	2,000	2,500	2,250	42,804	1,755,398	2.16	88.65	93,473.88	899,096.37	4.35	41.81	134	2,272	2.87	48.70	10,175.00	162,394.85	2.10	33.46	10.89	18.06	
11	2,500	3,000	2,750	33,203	1,788,601	1.68	90.33	92,488.50	991,584.87	4.30	46.11	92	2,364	1.97	50.68	13,073.75	175,468.60	2.69	36.16	14.14	17.70	
12	3,000	4,000	3,500	37,630	1,826,231	1.90	92.23	125,455.04	1,117,039.92	5.83	51.94	146	2,510	3.13	53.80	18,442.60	193,911.20	3.80	39.96	14.70	17.36	
13	4,000	5,000	4,500	25,645	1,851,876	1.30	93.53	108,881.99	1,225,921.91	5.06	57.00	114	2,624	2.44	56.25	13,172.63	207,083.83	2.71	42.67	12.10	16.89	
14	5,000	7,500	6,250	35,756	1,887,632	1.81	95.33	173,367.51	1,399,289.42	8.06	65.06	249	2,873	5.34	61.59	20,425.23	227,509.05	4.21	46.88	11.78	16.26	
15	7,500	10,000	8,750	19,908	1,907,540	1.01	96.34	138,814.73	1,538,104.15	6.45	71.52	121	2,994	2.59	64.18	24,062.02	251,571.07	4.96	51.84	17.33	16.36	
16	10,000	20,000	15,000	28,241	1,935,781	1.43	97.76	250,320.29	1,788,424.45	11.64	83.16	265	3,259	5.68	69.86	56,980.42	308,551.50	11.74	63.58	22.76	17.25	
17	20,000	50,000	35,000	20,495	1,956,276	1.04	98.80	199,649.47	1,988,073.92	9.28	92.44	306	3,565	6.56	76.42	66,249.73	374,801.22	13.65	77.23	33.18	18.85	
18	50,000	100,000	75,000	9,173	1,965,449	0.46	99.26	75,902.58	2,063,976.50	3.53	95.97	213	3,778	4.57	80.99	6,085.73	380,886.96	1.25	78.48	8.02	18.45	
19	100,000	500,000	300,000	10,080	1,975,529	0.51	99.77	70,434.09	2,134,410.58	3.27	99.24	444	4,222	9.52	90.50	64,243.40	445,130.36	13.24	91.72	91.21	20.85	
20	500,000	UP		4,534	1,980,063	0.23	100.00	16,273.03	2,150,683.62	0.76	100.00	443	4,665	9.50	100.00	40,186.30	485,316.66	8.28	100.00	246.95	22.57	
				1,980,063					2,150,683.62					4,665					485,316.66			22.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 30 Kina

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	147	147	8.80	8.80	8.45	8.45	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	69	216	4.13	12.93	18.02	26.47	0.54	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	104	320	6.23	19.16	35.39	61.86	1.06	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	100	420	5.99	25.15	26.88	88.74	0.81	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	77	497	4.61	29.76	50.21	138.95	1.50	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	89	586	5.33	35.09	63.98	202.93	1.92	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	59	645	3.53	38.62	29.02	231.95	0.87	6.95	1	1	10.00	10.00	59.95	59.95	2.90	2.90	206.61	25.85			
8	1,000	1,500	1,250	103	748	6.17	44.79	89.80	321.75	2.69	9.64	0	1	0.00	10.00	0.00	59.95	0.00	2.90	0.00	18.63			
9	1,500	2,000	1,750	84	832	5.03	49.82	70.93	392.67	2.13	11.77	0	1	0.00	10.00	0.00	59.95	0.00	2.90	0.00	15.27			
10	2,000	2,500	2,250	108	940	6.47	56.29	158.80	551.47	4.76	16.53	1	2	10.00	20.00	100.00	159.95	4.84	7.74	62.97	29.00			
11	2,500	3,000	2,750	77	1,017	4.61	60.90	105.66	657.13	3.17	19.69	0	2	0.00	20.00	0.00	159.95	0.00	7.74	0.00	24.34			
12	3,000	4,000	3,500	66	1,083	3.95	64.85	104.04	761.17	3.12	22.81	1	3	10.00	30.00	117.00	276.95	5.66	13.39	112.46	36.38			
13	4,000	5,000	4,500	65	1,148	3.89	68.74	170.66	931.83	5.11	27.93	0	3	0.00	30.00	0.00	276.95	0.00	13.39	0.00	29.72			
14	5,000	7,500	6,250	99	1,247	5.93	74.67	194.61	1,126.44	5.83	33.76	1	4	10.00	40.00	602.70	879.65	29.15	42.54	309.69	78.09			
15	7,500	10,000	8,750	92	1,339	5.51	80.18	215.17	1,341.61	6.45	40.21	0	4	0.00	40.00	0.00	879.65	0.00	42.54	0.00	65.57			
16	10,000	20,000	15,000	114	1,453	6.83	87.01	480.66	1,822.27	14.41	54.61	4	8	40.00	80.00	848.09	1,727.74	41.02	83.56	176.44	94.81			
17	20,000	50,000	35,000	104	1,557	6.23	93.23	497.67	2,319.93	14.92	69.53	0	8	0.00	80.00	0.00	1,727.74	0.00	83.56	0.00	74.47			
18	50,000	100,000	75,000	68	1,625	4.07	97.31	705.45	3,025.38	21.14	90.67	0	8	0.00	80.00	0.00	1,727.74	0.00	83.56	0.00	57.11			
19	100,000	500,000	300,000	42	1,667	2.51	99.82	286.67	3,312.05	8.59	99.26	2	10	20.00	100.00	339.84	2,067.59	16.44	100.00	118.55	62.43			
20	500,000	UP		3	1,670	0.18	100.00	24.62	3,336.68	0.74	100.00	0	10	0.00	100.00	0.00	2,067.59	0.00	100.00	0.00	61.97			
				1,670					3,336.68					10					2,067.59					61.97



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 31 Perkebunan serat

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	797	797	22.66	22.66	30.18	30.18	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	248	1,045	7.05	29.71	26.64	56.82	0.29	0.61	1	1	3.70	3.70	53.96	53.96	2.85	2.85	202.54	94.95			
3	100	200	150	136	1,181	3.87	33.58	27.62	84.44	0.30	0.90	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	63.90			
4	200	300	250	129	1,310	3.67	37.25	27.63	112.07	0.30	1.20	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	48.14			
5	300	500	400	113	1,423	3.21	40.46	22.48	134.55	0.24	1.44	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	40.10			
6	500	750	625	57	1,480	1.62	42.08	17.48	152.03	0.19	1.63	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	35.49			
7	750	1,000	875	59	1,539	1.68	43.76	61.18	213.21	0.65	2.28	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	25.31			
8	1,000	1,500	1,250	110	1,649	3.13	46.89	29.20	242.41	0.31	2.59	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	22.26			
9	1,500	2,000	1,750	93	1,742	2.64	49.53	116.44	358.85	1.25	3.84	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	15.04			
10	2,000	2,500	2,250	89	1,831	2.53	52.06	89.62	448.47	0.96	4.80	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	12.03			
11	2,500	3,000	2,750	50	1,881	1.42	53.48	84.58	533.05	0.91	5.70	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	10.12			
12	3,000	4,000	3,500	102	1,983	2.90	56.38	117.17	650.22	1.25	6.96	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	8.30			
13	4,000	5,000	4,500	56	2,039	1.59	57.98	107.22	757.44	1.15	8.11	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	7.12			
14	5,000	7,500	6,250	101	2,140	2.87	60.85	192.92	950.37	2.06	10.17	0	1	0.00	3.70	0.00	53.96	0.00	2.85	0.00	5.68			
15	7,500	10,000	8,750	93	2,233	2.64	63.49	343.70	1,294.07	3.68	13.85	2	3	7.41	11.11	4.06	58.02	0.21	3.06	1.18	4.48			
16	10,000	20,000	15,000	255	2,488	7.25	70.74	1,039.48	2,333.55	11.12	24.97	10	13	37.04	48.15	674.46	732.48	35.59	38.65	64.88	31.39			
17	20,000	50,000	35,000	378	2,866	10.75	81.49	1,917.41	4,250.96	20.52	45.50	2	15	7.41	55.56	42.80	775.28	2.26	40.91	2.23	18.24			
18	50,000	100,000	75,000	390	3,256	11.09	92.58	2,397.17	6,648.13	25.66	71.15	4	19	14.81	70.37	397.92	1,173.20	21.00	61.91	16.60	17.65			
19	100,000	500,000	300,000	247	3,503	7.02	99.60	2,371.67	9,019.80	25.38	96.53	8	27	29.63	100.00	721.87	1,895.07	38.09	100.00	30.44	21.01			
20	500,000	UP		14	3,517	0.40	100.00	323.89	9,343.70	3.47	100.00	0	27	0.00	100.00	0.00	1,895.07	0.00	100.00	0.00	20.28			
				3,517					9,343.70					27					1,895.07					20.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 32 Rekreasi dan tempat berlibur

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate !

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,250	1,250	44.95	44.95	204.81	204.81	5.26	5.26	1	10.00	10.00	3.75	3.75	1.46	1.46	1.83	1.83				
2	50	100	75	347	1,597	12.48	57.43	133.70	338.51	3.44	8.70	1	10.00	20.00	38.29	42.04	14.95	16.42	28.63	12.42				
3	100	200	150	190	1,787	6.83	64.26	88.37	426.88	2.27	10.97	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	9.85				
4	200	300	250	68	1,855	2.45	66.70	57.83	369.05	1.49	9.49	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	11.39				
5	300	500	400	50	1,905	1.80	68.50	57.63	426.68	1.48	10.97	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	9.85				
6	500	750	625	31	1,936	1.11	69.62	14.97	441.65	0.38	11.35	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	9.52				
7	750	1,000	875	19	1,955	0.68	70.30	5.84	447.48	0.15	11.50	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	9.39				
8	1,000	1,500	1,250	42	1,997	1.51	71.81	25.97	473.45	0.67	12.17	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	8.88				
9	1,500	2,000	1,750	56	2,053	2.01	73.82	27.69	501.14	0.71	12.88	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	8.39				
10	2,000	2,500	2,250	106	2,159	3.81	77.63	16.71	517.85	0.43	13.31	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	8.12				
11	2,500	3,000	2,750	99	2,258	3.56	81.19	57.52	575.37	1.48	14.79	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	7.31				
12	3,000	4,000	3,500	32	2,290	1.15	82.34	19.17	594.54	0.49	15.28	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	7.07				
13	4,000	5,000	4,500	4	2,294	0.14	82.49	7.79	602.34	0.20	15.48	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	6.98				
14	5,000	7,500	6,250	20	2,314	0.72	83.21	51.33	653.66	1.32	16.80	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	6.43				
15	7,500	10,000	8,750	25	2,339	0.90	84.11	149.21	802.88	3.84	20.64	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	5.24				
16	10,000	20,000	15,000	54	2,393	1.94	86.05	513.46	1,316.33	13.20	33.83	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	3.19				
17	20,000	50,000	35,000	86	2,479	3.09	89.14	1,042.10	2,358.43	26.79	60.62	0	0.00	20.00	0.00	42.04	0.00	16.42	0.00	1.78				
18	50,000	100,000	75,000	115	2,594	4.14	93.28	730.62	3,089.05	18.78	79.40	1	10.00	30.00	20.09	62.12	7.85	24.26	2.75	2.01				
19	100,000	500,000	300,000	160	2,754	5.75	99.03	1,330.46	4,419.51	34.20	113.60	7	70.00	100.00	193.92	256.05	75.74	100.00	14.58	5.79				
20	500,000	UP		27	2,781	0.97	100.00	528.99	3,890.52	13.60	100.00	0	0.00	100.00	0.00	256.05	0.00	100.00	0.00	6.58				
				2,781					3,890.52					10					256.05					6.58
GRANT TOTAL				2,200,720.0					2,980,321.8					6,293.0					1,614,848.15					

4.4 ALL OCCUPATION



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EXTRACTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	1.72	5.17	0.75	0.75	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	1.72	6.90	0.65	1.40	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	1.72	8.62	0.59	1.99	0.12	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	1.72	10.34	1.98	3.97	0.39	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	1.72	12.07	0.37	4.34	0.07	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	1.72	13.79	1.09	5.43	0.21	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	4	12	6.90	20.69	6.80	12.23	1.34	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	13	1.72	22.41	1.86	14.09	0.37	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	14	1.72	24.14	2.34	16.43	0.46	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	15	1.72	25.86	2.49	18.92	0.49	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	16	1.72	27.59	7.16	26.08	1.41	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	5	21	8.62	36.21	26.97	53.05	5.30	10.43	1	1	100.00	100.00	372.75	372.75	100.00	100.00	1382.32	702.70			
14	5,000	7,500	6,250	1	22	1.72	37.93	10.32	63.36	2.03	12.46	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	588.30			
15	7,500	10,000	8,750	3	25	5.17	43.10	19.10	82.46	3.76	16.22	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	452.05			
16	10,000	20,000	15,000	3	28	5.17	48.28	35.64	118.10	7.01	23.23	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	315.62			
17	20,000	50,000	35,000	9	37	15.52	63.79	33.54	151.64	6.60	29.82	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	245.81			
18	50,000	100,000	75,000	13	50	22.41	86.21	49.60	201.24	9.76	39.58	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	185.22			
19	100,000	500,000	300,000	7	57	12.07	98.28	306.38	507.62	60.26	99.84	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	73.43			
20	500,000	UP		1	58	1.72	100.00	0.81	508.44	0.16	100.00	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	73.31			
				58					508.44					1					372.75					73.31



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 200 Refining installations (gold silver platinum etc.)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	12.76	12.76	1.94	1.94	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	58	11.11	23.87	2.08	4.02	0.16	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	72	5.76	29.63	1.96	5.98	0.15	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	78	2.47	32.10	1.02	7.00	0.08	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	87	3.70	35.80	3.04	10.04	0.23	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	90	1.23	37.04	0.09	10.12	0.01	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	93	1.23	38.27	3.11	13.24	0.23	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	95	0.82	39.09	0.06	13.30	0.00	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	96	0.41	39.51	4.57	17.87	0.34	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	97	0.41	39.92	1.33	19.20	0.10	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	98	0.41	40.33	1.66	20.86	0.12	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	99	0.41	40.74	1.76	22.62	0.13	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	100	0.41	41.15	3.92	26.53	0.29	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	101	0.41	41.56	1.77	28.30	0.13	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	102	0.41	41.98	0.43	28.73	0.03	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	109	2.88	44.86	23.82	52.55	1.78	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	125	6.58	51.44	179.76	232.31	13.42	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	141	6.58	58.02	208.69	441.00	15.58	32.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	18	159	7.41	65.43	342.44	783.44	25.56	58.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		84	243	34.57	100.00	556.34	1,339.78	41.52	100.00	1	1	100.00	100.00	1,193.00	1,193.00	100.00	100.00	214.44	89.04			
				243					1,339.78					1					1,193.00					89.04



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 201 Alumunium works (foundries)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	7.82	7.82	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	41	1.61	9.43	2.27	2.52	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	53	2.76	12.18	2.06	4.58	0.11	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	57	0.92	13.10	1.00	5.58	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	73	3.68	16.78	10.44	16.02	0.54	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	87	3.22	20.00	9.54	25.56	0.49	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	96	2.07	22.07	14.01	39.56	0.72	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	107	2.53	24.60	15.41	54.98	0.79	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	116	2.07	26.67	10.53	65.50	0.54	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	126	2.30	28.97	20.81	86.32	1.07	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	135	2.07	31.03	31.91	118.23	1.64	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	150	3.45	34.48	70.86	189.09	3.64	9.70	1	1	25.00	25.00	30.00	30.00	0.38	0.38	42.33	15.87			
13	4,000	5,000	4,500	12	162	2.76	37.24	37.30	226.39	1.91	11.62	0	1	0.00	25.00	0.00	30.00	0.00	0.38	0.00	13.25			
14	5,000	7,500	6,250	21	183	4.83	42.07	114.66	341.05	5.88	17.50	0	1	0.00	25.00	0.00	30.00	0.00	0.38	0.00	8.80			
15	7,500	10,000	8,750	35	218	8.05	50.11	239.47	580.52	12.29	29.79	0	1	0.00	25.00	0.00	30.00	0.00	0.38	0.00	5.17			
16	10,000	20,000	15,000	31	249	7.13	57.24	226.04	806.56	11.60	41.38	0	1	0.00	25.00	0.00	30.00	0.00	0.38	0.00	3.72			
17	20,000	50,000	35,000	32	281	7.36	64.60	379.60	1,186.16	19.48	60.86	0	1	0.00	25.00	0.00	30.00	0.00	0.38	0.00	2.53			
18	50,000	100,000	75,000	25	306	5.75	70.34	266.58	1,452.74	13.68	74.54	0	1	0.00	25.00	0.00	30.00	0.00	0.38	0.00	2.07			
19	100,000	500,000	300,000	73	379	16.78	87.13	407.68	1,860.42	20.92	95.45	2	3	50.00	75.00	184.47	214.47	2.36	2.74	45.25	11.53			
20	500,000	UP		56	435	12.87	100.00	88.59	1,949.01	4.55	100.00	1	4	25.00	100.00	7,615.30	7,829.77	97.26	100.00	8595.88	401.73			
				435					1,949.01					4					7,829.77					401.73



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 202 Iron mines blast furnaces iron foundries iron works

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.38	1.38	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	6	2.76	4.14	0.43	0.44	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	12	4.14	8.28	0.69	1.12	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	15	2.07	10.34	0.59	1.71	0.08	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	19	2.76	13.10	0.68	2.38	0.09	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	0.69	13.79	0.47	2.85	0.07	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	28	5.52	19.31	6.43	9.29	0.90	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	37	6.21	25.52	8.11	17.40	1.14	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	40	2.07	27.59	4.11	21.51	0.57	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	43	2.07	29.66	4.38	25.88	0.61	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	46	2.07	31.72	10.38	36.26	1.45	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	48	1.38	33.10	4.82	41.08	0.67	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	54	4.14	37.24	19.08	60.16	2.67	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	66	8.28	45.52	49.36	109.52	6.91	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	72	4.14	49.66	36.44	145.97	5.10	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	78	4.14	53.79	67.65	213.62	9.47	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	93	10.34	64.14	243.32	456.93	34.05	63.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	99	4.14	68.28	47.48	504.41	6.65	70.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	120	14.48	82.76	103.55	607.96	14.49	85.08	1	1	50.00	50.00	184.47	184.47	96.38	96.38	178.15	30.34			
20	500,000	UP		25	145	17.24	100.00	106.59	714.55	14.92	100.00	1	2	50.00	100.00	6.92	191.39	3.62	100.00	6.50	26.79			
				145					714.55					2					191.39					26.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2020 Iron Mines (underground or above ground)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	0.14	0.14	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	0.31	0.45	0.24	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.85	11.54	0.40	0.84	0.31	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.85	15.38	0.42	1.26	0.33	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	8	15.38	30.77	1.51	2.77	1.19	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.85	34.62	0.78	3.55	0.62	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.85	38.46	1.10	4.66	0.87	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.85	42.31	0.00	4.66	0.00	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.85	46.15	2.39	7.04	1.87	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.85	50.00	0.00	7.04	0.00	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.85	53.85	5.08	12.13	3.99	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.85	57.69	0.00	12.13	0.00	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	3.85	61.54	1.48	10.65	1.16	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	3.85	65.38	5.61	16.26	4.41	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	3.85	69.23	1.40	17.66	1.10	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	3.85	73.08	26.10	43.76	20.50	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	20	3.85	76.92	30.55	74.31	24.00	58.37	1	1	100.00	100.00	328.92	328.92	100.00	100.00	1076.67	442.65			
19	100,000	500,000	300,000	3	23	11.54	88.46	40.27	114.57	31.63	90.00	0	1	0.00	100.00	0.00	328.92	0.00	100.00	0.00	287.08			
20	500,000	UP		3	26	11.54	100.00	12.73	127.30	10.00	100.00	0	1	0.00	100.00	0.00	328.92	0.00	100.00	0.00	258.37			
				26					127.30					1					328.92					258.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2021 Blast furnaces

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.70	3.70	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	2.47	6.17	0.04	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.23	7.41	0.24	0.30	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.23	8.64	0.40	0.70	0.16	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.23	9.88	0.00	0.70	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.23	11.11	0.58	1.28	0.23	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	11	2.47	13.58	0.70	1.98	0.28	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	14	3.70	17.28	1.85	3.83	0.74	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	1.23	18.52	1.83	5.65	0.73	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.23	19.75	1.86	7.52	0.74	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	1.23	20.99	0.00	7.52	0.00	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	1.23	22.22	5.54	13.06	2.20	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	1.23	23.46	4.47	17.53	1.78	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	21	2.47	25.93	7.75	25.28	3.08	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	25	4.94	30.86	18.82	44.10	7.48	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	40	18.52	49.38	64.50	108.61	25.64	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	50	12.35	61.73	10.92	119.53	4.34	47.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	58	9.88	71.60	8.48	111.05	3.37	44.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	75	20.99	92.59	101.18	212.23	40.22	84.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	81	7.41	100.00	39.32	251.56	15.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				81					251.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2022 Iron foundries

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.69	7.69	2.53	2.53	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.69	15.38	0.12	2.65	0.12	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.69	23.08	0.29	2.94	0.28	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.69	30.77	0.21	3.15	0.20	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.69	38.46	6.25	3.10	6.06	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.69	46.15	2.43	0.67	2.35	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	7.69	53.85	0.67	0.00	0.65	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	7.69	61.54	7.33	7.33	7.11	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	7.69	69.23	19.03	26.36	18.44	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	7.69	76.92	26.75	53.11	25.92	51.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	7.69	84.62	19.86	72.97	19.25	70.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	7.69	92.31	17.00	89.97	16.47	87.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	7.69	100.00	13.22	103.19	12.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	103.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	103.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	103.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	103.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	103.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	103.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	103.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					103.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2028 Mixed

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	4.90	4.90	8.68	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	5.84	10.73	10.34	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	1.39	12.12	2.46	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	1.39	13.51	2.46	23.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	14.00	27.51	24.81	48.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	14.00	41.51	24.81	73.56	1	1	25.00	25.00	1.68	1.68	0.08	0.08	12.00	12.00	4.05	4.05	
8	1,000	1,500	1,250	1	7	5.88	41.18	0.33	41.84	0.58	74.15	1	2	25.00	50.00	1,980.00	1,981.68	92.38	92.46	600000.00	4735.79	4735.79	4735.79	
9	1,500	2,000	1,750	1	8	5.88	47.06	3.69	38.15	6.55	67.60	0	2	0.00	50.00	0.00	1,981.68	0.00	92.46	0.00	5194.30	5194.30		
10	2,000	2,500	2,250	1	9	5.88	52.94	2.61	35.54	4.62	62.98	0	2	0.00	50.00	0.00	1,981.68	0.00	92.46	0.00	5575.25	5575.25		
11	2,500	3,000	2,750	1	10	5.88	58.82	3.69	31.85	6.54	56.45	0	2	0.00	50.00	0.00	1,981.68	0.00	92.46	0.00	6221.16	6221.16		
12	3,000	4,000	3,500	1	11	5.88	64.71	6.57	38.43	11.65	68.09	0	2	0.00	50.00	0.00	1,981.68	0.00	92.46	0.00	5156.97	5156.97		
13	4,000	5,000	4,500	1	12	5.88	70.59	3.69	34.73	6.54	61.55	0	2	0.00	50.00	0.00	1,981.68	0.00	92.46	0.00	5705.31	5705.31		
14	5,000	7,500	6,250	1	13	5.88	76.47	17.30	52.04	30.66	92.21	0	2	0.00	50.00	0.00	1,981.68	0.00	92.46	0.00	3808.29	3808.29		
15	7,500	10,000	8,750	1	14	5.88	82.35	4.59	56.62	8.13	100.33	2	4	50.00	100.00	161.66	2,143.34	7.54	100.00	3525.24	3785.37	3785.37		
16	10,000	20,000	15,000	1	15	5.88	88.24	3.76	52.87	6.65	93.68	0	4	0.00	100.00	0.00	2,143.34	0.00	100.00	0.00	4054.24	4054.24		
17	20,000	50,000	35,000	1	16	5.88	94.12	3.57	56.43	6.32	100.00	0	4	0.00	100.00	0.00	2,143.34	0.00	100.00	0.00	3798.00	3798.00		
18	50,000	100,000	75,000	1	17	5.88	100.00	0.00	56.43	0.00	100.00	0	4	0.00	100.00	0.00	2,143.34	0.00	100.00	0.00	3798.00	3798.00		
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	56.43	0.00	100.00	0	4	0.00	100.00	0.00	2,143.34	0.00	100.00	0.00	3798.00	3798.00		
20	500,000	UP		0	17	0.00	100.00	0.00	56.43	0.00	100.00	0	4	0.00	100.00	0.00	2,143.34	0.00	100.00	0.00	3798.00	3798.00		
				17					56.43					4					2,143.34					3798.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 203 Steelworks and rolling mills

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	4.71	4.71	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	1.07	5.78	1.14	1.31	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	36	1.93	7.71	0.20	1.50	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	48	2.57	10.28	1.76	3.26	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	62	3.00	13.28	3.39	6.65	0.13	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	79	3.64	16.92	13.67	20.32	0.52	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	96	3.64	20.56	16.13	36.45	0.62	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	111	3.21	23.77	22.16	58.62	0.85	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	129	3.85	27.62	31.58	90.19	1.20	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	146	3.64	31.26	23.72	113.92	0.90	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	155	1.93	33.19	3.70	117.62	0.14	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	164	1.93	35.12	27.70	145.31	1.06	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	186	4.71	39.83	127.94	273.26	4.88	10.42	0	0	0.00	0.00	4.88	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	202	3.43	43.25	102.97	376.22	3.93	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	222	4.28	47.54	143.30	519.52	5.47	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	257	7.49	55.03	334.93	854.45	12.77	32.59	1	1	4.17	4.17	0.73	0.73	0.00	0.00	0.22	0.09			
17	20,000	50,000	35,000	61	318	13.06	68.09	801.38	1,655.83	30.56	63.15	2	3	8.33	12.50	214.61	215.34	1.33	1.33	26.78	13.00			
18	50,000	100,000	75,000	35	353	7.49	75.59	440.40	2,096.23	16.80	79.95	1	4	4.17	16.67	127.00	342.34	0.79	2.12	28.84	16.33			
19	100,000	500,000	300,000	75	428	16.06	91.65	412.87	2,509.10	15.75	95.69	5	9	20.83	37.50	579.69	922.03	3.59	5.71	140.40	36.75			
20	500,000	UP		39	467	8.35	100.00	112.89	2,621.99	4.31	100.00	15	24	62.50	100.00	15,236.43	16,158.47	94.29	100.00	13496.78	616.27			
				467					2,621.99					24					16,158.47					616.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 204

Exploration and production of petroleum and natural gas term

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2041 Drilling installation(explor. and production) for petroleum

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2042 Transport installations for petroleum (including pipelines)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.13	3.13	0.69	0.69	4.21	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.13	6.25	0.69	1.37	4.21	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	27	29	84.38	90.63	21.32	22.69	130.78	139.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	30	3.13	93.75	1.67	24.37	10.26	149.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	31	3.13	96.88	13.80	10.57	84.65	64.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	32	3.13	100.00	5.74	16.30	35.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	32	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				32					16.30					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2043

Drilling installations (exploration and production) for natur

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	1.58	1.58	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	13.05	14.64	11.44	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	13.27	27.91	11.63	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	16.23	44.13	14.22	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	16.46	60.59	14.43	53.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	16.81	77.40	14.74	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	17.82	95.22	15.62	83.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	18.87	114.09	16.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	114.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					114.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2044 Transport installastions for natural gas(including pipeline)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	1.99	1.99	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	0.14	2.13	0.04	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.35	13.04	0.29	2.42	0.07	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.35	17.39	1.82	4.25	0.45	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.35	21.74	0.46	4.70	0.11	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.35	26.09	0.91	5.61	0.22	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.35	30.43	13.04	18.65	3.20	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.35	34.78	9.96	28.62	2.44	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.35	39.13	20.64	49.26	5.06	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.35	43.48	6.95	56.21	1.70	13.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.35	47.83	11.41	67.62	2.80	16.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.35	52.17	1.37	68.99	0.34	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.35	56.52	205.80	274.79	50.48	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.35	60.87	5.58	280.37	1.37	68.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.35	65.22	4.98	285.35	1.22	70.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.35	69.57	2.49	287.84	0.61	70.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.35	73.91	9.96	297.81	2.44	73.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	23	26.09	100.00	109.87	407.67	26.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	407.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23				407.67					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2045 Terminals for crude oil

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2046 Terminals for liquefied gases

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	2.61	2.61	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	4.43	7.04	2.19	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	29.13	36.18	14.42	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	0.00	36.18	0.00	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	36.82	72.99	18.22	36.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	12.00	85.00	5.94	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	13.68	98.68	6.77	48.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	3.12	101.79	1.54	50.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	61.02	162.82	30.20	80.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	29.33	192.15	14.52	95.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	0.00	192.15	0.00	95.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	3.00	195.14	1.48	96.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	0.00	195.14	0.00	96.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	3.00	198.14	1.48	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	0.50	198.64	0.25	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	0.00	198.64	0.00	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.56	94.44	0.00	198.64	0.00	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.56	100.00	3.41	202.06	1.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	202.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					202.06					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2047 Terminals for other products

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 205 Mines not otherwise classified

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	25.33	25.33	0.95	0.95	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	39	0.67	26.00	0.52	1.47	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	40	0.67	26.67	0.82	2.29	0.09	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	41	0.67	27.33	0.14	2.42	0.02	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	44	2.00	29.33	0.96	3.39	0.11	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	51	4.67	34.00	4.83	8.22	0.54	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	52	0.67	34.67	1.46	9.67	0.16	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	54	1.33	36.00	0.85	8.83	0.09	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	55	0.67	36.67	0.01	8.84	0.00	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	59	2.67	39.33	1.91	10.75	0.21	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	61	1.33	40.67	1.23	9.52	0.14	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	66	3.33	44.00	2.84	12.35	0.32	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	67	0.67	44.67	0.10	12.25	0.01	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	74	4.67	49.33	7.74	4.51	0.86	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	77	2.00	51.33	8.43	12.94	0.94	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	83	4.00	55.33	86.22	99.16	9.62	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	96	8.67	64.00	89.13	188.29	9.94	21.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	111	10.00	74.00	87.31	275.60	9.74	30.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	20	131	13.33	87.33	124.36	399.96	13.88	44.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		19	150	12.67	100.00	496.31	896.27	55.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				150					896.27					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2051 Extration and processing above ground

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.94	1.94	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.94	3.88	0.14	0.18	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	1.94	5.83	0.34	0.52	0.11	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	2.91	8.74	0.71	1.23	0.24	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	15	5.83	14.56	2.63	3.85	0.89	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	20	4.85	19.42	2.44	6.29	0.82	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	0.97	20.39	1.21	7.50	0.41	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	0.97	21.36	2.90	10.39	0.98	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	26	3.88	25.24	2.02	12.41	0.68	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	0.97	26.21	0.38	12.79	0.13	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	0.97	27.18	0.17	12.96	0.06	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	30	1.94	29.13	9.26	22.22	3.13	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	31	0.97	30.10	10.39	32.61	3.50	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	34	2.91	33.01	13.87	46.48	4.68	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	40	5.83	38.83	13.57	60.06	4.58	20.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	47	6.80	45.63	12.07	72.12	4.07	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	76	28.16	73.79	142.25	214.37	47.99	72.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	83	6.80	80.58	25.99	240.35	8.77	81.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	99	15.53	96.12	42.99	283.35	14.50	95.58	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	103	3.88	100.00	13.09	296.44	4.42	100.00	0	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				103					296.44					1					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2052 Extration and processing below ground

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2058 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	8.79	8.79	12.67	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	11.27	2.49	16.26	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.00	2.49	0.00	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	10.71	13.20	15.45	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	18.00	31.20	25.96	45.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	32.32	63.52	46.61	91.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	3.73	67.25	5.39	97.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	2.08	69.33	3.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	69.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					69.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 206 Foundries reduction plant for metals(excl.iron aluminium)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.00	2.00	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	1.00	3.00	0.25	0.28	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	1.00	4.00	0.13	0.41	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	1.00	5.00	0.00	0.41	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	3	8	3.00	8.00	0.66	1.07	0.11	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	9	1.00	9.00	7.41	8.47	1.24	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	3	12	3.00	12.00	1.58	10.06	0.27	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	13	1.00	13.00	2.38	12.44	0.40	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	14	1.00	14.00	2.00	14.44	0.33	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	8	22	8.00	22.00	8.32	22.76	1.39	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	3	25	3.00	25.00	11.86	34.61	1.98	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	26	1.00	26.00	3.77	38.38	0.63	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	3	29	3.00	29.00	14.19	52.57	2.38	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	4	33	4.00	33.00	22.90	75.47	3.83	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	6	39	6.00	39.00	22.64	98.11	3.79	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	10	49	10.00	49.00	68.31	166.42	11.43	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	27	76	27.00	76.00	245.79	412.22	41.14	69.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	12	88	12.00	88.00	158.28	570.50	26.50	95.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	9	97	9.00	97.00	21.34	591.84	3.57	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		3	100	3.00	100.00	5.55	597.39	0.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				100					597.39					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 207 Hard coal and lignite extraction asphalt mines

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	99	99	15.64	15.64	5.47	5.47	0.28	0.28	2	2	28.57	28.57	316.62	316.62	30.71	30.71	5787.39	5787.39			
2	50	100	75	67	166	10.58	26.22	8.05	13.52	0.41	0.69	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	2341.36			
3	100	200	150	5	171	0.79	27.01	1.82	15.34	0.09	0.79	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	2064.10			
4	200	300	250	2	173	0.32	27.33	1.07	16.41	0.05	0.84	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	1929.47			
5	300	500	400	8	181	1.26	28.59	4.82	21.23	0.25	1.09	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	1491.06			
6	500	750	625	8	189	1.26	29.86	5.62	26.86	0.29	1.38	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	1178.86			
7	750	1,000	875	7	196	1.11	30.96	11.98	38.83	0.61	1.99	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	815.31			
8	1,000	1,500	1,250	7	203	1.11	32.07	12.31	51.14	0.63	2.62	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	619.08			
9	1,500	2,000	1,750	13	216	2.05	34.12	14.98	66.12	0.77	3.39	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	478.83			
10	2,000	2,500	2,250	10	226	1.58	35.70	8.85	74.97	0.45	3.84	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	422.34			
11	2,500	3,000	2,750	10	236	1.58	37.28	30.73	105.70	1.57	5.41	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	299.56			
12	3,000	4,000	3,500	15	251	2.37	39.65	42.80	148.50	2.19	7.60	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	213.21			
13	4,000	5,000	4,500	11	262	1.74	41.39	18.40	166.90	0.94	8.55	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	189.71			
14	5,000	7,500	6,250	17	279	2.69	44.08	18.97	185.87	0.97	9.52	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	170.35			
15	7,500	10,000	8,750	13	292	2.05	46.13	25.81	211.68	1.32	10.84	0	2	0.00	28.57	0.00	316.62	0.00	30.71	0.00	149.57			
16	10,000	20,000	15,000	69	361	10.90	57.03	277.72	489.40	14.22	25.06	1	3	14.29	42.86	0.00	316.62	0.00	30.71	0.00	64.69			
17	20,000	50,000	35,000	92	453	14.53	71.56	469.54	958.94	24.04	49.10	0	3	0.00	42.86	0.00	316.62	0.00	30.71	0.00	33.02			
18	50,000	100,000	75,000	51	504	8.06	79.62	269.11	1,228.05	13.78	62.88	1	4	14.29	57.14	0.00	316.62	0.00	30.71	0.00	25.78			
19	100,000	500,000	300,000	81	585	12.80	92.42	551.29	1,779.34	28.23	91.11	2	6	28.57	85.71	306.92	623.54	29.77	60.47	55.67	35.04			
20	500,000	UP		48	633	7.58	100.00	173.59	1,952.93	8.89	100.00	1	7	14.29	100.00	407.60	1,031.14	39.53	100.00	234.81	52.80			
				633					1,952.93					7					1,031.14					52.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2071 Extration and processing of hard coal above ground

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	154	154	18.27	18.27	60.69	60.69	1.91	1.91	2	2	14.29	14.29	9.70	9.70	0.19	0.19	15.98	15.98					
2	50	100	75	21	175	2.49	20.76	0.53	61.21	0.02	1.92	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	15.85	15.85				
3	100	200	150	22	197	2.61	23.37	2.12	63.34	0.07	1.99	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	15.32	15.32				
4	200	300	250	16	213	1.90	25.27	1.74	65.08	0.05	2.05	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	14.91	14.91				
5	300	500	400	20	233	2.37	27.64	4.66	69.74	0.15	2.19	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	13.91	13.91				
6	500	750	625	14	247	1.66	29.30	6.18	75.92	0.19	2.39	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	12.78	12.78				
7	750	1,000	875	3	250	0.36	29.66	3.63	79.54	0.11	2.50	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	12.19	12.19				
8	1,000	1,500	1,250	18	268	2.14	31.79	26.94	106.49	0.85	3.35	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	9.11	9.11				
9	1,500	2,000	1,750	12	280	1.42	33.21	18.48	124.97	0.58	3.93	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	7.76	7.76				
10	2,000	2,500	2,250	8	288	0.95	34.16	13.75	138.71	0.43	4.36	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	6.99	6.99				
11	2,500	3,000	2,750	12	300	1.42	35.59	8.54	147.25	0.27	4.63	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	6.59	6.59				
12	3,000	4,000	3,500	18	318	2.14	37.72	47.22	194.47	1.48	6.12	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	4.99	4.99				
13	4,000	5,000	4,500	10	328	1.19	38.91	55.71	250.19	1.75	7.87	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	3.88	3.88				
14	5,000	7,500	6,250	22	350	2.61	41.52	97.46	347.65	3.06	10.93	0	2	0.00	14.29	0.00	9.70	0.00	0.19	0.00	2.79	2.79				
15	7,500	10,000	8,750	23	373	2.73	44.25	166.91	514.56	5.25	16.18	3	5	21.43	35.71	36.68	46.38	0.72	0.90	21.98	9.01	9.01	9.01			
16	10,000	20,000	15,000	65	438	7.71	51.96	569.56	1,084.12	17.91	34.09	0	5	0.00	35.71	0.00	46.38	0.00	0.90	0.00	4.28	4.28				
17	20,000	50,000	35,000	69	507	8.19	60.14	858.26	1,942.39	26.99	61.08	0	5	0.00	35.71	26.99	46.38	0.00	0.90	0.00	2.39	2.39				
18	50,000	100,000	75,000	59	566	7.00	67.14	422.49	2,364.88	13.29	74.37	1	6	7.14	42.86	10.79	57.17	0.21	1.11	2.55	2.42	2.42				
19	100,000	500,000	300,000	141	707	16.73	83.87	473.70	2,838.57	14.90	89.26	2	8	14.29	57.14	73.00	130.17	1.42	2.54	15.41	4.59	4.59				
20	500,000	UP		136	843	16.13	100.00	341.48	3,180.06	10.74	100.00	6	14	42.86	100.00	4,998.02	5,128.20	97.46	100.00	1463.63	161.26	161.26				
				843					3,180.06					14					5,128.20					161.26		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2072 Extration and processing of coal below ground

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2073 Hard coal coking plants

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.06	6.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.03	9.09	3.18	3.18	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.03	12.12	3.96	7.14	2.57	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.03	15.15	0.00	7.14	0.00	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.03	18.18	2.79	9.93	1.81	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.03	21.21	0.01	9.94	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.03	24.24	0.01	9.96	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	3.03	27.27	0.01	9.97	0.01	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	3.03	30.30	0.01	9.98	0.01	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	3.03	33.33	0.03	10.01	0.02	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	3.03	36.36	38.54	48.55	25.02	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	3.03	39.39	0.04	48.59	0.03	31.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	3.03	42.42	0.07	48.66	0.05	31.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	3.03	45.45	0.07	48.73	0.04	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.03	48.48	0.10	48.83	0.06	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	3.03	51.52	0.11	48.93	0.07	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	3.03	54.55	0.12	49.05	0.08	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	3.03	57.58	0.12	49.17	0.08	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	24	15.15	72.73	15.00	64.17	9.74	41.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	33	27.27	100.00	89.84	154.01	58.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					154.01					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2077 Manufacture of lignite briquettes

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 208 Salt mines

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.70	2.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.70	5.41	0.74	0.74	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.70	8.11	0.54	1.28	0.80	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.70	10.81	0.47	1.76	0.70	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	13.51	24.32	1.41	3.16	2.08	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	13	10.81	35.14	1.74	4.90	2.56	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	17	10.81	45.95	3.94	8.84	5.81	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	21	10.81	56.76	1.51	10.34	2.22	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	2.70	59.46	3.46	13.81	5.11	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	27	13.51	72.97	6.05	19.86	8.92	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	2.70	75.68	0.00	19.86	0.00	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	29	2.70	78.38	1.64	21.50	2.43	31.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	30	2.70	81.08	12.25	33.75	18.07	49.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	31	2.70	83.78	8.51	42.26	12.55	62.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	32	2.70	86.49	7.45	49.71	10.99	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	37	13.51	100.00	18.08	67.79	26.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	37	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37					67.79					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2081 Open cast salt minesunderground slat minessalt mines&brine

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2082 Salt extraction from seawater (tambak garam)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 209 Peat extraction peat processing

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	13.08	13.08	19.98	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	18.94	32.01	28.93	48.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	4.62	36.64	7.07	55.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	3.20	39.83	4.88	60.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	10.46	50.29	15.99	76.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	15.15	65.45	23.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	65.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					65.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2098 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.22	2.22	0.02	0.02	0.01	0.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	6.67	8.89	0.21	0.23	0.10	0.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.22	11.11	0.09	0.32	0.04	0.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.22	13.33	0.00	0.32	0.00	0.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.22	15.56	0.35	0.66	0.16	0.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	10	6.67	22.22	4.18	4.84	1.90	2.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	13	6.67	28.89	1.42	6.26	0.64	2.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	15	4.44	33.33	4.01	10.26	1.82	4.66	1	1	100.00	100.00	35.97	35.97	100.00	100.00	898.06	350.42			
10	2,000	2,500	2,250	4	19	8.89	42.22	12.70	22.96	5.77	10.43	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	156.65			
11	2,500	3,000	2,750	1	20	2.22	44.44	5.10	28.06	2.32	12.74	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	128.19			
12	3,000	4,000	3,500	5	25	11.11	55.56	13.71	41.77	6.23	18.97	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	86.11			
13	4,000	5,000	4,500	1	26	2.22	57.78	0.00	41.77	0.00	18.97	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	86.11			
14	5,000	7,500	6,250	3	29	6.67	64.44	24.87	66.64	11.29	30.27	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	53.97			
15	7,500	10,000	8,750	1	30	2.22	66.67	4.91	71.55	2.23	32.50	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	50.27			
16	10,000	20,000	15,000	1	31	2.22	68.89	12.75	84.30	5.79	38.29	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	42.67			
17	20,000	50,000	35,000	10	41	22.22	91.11	72.26	156.56	32.82	71.11	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	22.97			
18	50,000	100,000	75,000	4	45	8.89	100.00	63.61	220.18	28.89	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.34			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	220.18	0.00	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.34			
20	500,000	UP		0	45	0.00	100.00	0.00	220.18	0.00	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.34			
				45					220.18					1					35.97			16.34		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 210 Stone gravel and sand extraction instalations

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	6.19	6.19	0.47	0.47	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	33	1.11	7.30	0.44	0.91	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	42	1.99	9.29	1.14	2.06	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	50	1.77	11.06	2.41	4.47	0.13	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	64	3.10	14.16	7.73	12.20	0.43	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	80	3.54	17.70	16.29	28.49	0.91	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	95	3.32	21.02	10.29	38.78	0.57	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	120	5.53	26.55	14.76	53.54	0.82	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	145	5.53	32.08	48.59	102.13	2.71	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	163	3.98	36.06	41.68	143.81	2.32	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	186	5.09	41.15	46.64	190.45	2.60	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	37	223	8.19	49.34	122.01	312.46	6.80	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	248	5.53	54.87	42.99	355.45	2.40	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	288	8.85	63.72	173.55	529.01	9.68	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	306	3.98	67.70	92.53	621.53	5.16	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	48	354	10.62	78.32	284.57	906.10	15.87	50.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	50	404	11.06	89.38	405.32	1,311.42	22.60	73.14	1	1	100.00	100.00	926.73	926.73	100.00	100.00	228.64	70.67			
18	50,000	100,000	75,000	24	428	5.31	94.69	193.13	1,504.55	10.77	83.91	0	1	0.00	100.00	0.00	926.73	0.00	100.00	0.00	61.59			
19	100,000	500,000	300,000	24	452	5.31	100.00	288.57	1,793.12	16.09	100.00	0	1	0.00	100.00	0.00	926.73	0.00	100.00	0.00	51.68			
20	500,000	UP		0	452	0.00	100.00	0.00	1,793.12	0.00	100.00	0	1	0.00	100.00	0.00	926.73	0.00	100.00	0.00	51.68			
				452					1,793.12					1					926.73					51.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 211 Cement chalk lime and gypsum works

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	2.41	2.41	0.21	0.21	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	19	0.28	2.70	0.24	0.45	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	31	1.70	4.40	3.00	3.45	0.23	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	39	1.13	5.53	2.40	5.85	0.18	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	46	0.99	6.52	2.70	8.56	0.21	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	58	1.70	8.23	40.12	48.67	3.06	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	67	1.28	9.50	7.78	56.46	0.59	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	86	2.70	12.20	12.29	68.75	0.94	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	104	2.55	14.75	10.49	79.24	0.80	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	118	1.99	16.74	18.27	97.51	1.40	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	125	0.99	17.73	11.91	109.41	0.91	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	34	159	4.82	22.55	25.89	135.30	1.98	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	72	231	10.21	32.77	13.72	149.02	1.05	11.38	0	0	0.00	0.00	1.05	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	87	318	12.34	45.11	38.53	187.55	2.94	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	53	371	7.52	52.62	43.82	231.37	3.35	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	405	4.82	57.45	37.83	269.20	2.89	20.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	76	481	10.78	68.23	134.76	403.96	10.29	30.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	43	524	6.10	74.33	259.45	663.42	19.81	50.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	92	616	13.05	87.38	351.88	1,015.29	26.86	77.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		89	705	12.62	100.00	294.51	1,309.81	22.49	100.00	7	7	100.00	100.00	251.11	251.11	100.00	100.00	85.26	19.17			
				705					1,309.81					7					251.11					19.17



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2111 Chalk lime and plaster work kieselguhr kilns

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.04	2.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.04	4.08	0.15	0.15	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.04	6.12	0.01	0.16	0.01	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.04	8.16	0.01	0.17	0.01	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.04	10.20	4.48	4.65	4.19	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.04	12.24	0.03	4.69	0.03	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.04	14.29	0.04	4.72	0.04	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.04	16.33	0.05	4.78	0.05	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	11	6.12	22.45	4.27	9.05	3.99	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	2.04	24.49	0.09	9.14	0.08	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	2.04	26.53	0.12	9.25	0.11	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	2.04	28.57	0.13	9.38	0.12	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	2.04	30.61	0.37	9.75	0.34	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	2.04	32.65	0.23	9.98	0.21	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	2.04	34.69	0.24	10.22	0.23	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	26	18.37	53.06	26.90	37.12	25.16	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	42	32.65	85.71	15.00	52.12	14.03	48.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	44	4.08	89.80	7.45	59.56	6.96	55.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	49	10.20	100.00	47.35	106.91	44.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	49	0.00	100.00	0.00	106.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49				106.91				0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2112 Cement factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	0.56	0.56	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	0.38	0.94	12.91	12.90	1.65	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	0.56	1.50	0.12	12.78	0.02	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	10	0.38	1.88	0.45	12.33	0.06	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	14	0.75	2.63	1.22	11.11	0.16	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	22	1.50	4.13	1.24	9.87	0.16	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	33	2.06	6.19	2.58	7.28	0.33	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	47	2.63	8.82	10.78	18.06	1.38	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	63	3.00	11.82	14.61	3.45	1.87	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	69	1.13	12.95	6.38	2.92	0.82	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	73	0.75	13.70	0.21	3.13	0.03	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	85	2.25	15.95	6.17	9.30	0.79	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	56	141	10.51	26.45	22.09	31.39	2.83	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	65	206	12.20	38.65	31.52	62.91	4.04	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	226	3.75	42.40	3.73	66.64	0.48	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	261	6.57	48.97	180.93	247.57	23.17	31.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	287	4.88	53.85	74.49	322.05	9.54	41.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	33	320	6.19	60.04	142.29	464.34	18.22	59.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	90	410	16.89	76.92	168.97	633.31	21.64	81.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		123	533	23.08	100.00	147.45	780.76	18.89	100.00	5	5	100.00	100.00	789.00	789.00	100.00	100.00	535.09	101.05			
				533					780.76					5					789.00					101.05



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 21121 Cement Factories withrotary kiln

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	7.51	7.51	3.03	3.03	0.89	0.89	2	2	40.00	40.00	63.93	63.93	51.16	51.16	2106.49	2106.49			
2	50	100	75	6	53	0.96	8.47	0.09	3.12	0.03	0.91	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	2048.40			
3	100	200	150	1	54	0.16	8.63	0.02	3.14	0.00	0.92	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	2038.23			
4	200	300	250	11	65	1.76	10.38	1.01	4.15	0.30	1.22	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	1541.44			
5	300	500	400	4	69	0.64	11.02	1.82	5.97	0.53	1.75	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	1071.60			
6	500	750	625	3	72	0.48	11.50	0.27	6.24	0.08	1.83	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	1024.63			
7	750	1,000	875	3	75	0.48	11.98	1.06	7.30	0.31	2.14	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	875.82			
8	1,000	1,500	1,250	8	83	1.28	13.26	2.68	9.98	0.78	2.92	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	640.66			
9	1,500	2,000	1,750	11	94	1.76	15.02	5.89	15.87	1.73	4.65	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	402.88			
10	2,000	2,500	2,250	3	97	0.48	15.50	2.62	18.48	0.77	5.42	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	345.87			
11	2,500	3,000	2,750	3	100	0.48	15.97	5.21	23.70	1.53	6.94	0	2	0.00	40.00	0.00	63.93	0.00	51.16	0.00	269.78			
12	3,000	4,000	3,500	27	127	4.31	20.29	4.47	28.17	1.31	8.25	1	3	20.00	60.00	15.00	78.93	12.00	63.17	335.50	280.21			
13	4,000	5,000	4,500	109	236	17.41	37.70	4.96	33.13	1.45	9.71	0	3	0.00	60.00	0.00	78.93	0.00	63.17	0.00	238.22			
14	5,000	7,500	6,250	124	360	19.81	57.51	7.28	40.42	2.13	11.84	0	3	0.00	60.00	0.00	78.93	0.00	63.17	0.00	195.29			
15	7,500	10,000	8,750	34	394	5.43	62.94	23.20	63.62	6.80	18.64	0	3	0.00	60.00	0.00	78.93	0.00	63.17	0.00	124.06			
16	10,000	20,000	15,000	27	421	4.31	67.25	8.39	72.01	2.46	21.10	0	3	0.00	60.00	0.00	78.93	0.00	63.17	0.00	109.61			
17	20,000	50,000	35,000	61	482	9.74	77.00	71.63	143.64	20.99	42.08	0	3	0.00	60.00	0.00	78.93	0.00	63.17	0.00	54.95			
18	50,000	100,000	75,000	40	522	6.39	83.39	101.80	245.44	29.83	71.91	1	4	20.00	80.00	25.00	103.93	20.01	83.18	24.56	42.34			
19	100,000	500,000	300,000	47	569	7.51	90.89	47.64	293.09	13.96	85.87	1	5	20.00	100.00	21.02	124.95	16.82	100.00	44.13	42.63			
20	500,000	UP		57	626	9.11	100.00	48.24	341.32	14.13	100.00	0	5	0.00	100.00	0.00	124.95	0.00	100.00	0.00	36.61			
				626					341.32					5					124.95					36.61



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 21122 Cement Factories withoutrotary kiln

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	2.47	2.47	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	10	9.88	12.35	0.88	0.88	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	18	9.88	22.22	1.20	2.09	0.55	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	20	2.47	24.69	0.55	2.64	0.25	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	26	7.41	32.10	2.98	5.62	1.36	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	30	4.94	37.04	2.22	7.84	1.02	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	38	9.88	46.91	5.23	13.08	2.39	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	41	3.70	50.62	2.47	15.54	1.13	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	43	2.47	53.09	4.42	19.96	2.02	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	45	2.47	55.56	6.51	26.48	2.98	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	51	7.41	62.96	21.08	47.55	9.64	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	53	2.47	65.43	7.62	55.18	3.49	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	54	1.23	66.67	5.47	60.65	2.50	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	55	1.23	67.90	5.54	66.19	2.53	30.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	57	2.47	70.37	18.79	84.97	8.59	38.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	59	2.47	72.84	26.52	111.49	12.13	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	66	8.64	81.48	57.61	169.10	26.35	77.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	72	7.41	88.89	24.28	193.38	11.10	88.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	75	3.70	92.59	14.49	207.86	6.63	95.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	81	7.41	100.00	10.78	218.65	4.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				81				218.65					0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2113 Cement and plaster goods unfired stoneware

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	5.33	5.33	0.75	0.75	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	63	4.00	9.33	2.09	2.83	0.13	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	85	3.26	12.59	3.61	6.45	0.22	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	108	3.41	16.00	4.65	11.10	0.28	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	153	6.67	22.67	17.39	28.49	1.06	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	59	212	8.74	31.41	35.94	64.43	2.20	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	228	2.37	33.78	16.71	81.14	1.02	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	34	262	5.04	38.81	41.06	122.20	2.51	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	288	3.85	42.67	56.08	178.28	3.43	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	295	1.04	43.70	18.02	196.31	1.10	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	306	1.63	45.33	16.15	212.46	0.99	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	337	4.59	49.93	55.41	267.88	3.39	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	36	373	5.33	55.26	61.73	329.61	3.77	20.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	50	423	7.41	62.67	128.95	458.55	7.88	28.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	27	450	4.00	66.67	48.44	506.99	2.96	31.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	66	516	9.78	76.44	414.54	921.53	25.35	56.35	1	1	25.00	25.00	15.00	15.00	1.90	1.90	3.62	1.63			
17	20,000	50,000	35,000	54	570	8.00	84.44	424.85	1,346.38	25.98	82.33	0	1	0.00	25.00	0.00	15.00	0.00	1.90	0.00	1.11			
18	50,000	100,000	75,000	39	609	5.78	90.22	114.63	1,461.01	7.01	89.33	0	1	0.00	25.00	0.00	15.00	0.00	1.90	0.00	1.03			
19	100,000	500,000	300,000	36	645	5.33	95.56	148.86	1,609.87	9.10	98.44	0	1	0.00	25.00	0.00	15.00	0.00	1.90	0.00	0.93			
20	500,000	UP		30	675	4.44	100.00	25.57	1,635.44	1.56	100.00	3	4	75.00	100.00	772.50	787.50	98.10	100.00	3021.54	48.15			
				675					1,635.44					4					787.50					48.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2114 False teeth production

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	1.43	1.43	28.87	28.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	3.36	4.78	67.98	96.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	0.03	4.81	0.57	97.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.01	4.82	0.22	97.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	0.01	4.82	0.11	97.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	0.01	4.84	0.22	97.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	0.01	4.85	0.22	98.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	0.05	4.90	1.01	99.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	0.04	4.94	0.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	4.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					4.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2118 Others

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.56	5.56	0.48	0.48	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	2.78	8.33	0.33	0.81	0.40	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	2.78	11.11	0.08	0.89	0.09	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	2.78	13.89	0.08	0.96	0.09	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	3	8.33	22.22	0.23	1.19	0.27	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	5	13.89	36.11	1.02	2.21	1.23	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	2.78	38.89	0.45	2.66	0.55	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	5	13.89	52.78	2.02	4.68	2.44	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	2.78	55.56	1.07	5.75	1.29	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.78	58.33	0.91	6.66	1.10	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	2.78	61.11	0.45	7.11	0.54	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	2	5.56	66.67	1.67	8.77	2.01	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	2.78	69.44	0.75	9.52	0.91	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	2.78	72.22	1.05	10.57	1.27	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	2.78	75.00	3.97	14.54	4.80	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	2.78	77.78	27.26	41.80	32.95	50.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	5	13.89	91.67	22.91	64.71	27.69	78.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	3	8.33	100.00	18.02	82.73	21.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	82.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	82.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				36					82.73					0					0.00					0.00



IndonesiaRe

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

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 212 Asbestos board asbestos fibre Stone slab Concrete slab and C

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	3.92	3.92	0.78	0.78	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.33	4.25	0.38	1.16	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	25	3.92	8.17	2.90	4.07	0.21	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	34	2.94	11.11	2.86	6.93	0.20	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	44	3.27	14.38	5.28	12.21	0.37	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	63	6.21	20.59	12.35	24.55	0.88	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	74	3.59	24.18	18.41	42.97	1.31	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	112	12.42	36.60	55.14	98.11	3.91	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	132	6.54	43.14	31.83	129.94	2.26	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	145	4.25	47.39	33.82	163.77	2.40	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	153	2.61	50.00	31.32	195.08	2.22	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	169	5.23	55.23	62.84	257.93	4.45	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	178	2.94	58.17	46.28	304.21	3.28	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	192	4.58	62.75	106.40	410.60	7.54	29.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	202	3.27	66.01	61.92	472.53	4.39	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	222	6.54	72.55	217.09	689.62	15.39	48.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	261	12.75	85.29	330.77	1,020.39	23.45	72.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	283	7.19	92.48	250.33	1,270.72	17.74	90.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	304	6.86	99.35	129.38	1,400.10	9.17	99.24	1	1	100.00	100.00	1,730.03	1,730.03	100.00	100.00	1337.16	123.56			
20	500,000	UP		2	306	0.65	100.00	10.66	1,410.76	0.76	100.00	0	0	0.00	100.00	0.00	1,730.03	0.00	100.00	0.00	122.63			
				306					1,410.76					1					1,730.03					122.63



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2121 Asbestos boardasbestos fibrestone slabconcrete slab

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	2.61	2.61	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	18	1.66	4.27	0.67	0.83	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	22	0.95	5.21	1.16	1.98	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	29	1.66	6.87	2.61	4.60	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	50	4.98	11.85	13.16	17.75	0.49	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	76	6.16	18.01	14.10	31.85	0.53	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	34	110	8.06	26.07	39.03	70.88	1.46	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	135	5.92	31.99	44.57	115.45	1.67	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	144	2.13	34.12	17.99	133.44	0.67	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	156	2.84	36.97	19.13	152.57	0.72	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	167	2.61	39.57	41.90	194.47	1.57	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	54	221	12.80	52.37	282.88	477.35	10.60	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	235	3.32	55.69	36.42	513.76	1.37	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	258	5.45	61.14	156.03	669.79	5.85	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	282	5.69	66.82	206.44	876.23	7.74	32.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	43	325	10.19	77.01	471.95	1,348.18	17.69	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	47	372	11.14	88.15	724.59	2,072.77	27.16	77.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	29	401	6.87	95.02	399.36	2,472.13	14.97	92.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	418	4.03	99.05	168.75	2,640.89	6.33	99.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	422	0.95	100.00	26.65	2,667.53	1.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				422					2,667.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2122 Products made of (animal) bones and or shells

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	1.44	1.44	3.95	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	7.90	6.46	21.71	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	2.34	4.12	6.44	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	5.29	1.17	14.54	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	7.90	9.07	21.71	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	27.32	36.39	75.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	36.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					36.39					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 21221 (Animal) bone meal mills

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2123 Mineral Wool

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 213 Brick and tile works

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	40	40	14.04	14.04	1.13	1.13	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	60	7.02	21.05	1.98	3.11	0.19	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	73	4.56	25.61	2.21	5.32	0.21	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	79	2.11	27.72	1.36	6.67	0.13	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	86	2.46	30.18	2.90	9.57	0.28	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	92	2.11	32.28	4.88	14.45	0.47	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	99	2.46	34.74	9.41	23.87	0.91	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	106	2.46	37.19	8.20	32.07	0.80	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	112	2.11	39.30	1.71	33.78	0.17	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	115	1.05	40.35	14.18	47.96	1.38	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	120	1.75	42.11	3.21	51.17	0.31	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	123	1.05	43.16	2.01	53.18	0.20	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	125	0.70	43.86	1.45	54.63	0.14	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	141	5.61	49.47	32.97	87.59	3.20	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	157	5.61	55.09	54.61	142.20	5.31	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	176	6.67	61.75	189.60	331.81	18.43	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	35	211	12.28	74.04	142.65	474.46	13.87	46.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	52	263	18.25	92.28	269.80	744.26	26.23	72.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	285	7.72	100.00	284.37	1,028.63	27.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	285	0.00	100.00	0.00	1,028.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				285					1,028.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2131 Factories which only have tunnel klins

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	27.38	27.38	0.92	0.92	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	37	16.67	44.05	1.18	2.10	0.57	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	48	13.10	57.14	1.48	3.58	0.72	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	51	3.57	60.71	0.46	4.04	0.23	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	53	2.38	63.10	0.91	4.95	0.44	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	54	1.19	64.29	0.00	4.95	0.00	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	55	1.19	65.48	1.79	6.74	0.87	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	56	1.19	66.67	1.70	8.44	0.83	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	58	2.38	69.05	3.69	12.13	1.80	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	60	2.38	71.43	4.22	16.35	2.06	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	61	1.19	72.62	1.53	17.88	0.75	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	64	3.57	76.19	12.28	30.17	5.98	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	65	1.19	77.38	7.35	37.51	3.58	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	67	2.38	79.76	13.06	50.57	6.36	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	71	4.76	84.52	7.32	57.90	3.56	28.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	75	4.76	89.29	57.95	115.85	28.20	56.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	80	5.95	95.24	44.76	160.61	21.79	78.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	84	4.76	100.00	44.85	205.46	21.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	205.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	84	0.00	100.00	0.00	205.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				84					205.46					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2132 Factories with other types of kilns (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	7.34	7.34	0.37	0.37	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	21	4.52	11.86	1.48	1.85	1.48	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	31	5.65	17.51	5.50	7.35	5.52	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	2.26	19.77	0.99	8.34	1.00	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	39	2.26	22.03	0.82	9.16	0.82	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	44	2.82	24.86	5.27	14.43	5.28	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	47	1.69	26.55	1.11	15.54	1.11	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	52	2.82	29.38	1.32	16.86	1.33	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	57	2.82	32.20	6.71	23.57	6.73	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	58	0.56	32.77	1.83	25.40	1.83	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	61	1.69	34.46	2.60	28.00	2.61	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	65	2.26	36.72	2.11	30.11	2.12	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	67	1.13	37.85	13.30	43.42	13.34	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	71	2.26	40.11	11.06	54.47	11.09	54.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	80	5.08	45.20	12.00	66.47	12.03	66.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	92	6.78	51.98	27.93	94.40	28.01	94.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	117	14.12	66.10	137.13	42.72	137.50	42.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	27	144	15.25	81.36	104.02	61.30	104.31	61.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	174	16.95	98.31	27.63	88.93	27.71	89.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	177	1.69	100.00	10.80	99.73	10.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				177					99.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2133 Manufacture of transparent glass (frit) from silica and fels

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	5.30	5.30	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.66	5.96	0.06	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.66	6.62	0.52	0.60	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	12	1.32	7.95	0.01	0.61	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	0.66	8.61	0.23	0.84	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	0.66	9.27	0.34	1.18	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	16	1.32	10.60	1.41	2.60	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	18	1.32	11.92	2.85	5.45	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	22	2.65	14.57	0.12	5.57	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	26	2.65	17.22	7.99	13.56	0.14	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	31	3.31	20.53	1.35	14.91	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	32	0.66	21.19	1.51	16.42	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	33	0.66	21.85	0.13	16.54	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	43	6.62	28.48	6.80	23.34	0.12	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	50	4.64	33.11	1.05	24.39	0.02	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	59	5.96	39.07	75.91	100.31	1.30	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	71	7.95	47.02	14.56	114.87	0.25	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	88	11.26	58.28	46.59	161.46	0.80	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	32	120	21.19	79.47	102.89	264.35	1.76	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		31	151	20.53	100.00	6,118.08	5,853.72	104.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				151					5,853.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 21331 Manufacture of transparent glaas: using electricity

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	0.01	0.01	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	0.01	0.02	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	11.11	22.22	0.01	0.03	0.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	7	16.67	38.89	0.23	0.26	1.47	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	11	22.22	61.11	0.04	0.30	0.24	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	5.56	66.67	0.66	0.96	4.20	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	5.56	72.22	0.67	1.63	4.20	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	5.56	77.78	0.00	1.63	0.00	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	5.56	83.33	2.22	3.85	14.04	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	5.56	88.89	7.02	10.87	44.36	68.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	5.56	94.44	0.45	11.32	2.83	71.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	5.56	100.00	4.51	15.82	28.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	15.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	15.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	15.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	15.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	15.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	15.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	15.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					15.82					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 214 Porcelain earthenware stoneware pottery and clay refractorie

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	6.04	6.04	7.95	7.95	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	20	1.51	7.55	0.29	8.24	0.04	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	25	1.89	9.43	0.61	8.85	0.07	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	27	0.75	10.19	1.50	10.36	0.18	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	31	1.51	11.70	2.16	12.52	0.26	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	33	0.75	12.45	0.95	13.47	0.12	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	39	2.26	14.72	6.26	19.73	0.76	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	43	1.51	16.23	4.28	24.01	0.52	2.92	1	1	25.00	25.00	49.06	49.06	48.92	48.92	1146.77	204.36			
9	1,500	2,000	1,750	5	48	1.89	18.11	0.46	24.46	0.06	2.97	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	200.53			
10	2,000	2,500	2,250	9	57	3.40	21.51	11.24	35.71	1.37	4.34	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	137.39			
11	2,500	3,000	2,750	6	63	2.26	23.77	6.49	42.20	0.79	5.13	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	116.26			
12	3,000	4,000	3,500	9	72	3.40	27.17	29.73	71.93	3.62	8.75	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	68.20			
13	4,000	5,000	4,500	9	81	3.40	30.57	3.89	75.82	0.47	9.22	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	64.71			
14	5,000	7,500	6,250	14	95	5.28	35.85	40.51	116.33	4.93	14.14	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	42.17			
15	7,500	10,000	8,750	10	105	3.77	39.62	72.95	189.29	8.87	23.02	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	25.92			
16	10,000	20,000	15,000	16	121	6.04	45.66	45.71	235.00	5.56	28.57	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	20.88			
17	20,000	50,000	35,000	32	153	12.08	57.74	117.20	352.20	14.25	42.82	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	13.93			
18	50,000	100,000	75,000	18	171	6.79	64.53	139.71	491.91	16.99	59.81	0	1	0.00	25.00	0.00	49.06	0.00	48.92	0.00	9.97			
19	100,000	500,000	300,000	69	240	26.04	90.57	258.33	750.24	31.41	91.22	3	4	75.00	100.00	51.23	100.28	51.08	100.00	19.83	13.37			
20	500,000	UP		25	265	9.43	100.00	72.19	822.43	8.78	100.00	0	4	0.00	100.00	0.00	100.28	0.00	100.00	0.00	12.19			
				265					822.43					4					100.28					12.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2141 Factories which only have tunnel kilns

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.40	4.40	0.16	0.16	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.10	5.49	0.11	0.27	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	7	2.20	7.69	0.45	0.72	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.10	8.79	0.41	1.12	0.09	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	12	4.40	13.19	0.34	1.46	0.08	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	16	4.40	17.58	2.55	4.01	0.57	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	18	2.20	19.78	1.04	5.05	0.23	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	21	3.30	23.08	4.77	9.82	1.07	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	1.10	24.18	1.87	11.69	0.42	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	1.10	25.27	1.63	13.32	0.36	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	25	2.20	27.47	2.55	15.87	0.57	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	26	1.10	28.57	7.88	23.75	1.76	5.30	1	1	50.00	50.00	295.25	295.25	100.00	100.00	3749.18	1243.35			
13	4,000	5,000	4,500	3	29	3.30	31.87	10.29	34.04	2.30	7.60	0	1	0.00	50.00	295.25	295.25	0.00	100.00	100.00	867.41			
14	5,000	7,500	6,250	6	35	6.59	38.46	16.91	50.95	3.78	11.38	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	579.46			
15	7,500	10,000	8,750	3	38	3.30	41.76	13.74	37.21	3.07	8.31	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	793.38			
16	10,000	20,000	15,000	9	47	9.89	51.65	89.72	126.94	20.04	28.35	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	232.59			
17	20,000	50,000	35,000	15	62	16.48	68.13	94.48	221.42	21.10	49.45	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	133.34			
18	50,000	100,000	75,000	8	70	8.79	76.92	69.01	290.43	15.41	64.86	0	1	0.00	50.00	0.00	295.25	0.00	100.00	0.00	101.66			
19	100,000	500,000	300,000	16	86	17.58	94.51	120.39	410.82	26.88	91.74	1	2	50.00	100.00	0.00	295.25	0.00	100.00	0.00	71.87			
20	500,000	UP		5	91	5.49	100.00	36.99	447.81	8.26	100.00	0	2	0.00	100.00	0.00	295.25	0.00	100.00	0.00	65.93			
				91					447.81					2					295.25					65.93



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2142 Factories with other types of kilns

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.42	1.42	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	1.42	2.83	0.24	0.26	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.47	3.30	0.13	0.39	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	10	1.42	4.72	0.02	0.41	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	15	2.36	7.08	1.86	2.27	0.17	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	22	3.30	10.38	2.61	4.87	0.23	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	24	0.94	11.32	2.41	7.28	0.22	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	33	4.25	15.57	7.40	14.68	0.66	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	34	0.47	16.04	0.12	14.80	0.01	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	37	1.42	17.45	2.49	17.29	0.22	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	42	2.36	19.81	14.53	31.82	1.30	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	48	2.83	22.64	10.48	42.30	0.93	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	56	3.77	26.42	21.98	64.28	1.96	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	77	9.91	36.32	61.12	125.40	5.45	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	88	5.19	41.51	41.24	166.63	3.68	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	112	11.32	52.83	171.25	337.88	15.28	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	37	149	17.45	70.28	326.30	664.18	29.11	59.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	160	5.19	75.47	223.70	887.88	19.95	79.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	39	199	18.40	93.87	186.01	1,073.88	16.59	95.79	1	1	50.00	50.00	30.00	30.00	74.42	74.42	16.13	2.79			
20	500,000	UP		13	212	6.13	100.00	47.17	1,121.06	4.21	100.00	1	2	50.00	100.00	10.31	40.31	25.58	100.00	21.87	3.60			
				212					1,121.06					2					40.31					3.60



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2148 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 215 Glass works glass blowing plants

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.23	1.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	5	1.85	3.09	0.64	0.64	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	10	3.09	6.17	1.78	2.42	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.62	6.79	0.34	2.76	0.03	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	15	2.47	9.26	1.15	3.91	0.10	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	22	4.32	13.58	4.22	8.13	0.36	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	27	3.09	16.67	3.67	11.80	0.32	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	35	4.94	21.60	8.13	19.93	0.70	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	40	3.09	24.69	9.62	29.55	0.83	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	43	1.85	26.54	13.14	42.69	1.13	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	45	1.23	27.78	1.04	43.73	0.09	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	52	4.32	32.10	16.08	59.80	1.39	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	60	4.94	37.04	28.41	88.21	2.45	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	70	6.17	43.21	14.55	102.76	1.25	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	72	1.23	44.44	4.19	106.95	0.36	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	84	7.41	51.85	72.22	179.17	6.23	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	105	12.96	64.81	139.00	318.17	11.98	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	25	130	15.43	80.25	362.67	680.84	31.26	58.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	18	148	11.11	91.36	426.60	1,107.43	36.77	95.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	162	8.64	100.00	52.72	1,160.15	4.54	100.00	1	1	100.00	100.00	0.40	0.40	100.00	100.00	0.76	0.03			
				162					1,160.15					1					0.40					0.03



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2151 Hollow glass bottles and glassfibres (loading if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	10.74	10.74	0.19	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	0.67	11.41	1.32	1.51	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	21	2.68	14.09	0.53	2.04	0.08	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	23	1.34	15.44	1.05	3.09	0.16	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	26	2.01	17.45	3.54	6.63	0.55	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	30	2.68	20.13	0.07	6.70	0.01	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	35	3.36	23.49	1.64	8.34	0.25	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	38	2.01	25.50	3.45	11.79	0.53	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	40	1.34	26.85	6.24	18.03	0.96	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	45	3.36	30.20	19.98	38.01	3.09	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	48	2.01	32.21	0.12	38.13	0.02	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	53	3.36	35.57	19.68	57.81	3.04	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	56	2.01	37.58	9.66	67.48	1.49	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	64	5.37	42.95	18.82	86.30	2.91	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	67	2.01	44.97	15.88	102.17	2.45	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	75	5.37	50.34	51.76	153.94	8.00	23.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	100	16.78	67.11	260.25	414.19	40.20	63.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	117	11.41	78.52	75.80	489.99	11.71	75.69	1	1	100.00	100.00	7.34	7.34	100.00	100.00	9.68	1.50			
19	100,000	500,000	300,000	32	149	21.48	100.00	157.40	647.39	24.31	100.00	0	1	0.00	100.00	0.00	7.34	0.00	100.00	0.00	1.13			
20	500,000	UP		0	149	0.00	100.00	0.00	647.39	0.00	100.00	0	1	0.00	100.00	0.00	7.34	0.00	100.00	0.00	1.13			
				149					647.39					1					7.34					1.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2152 Sheet and plate glass (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	32.54	32.54	15.01	15.01	3.02	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	42	0.79	33.33	0.13	15.14	0.03	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	43	0.79	34.13	0.09	15.04	0.02	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	44	0.79	34.92	0.57	15.62	0.11	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	47	2.38	37.30	2.45	18.06	0.49	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	52	3.97	41.27	9.54	27.60	1.92	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	53	0.79	42.06	0.88	28.48	0.18	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	58	3.97	46.03	9.29	37.77	1.87	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	61	2.38	48.41	4.26	33.51	0.86	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	64	2.38	50.79	9.17	42.69	1.84	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	66	1.59	52.38	0.38	43.06	0.08	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	76	7.94	60.32	35.95	79.01	7.23	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	77	0.79	61.11	7.62	86.63	1.53	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	85	6.35	67.46	19.19	105.82	3.86	21.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	89	3.17	70.63	8.10	113.92	1.63	22.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	96	5.56	76.19	121.75	235.67	24.47	47.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	104	6.35	82.54	128.69	364.37	25.86	73.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	115	8.73	91.27	30.72	395.09	6.17	79.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	118	2.38	93.65	25.54	420.62	5.13	84.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	126	6.35	100.00	76.95	497.57	15.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				126					497.57					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2158 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	14.29	14.29	13.65	13.65	34.64	34.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	7.14	21.43	0.39	14.03	0.98	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	7.14	28.57	17.48	31.52	44.38	80.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	7.14	35.71	5.26	36.78	13.36	93.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	7.14	42.86	7.73	29.05	19.61	73.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	7.14	50.00	8.76	20.30	22.23	51.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	7.14	57.14	12.86	33.16	32.64	84.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	7.14	64.29	14.89	18.27	37.80	46.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	7.14	71.43	10.77	7.50	27.33	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	7.14	78.57	18.20	10.70	46.20	27.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	7.14	85.71	26.86	37.56	68.18	95.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	7.14	92.86	0.74	38.30	1.88	97.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	7.14	100.00	1.09	39.39	2.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	0.00	100.00	0.00	39.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	39.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	39.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	39.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	39.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	39.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	39.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				14					39.39					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 216 Glass processing and mirro factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	8.89	8.89	0.27	0.27	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	19	5.19	14.07	1.66	1.93	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	0.74	14.81	0.26	2.19	0.03	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	30	7.41	22.22	4.80	6.99	0.47	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	38	5.93	28.15	9.24	16.23	0.91	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	43	3.70	31.85	6.67	22.90	0.66	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	52	6.67	38.52	33.84	56.73	3.34	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	57	3.70	42.22	13.32	70.06	1.32	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	66	6.67	48.89	25.97	96.02	2.57	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	72	4.44	53.33	8.14	104.16	0.80	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	76	2.96	56.30	26.48	130.64	2.62	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	77	0.74	57.04	9.77	140.41	0.97	13.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	78	0.74	57.78	9.47	149.88	0.94	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	81	2.22	60.00	38.30	188.19	3.79	18.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	82	0.74	60.74	21.96	210.15	2.17	20.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	102	14.81	75.56	284.40	494.55	28.11	48.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	125	17.04	92.59	384.84	879.39	38.04	86.93	3	3	100.00	100.00	299.68	299.68	100.00	100.00	77.87	34.08			
18	50,000	100,000	75,000	6	131	4.44	97.04	61.58	940.97	6.09	93.02	0	3	0.00	100.00	0.00	299.68	0.00	100.00	0.00	31.85			
19	100,000	500,000	300,000	2	133	1.48	98.52	63.67	1,004.64	6.29	99.31	0	3	0.00	100.00	0.00	299.68	0.00	100.00	0.00	29.83			
20	500,000	UP		2	135	1.48	100.00	6.98	1,011.62	0.69	100.00	0	3	0.00	100.00	0.00	299.68	0.00	100.00	0.00	29.62			
				135					1,011.62					3					299.68					29.62



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 217 Precious stone workshops and processing plant

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	8.77	8.77	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	3.51	12.28	0.17	0.17	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	10	5.26	17.54	0.16	0.33	0.29	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	13	5.26	22.81	0.00	0.33	0.00	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	17	7.02	29.82	0.17	0.50	0.31	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	22	8.77	38.60	0.51	1.01	0.91	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	28	10.53	49.12	2.20	3.20	3.96	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	32	7.02	56.14	4.92	8.12	8.88	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	35	5.26	61.40	2.65	10.77	4.79	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	42	12.28	73.68	6.33	17.10	11.43	30.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	43	1.75	75.44	3.60	20.70	6.49	37.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	48	8.77	84.21	13.21	33.91	23.85	61.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	49	1.75	85.96	2.99	36.90	5.40	66.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	50	1.75	87.72	3.87	33.02	6.99	59.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	54	7.02	94.74	14.79	47.81	26.70	86.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	55	1.75	96.49	7.50	55.31	13.54	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	56	1.75	98.25	0.00	55.31	0.00	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	57	1.75	100.00	0.07	55.38	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	55.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	57	0.00	100.00	0.00	55.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				57					55.38					0					0.00			0.00



IndonesiaRe

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

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 218 Emery and abrasive materials factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.13	3.13	0.47	0.47	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	6.25	9.38	1.51	1.98	0.29	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	6.25	15.63	5.27	7.25	1.03	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	3.13	18.75	1.94	9.18	0.38	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	3.13	21.88	1.79	10.97	0.35	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	3.13	25.00	3.42	14.39	0.67	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	3.13	28.13	3.74	18.13	0.73	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	3.13	31.25	2.55	20.67	0.50	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	11	3.13	34.38	13.17	33.84	2.57	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	12	3.13	37.50	14.95	48.80	2.92	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	13	3.13	40.63	5.17	53.96	1.01	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	3.13	43.75	16.10	70.07	3.15	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	17	9.38	53.13	33.61	103.68	6.57	20.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	3.13	56.25	23.88	127.55	4.66	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	22	12.50	68.75	36.53	164.08	7.14	32.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	28	18.75	87.50	206.58	370.66	40.36	72.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	29	3.13	90.63	6.52	377.18	1.27	73.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	32	9.38	100.00	134.66	511.85	26.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	32	0.00	100.00	0.00	511.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				32				511.85		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 219 Tarcoated chippings manufacture asphalt and roofing felt

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	8.99	8.99	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	18	1.12	10.11	1.14	1.01	0.11	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	22	2.25	12.36	1.91	0.90	0.18	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	28	3.37	15.73	1.94	1.04	0.19	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	37	5.06	20.79	10.08	9.04	0.97	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	45	4.49	25.28	11.96	21.00	1.14	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	58	7.30	32.58	24.26	45.26	2.32	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	67	5.06	37.64	38.74	84.01	3.71	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	79	6.74	44.38	60.38	144.39	5.78	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	90	6.18	50.56	74.04	218.43	7.09	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	103	7.30	57.87	163.59	382.03	15.66	36.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	121	10.11	67.98	100.19	482.22	9.59	46.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	130	5.06	73.03	109.59	591.81	10.49	56.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	28	158	15.73	88.76	208.29	800.10	19.94	76.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	167	5.06	93.82	121.30	921.40	11.61	88.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	175	4.49	98.31	61.90	983.29	5.93	94.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	178	1.69	100.00	61.31	1,044.60	5.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	178	0.00	100.00	0.00	1,044.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	178	0.00	100.00	0.00	1,044.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	178	0.00	100.00	0.00	1,044.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				178					1,044.60					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2199 Other industries in main category 21

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.97	0.97	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.49	1.46	0.61	0.61	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.49	1.94	0.29	0.90	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	0.97	2.91	0.90	1.80	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	10	1.94	4.85	1.44	3.23	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	16	2.91	7.77	3.93	7.16	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	24	3.88	11.65	8.44	15.60	0.49	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	34	4.85	16.50	19.43	35.03	1.13	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	44	4.85	21.36	12.66	47.69	0.74	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	51	3.40	24.76	22.70	70.39	1.32	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	61	4.85	29.61	26.77	97.16	1.56	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	74	6.31	35.92	80.27	177.43	4.67	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	83	4.37	40.29	86.91	264.35	5.05	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	106	11.17	51.46	188.12	452.47	10.94	26.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	128	10.68	62.14	186.66	639.13	10.85	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	169	19.90	82.04	574.46	1,213.59	33.40	70.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	195	12.62	94.66	376.34	1,589.93	21.88	92.45	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00			
18	50,000	100,000	75,000	6	201	2.91	97.57	67.77	1,657.70	3.94	96.39	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00			
19	100,000	500,000	300,000	2	203	0.97	98.54	62.24	1,719.94	3.62	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00			
20	500,000	UP		3	206	1.46	100.00	0.08	1,719.86	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00			
				206					1,719.86					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 220 Sheet rolling mills and foil making plants forging works loc

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2201 Sheet rolling mills and foil making plants forging works

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	137	137	5.99	5.99	36.85	36.85	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	165	1.22	7.21	14.21	51.06	0.18	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	39	204	1.70	8.92	6.27	57.32	0.08	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	44	248	1.92	10.84	10.78	68.11	0.13	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	82	330	3.58	14.42	23.65	91.76	0.29	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	95	425	4.15	18.58	47.83	139.59	0.59	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	107	532	4.68	23.25	50.32	189.91	0.62	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	84	616	3.67	26.92	92.63	282.54	1.14	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	90	706	3.93	30.86	122.85	405.39	1.51	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	43	749	1.88	32.74	79.70	485.09	0.98	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	46	795	2.01	34.75	92.70	577.79	1.14	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	128	923	5.59	40.34	185.74	763.53	2.29	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	102	1,025	4.46	44.80	267.62	1,031.15	3.30	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	125	1,150	5.46	50.26	399.66	1,430.81	4.93	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	81	1,231	3.54	53.80	334.31	1,765.11	4.12	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	222	1,453	9.70	63.51	1,337.13	3,102.24	16.48	38.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	268	1,721	11.71	75.22	1,671.28	4,773.52	20.60	58.83	3	3	12.00	12.00	237.30	237.30	7.56	7.56	14.20	4.97			
18	50,000	100,000	75,000	199	1,920	8.70	83.92	1,087.73	5,861.25	13.41	72.24	1	4	4.00	16.00	306.76	544.06	9.77	17.34	28.20	9.28			
19	100,000	500,000	300,000	252	2,172	11.01	94.93	1,765.25	7,626.50	21.76	93.99	13	17	52.00	68.00	2,136.57	2,680.63	68.08	85.41	121.04	35.15			
20	500,000	UP		116	2,288	5.07	100.00	487.41	8,113.91	6.01	100.00	8	25	32.00	100.00	457.89	3,138.52	14.59	100.00	93.94	38.68			
				2,288					8,113.91					25					3,138.52					38.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2202 Metal powder factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	6.17	6.17	7.60	7.60	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	10	6.17	12.35	6.02	13.62	0.79	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	6.17	18.52	31.10	44.72	4.06	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	21	7.41	25.93	3.93	48.64	0.51	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	23	2.47	28.40	2.07	50.71	0.27	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	25	2.47	30.86	3.99	54.69	0.52	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	30	6.17	37.04	7.82	62.51	1.02	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	38	9.88	46.91	20.44	82.95	2.67	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	39	1.23	48.15	3.60	86.55	0.47	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	43	4.94	53.09	16.44	102.99	2.14	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	44	1.23	54.32	4.75	107.74	0.62	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	46	2.47	56.79	6.03	113.77	0.79	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	48	2.47	59.26	15.46	129.23	2.02	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	53	6.17	65.43	42.89	172.12	5.60	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	60	8.64	74.07	89.75	261.87	11.71	34.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	68	9.88	83.95	196.68	458.56	25.67	59.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	76	9.88	93.83	156.52	615.07	20.42	80.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	77	1.23	95.06	49.05	664.12	6.40	86.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	81	4.94	100.00	102.22	766.34	13.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	81	0.00	100.00	0.00	766.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				81					766.34					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2203 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	10	10	7.25	7.25	0.27	0.27	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	16	4.35	11.59	0.73	1.00	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	22	4.35	15.94	2.66	3.67	0.49	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	30	5.80	21.74	1.96	5.62	0.36	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	44	10.14	31.88	9.08	14.70	1.67	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	54	7.25	39.13	9.65	24.35	1.77	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	65	7.97	47.10	15.16	39.51	2.79	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	74	6.52	53.62	19.25	58.76	3.54	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	82	5.80	59.42	13.07	71.83	2.41	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	90	5.80	65.22	24.75	96.58	4.55	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	96	4.35	69.57	21.90	118.48	4.03	21.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	104	5.80	75.36	36.63	155.11	6.74	28.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	107	2.17	77.54	14.98	170.09	2.76	31.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	118	7.97	85.51	54.40	224.48	10.01	41.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	125	5.07	90.58	93.75	318.24	17.25	58.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	133	5.80	96.38	124.60	442.84	22.93	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	137	2.90	99.28	70.37	513.21	12.95	94.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	138	0.72	100.00	30.24	543.45	5.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	138	0.00	100.00	0.00	543.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	138	0.00	100.00	0.00	543.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				138					543.45					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2211 Mechanical engineering & apparatus construction (excl. elec

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,334	1,334	28.99	28.99	363.38	363.38	2.96	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	49	1,383	1.06	30.05	4.42	367.80	0.04	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	105	1,488	2.28	32.33	102.56	470.36	0.83	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	80	1,568	1.74	34.07	21.78	492.13	0.18	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	122	1,690	2.65	36.72	88.45	580.58	0.72	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	142	1,832	3.09	39.81	95.36	675.95	0.78	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	147	1,979	3.19	43.00	97.91	773.85	0.80	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	193	2,172	4.19	47.20	173.53	947.39	1.41	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	124	2,296	2.69	49.89	154.17	1,101.56	1.25	8.96	0	0	0.00	0.00	1.25	8.96	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	86	2,382	1.87	51.76	130.82	1,232.38	1.06	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	101	2,483	2.19	53.95	154.33	1,386.71	1.26	11.28	1	1	2.38	2.38	154.89	154.89	13.06	13.06	100.36	11.17	
12	3,000	4,000	3,500	168	2,651	3.65	57.61	326.45	1,713.16	2.66	13.94	0	1	0.00	2.38	0.00	154.89	0.00	13.06	0.00	9.04	
13	4,000	5,000	4,500	119	2,770	2.59	60.19	286.53	1,999.70	2.33	16.27	0	1	0.00	2.38	0.00	154.89	0.00	13.06	0.00	7.75	
14	5,000	7,500	6,250	203	2,973	4.41	64.60	707.42	2,707.11	5.76	22.03	3	4	7.14	9.52	43.91	198.80	3.70	16.76	6.21	7.34	
15	7,500	10,000	8,750	144	3,117	3.13	67.73	605.81	3,312.92	4.93	26.96	0	4	0.00	9.52	0.00	198.80	0.00	16.76	0.00	6.00	
16	10,000	20,000	15,000	321	3,438	6.98	74.71	2,172.44	5,485.36	17.68	44.63	9	13	21.43	30.95	17.10	215.90	1.44	18.20	0.79	3.94	
17	20,000	50,000	35,000	398	3,836	8.65	83.36	2,791.54	8,276.90	22.71	67.34	5	18	11.90	42.86	22.71	247.01	2.62	20.83	1.11	2.98	
18	50,000	100,000	75,000	227	4,063	4.93	88.29	1,263.24	9,540.14	10.28	77.62	5	23	11.90	54.76	356.65	603.66	30.07	50.90	28.23	6.33	
19	100,000	500,000	300,000	364	4,427	7.91	96.20	2,038.20	11,578.34	16.58	94.21	13	36	30.95	85.71	471.24	1,074.90	39.73	90.63	23.12	9.28	
20	500,000	UP		175	4,602	3.80	100.00	712.02	12,290.35	5.79	100.00	6	42	14.29	100.00	111.12	1,186.02	9.37	100.00	15.61	9.65	
				4,602					12,290.35					42					1,186.02			9.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 22111 Mechanical engineering without any melting of metals

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	641	641	14.98	14.98	127.61	127.61	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	89	730	2.08	17.06	28.88	156.49	0.24	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	150	880	3.50	20.56	15.71	172.20	0.13	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	107	987	2.50	23.06	19.55	191.75	0.16	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	179	1,166	4.18	27.24	46.49	238.25	0.38	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	169	1,335	3.95	31.19	130.30	368.55	1.07	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	142	1,477	3.32	34.51	110.51	479.06	0.91	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	177	1,654	4.14	38.64	152.13	631.19	1.25	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	138	1,792	3.22	41.87	119.49	750.68	0.98	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	95	1,887	2.22	44.09	134.93	885.61	1.11	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	89	1,976	2.08	46.17	150.41	1,036.02	1.24	8.51	1	1	2.56	2.56	10.00	10.00	0.10	0.10	6.65	0.97			
12	3,000	4,000	3,500	155	2,131	3.62	49.79	172.42	1,208.44	1.42	9.92	0	1	0.00	2.56	0.00	10.00	0.00	0.10	0.00	0.83			
13	4,000	5,000	4,500	131	2,262	3.06	52.85	301.51	1,509.95	2.48	12.40	1	2	2.56	5.13	80.00	90.00	0.82	0.92	26.53	5.96			
14	5,000	7,500	6,250	238	2,500	5.56	58.41	625.50	2,135.44	5.14	17.54	0	2	0.00	5.13	0.00	90.00	0.00	0.92	0.00	4.21			
15	7,500	10,000	8,750	166	2,666	3.88	62.29	640.73	2,776.18	5.26	22.80	0	2	0.00	5.13	0.00	90.00	0.00	0.92	0.00	3.24			
16	10,000	20,000	15,000	349	3,015	8.15	70.44	1,714.59	4,490.77	14.08	36.88	0	2	0.00	5.13	0.00	90.00	0.00	0.92	0.00	2.00			
17	20,000	50,000	35,000	397	3,412	9.28	79.72	2,531.65	7,022.42	20.79	57.67	4	6	10.26	15.38	292.09	382.09	2.99	3.91	11.54	5.44			
18	50,000	100,000	75,000	264	3,676	6.17	85.89	1,611.90	8,634.32	13.24	70.91	2	8	5.13	20.51	4.81	386.90	0.05	3.96	0.30	4.48			
19	100,000	500,000	300,000	445	4,121	10.40	96.29	2,507.00	11,141.31	20.59	91.50	17	25	43.59	64.10	8,949.94	9,336.84	91.54	95.50	357.00	83.80			
20	500,000	UP		159	4,280	3.71	100.00	1,034.79	12,176.10	8.50	100.00	14	39	35.90	100.00	439.95	9,776.79	4.50	100.00	42.52	80.29			
				4,280					12,176.10					39					9,776.79					80.29



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 22112 As per Kode 22111 but with melting of metal

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	32	5.81	5.81	1.27	1.27	0.07	0.07	1	1	33.33	33.33	4.20	4.20	4.17	4.17	329.91	329.91		
2	50	100	75	13	45	2.36	8.17	1.23	2.51	0.07	0.14	0	1	0.00	33.33	0.00	4.20	0.00	4.17	0.00	167.56	
3	100	200	150	23	68	4.17	12.34	4.30	6.81	0.25	0.39	0	1	0.00	33.33	0.00	4.20	0.00	4.17	0.00	61.67	
4	200	300	250	18	86	3.27	15.61	5.43	12.25	0.31	0.70	0	1	0.00	33.33	0.00	4.20	0.00	4.17	0.00	34.30	
5	300	500	400	34	120	6.17	21.78	13.95	26.19	0.80	1.50	0	1	0.00	33.33	0.00	4.20	0.00	4.17	0.00	16.03	
6	500	750	625	41	161	7.44	29.22	20.52	46.71	1.17	2.67	0	1	0.00	33.33	0.00	4.20	0.00	4.17	0.00	8.99	
7	750	1,000	875	36	197	6.53	35.75	26.63	73.35	1.52	4.20	0	1	0.00	33.33	0.00	4.20	0.00	4.17	0.00	5.73	
8	1,000	1,500	1,250	36	233	6.53	42.29	38.44	111.79	2.20	6.40	1	2	33.33	66.67	23.00	27.20	22.84	27.02	59.85	24.34	
9	1,500	2,000	1,750	19	252	3.45	45.74	23.86	135.64	1.36	7.76	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	20.06	
10	2,000	2,500	2,250	14	266	2.54	48.28	22.51	158.15	1.29	9.05	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	17.20	
11	2,500	3,000	2,750	17	283	3.09	51.36	28.01	186.16	1.60	10.65	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	14.61	
12	3,000	4,000	3,500	30	313	5.44	56.81	84.60	270.76	4.84	15.49	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	10.05	
13	4,000	5,000	4,500	14	327	2.54	59.35	27.45	298.21	1.57	17.06	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	9.12	
14	5,000	7,500	6,250	20	347	3.63	62.98	65.06	363.27	3.72	20.78	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	7.49	
15	7,500	10,000	8,750	15	362	2.72	65.70	112.98	476.25	6.46	27.25	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	5.71	
16	10,000	20,000	15,000	36	398	6.53	72.23	184.50	660.75	10.56	37.80	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	4.12	
17	20,000	50,000	35,000	48	446	8.71	80.94	280.86	941.61	16.07	53.87	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	2.89	
18	50,000	100,000	75,000	49	495	8.89	89.84	302.13	1,243.74	17.29	71.16	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	2.19	
19	100,000	500,000	300,000	42	537	7.62	97.46	374.82	1,618.56	21.44	92.60	0	2	0.00	66.67	0.00	27.20	0.00	27.02	0.00	1.68	
20	500,000	UP		14	551	2.54	100.00	129.34	1,747.90	7.40	100.00	1	3	33.33	100.00	73.50	100.70	72.98	100.00	56.82	5.76	
				551					1,747.90					3					100.70			5.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2212 Enamelling and zincing plants

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	10.53	10.53	76.74	76.74	4.41	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	24	3.51	14.04	0.69	77.43	0.04	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	33	5.26	19.30	0.70	78.13	0.04	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	34	0.58	19.88	0.00	78.13	0.00	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	38	2.34	22.22	4.08	82.21	0.23	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	41	1.75	23.98	6.25	88.46	0.36	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	48	4.09	28.07	17.83	106.29	1.02	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	60	7.02	35.09	34.20	140.49	1.97	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	66	3.51	38.60	34.11	174.60	1.96	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	70	2.34	40.94	19.05	193.64	1.09	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	73	1.75	42.69	18.28	211.92	1.05	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	79	3.51	46.20	39.26	251.19	2.26	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	92	7.60	53.80	87.57	338.76	5.03	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	97	2.92	56.73	100.79	439.55	5.79	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	110	7.60	64.33	167.59	607.14	9.63	34.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	125	8.77	73.10	235.00	842.14	13.51	48.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	147	12.87	85.96	434.38	1,276.52	24.97	73.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	163	9.36	95.32	333.64	1,610.16	19.18	92.54	1	1	100.00	100.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	170	4.09	99.42	96.95	1,707.11	5.57	98.12	0	1	0.00	100.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	171	0.58	100.00	32.79	1,739.90	1.88	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00			
				171					1,739.90					1					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2213 Galvanisinganodising

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	12	12	3.66	3.66	5.03	5.03	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	16	1.22	4.88	0.36	5.39	0.02	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	22	1.83	6.71	1.21	6.60	0.06	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	34	3.66	10.37	5.92	12.52	0.31	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	45	3.35	13.72	4.97	17.49	0.26	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	59	4.27	17.99	10.98	28.47	0.58	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	69	3.05	21.04	7.69	36.16	0.41	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	86	5.18	26.22	21.46	57.62	1.13	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	96	3.05	29.27	22.12	79.74	1.17	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	105	2.74	32.01	22.25	101.99	1.18	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	120	4.57	36.59	36.07	138.06	1.91	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	139	5.79	42.38	66.94	205.00	3.54	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	162	7.01	49.39	99.37	304.37	5.25	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	191	8.84	58.23	64.74	369.11	3.42	19.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	212	6.40	64.63	160.17	529.28	8.47	27.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	53	265	16.16	80.79	462.69	991.97	24.46	52.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	294	8.84	89.63	451.20	1,443.17	23.85	76.28	1	1	50.00	50.00	54.00	54.00	43.94	43.94	11.97	3.74			
18	50,000	100,000	75,000	12	306	3.66	93.29	157.82	1,600.99	8.34	84.62	0	1	0.00	50.00	0.00	54.00	0.00	43.94	0.00	3.37			
19	100,000	500,000	300,000	16	322	4.88	98.17	236.55	1,837.54	12.50	97.12	1	2	50.00	100.00	68.89	122.89	56.06	100.00	29.12	6.69			
20	500,000	UP		6	328	1.83	100.00	54.45	1,891.99	2.88	100.00	0	2	0.00	100.00	0.00	122.89	0.00	100.00	0.00	6.50			
				328					1,891.99					2					122.89					6.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2214 Metal/Steel Furniture factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	3.95	3.95	0.93	0.93	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	29	0.63	4.58	1.32	2.26	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	44	2.37	6.95	8.33	10.59	0.20	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	53	1.42	8.37	4.50	15.09	0.11	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	73	3.16	11.53	14.29	29.38	0.34	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	101	4.42	15.96	30.20	59.58	0.72	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	59	160	9.32	25.28	76.73	136.32	1.82	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	50	210	7.90	33.18	90.70	227.02	2.16	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	229	3.00	36.18	46.35	273.37	1.10	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	253	3.79	39.97	87.15	360.52	2.07	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	28	281	4.42	44.39	114.59	475.11	2.72	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	30	311	4.74	49.13	119.91	595.02	2.85	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	338	4.27	53.40	131.02	726.04	3.11	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	63	401	9.95	63.35	439.90	1,165.94	10.46	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	40	441	6.32	69.67	471.63	1,637.57	11.21	38.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	81	522	12.80	82.46	955.52	2,593.10	22.71	61.63	2	2	100.00	100.00	9.21	9.21	100.00	100.00	0.96	0.35			
17	20,000	50,000	35,000	60	582	9.48	91.94	1,069.13	3,662.23	25.41	87.04	0	2	0.00	100.00	25.41	9.21	0.00	100.00	0.00	0.25			
18	50,000	100,000	75,000	22	604	3.48	95.42	253.93	3,916.16	6.04	93.08	0	2	0.00	100.00	0.00	9.21	0.00	100.00	0.00	0.24			
19	100,000	500,000	300,000	24	628	3.79	99.21	262.83	4,178.98	6.25	99.32	0	2	0.00	100.00	0.00	9.21	0.00	100.00	0.00	0.22			
20	500,000	UP		5	633	0.79	100.00	28.41	4,207.40	0.68	100.00	0	2	0.00	100.00	0.00	9.21	0.00	100.00	0.00	0.22			
				633					4,207.40					2					9.21					0.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2215 Metal/steel mattresses manufacturing

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	2.26	2.26	0.08	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	14	0.62	2.88	1.73	1.65	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	24	2.06	4.94	4.59	2.94	0.13	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	32	1.65	6.58	17.35	20.29	0.49	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	45	2.67	9.26	14.31	34.60	0.41	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	59	2.88	12.14	20.22	54.82	0.57	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	73	2.88	15.02	33.40	88.22	0.95	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	88	3.09	18.11	35.42	123.64	1.01	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	43	131	8.85	26.95	113.92	237.56	3.24	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	152	4.32	31.28	87.44	325.00	2.48	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	167	3.09	34.36	94.61	419.62	2.69	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	40	207	8.23	42.59	337.91	757.53	9.60	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	31	238	6.38	48.97	359.39	1,116.92	10.21	31.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	47	285	9.67	58.64	387.17	1,504.09	11.00	42.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	30	315	6.17	64.81	233.93	1,738.02	6.64	49.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	58	373	11.93	76.75	760.80	2,498.82	21.61	70.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	65	438	13.37	90.12	596.94	3,095.76	16.95	87.92	1	1	33.33	33.33	144.27	144.27	97.52	97.52	24.17	4.66			
18	50,000	100,000	75,000	23	461	4.73	94.86	261.04	3,356.80	7.41	95.33	2	3	66.67	100.00	3.68	147.95	2.48	100.00	1.41	4.41			
19	100,000	500,000	300,000	20	481	4.12	98.97	150.98	3,507.78	4.29	99.62	0	3	0.00	100.00	0.00	147.95	0.00	100.00	0.00	4.22			
20	500,000	UP		5	486	1.03	100.00	13.52	3,521.31	0.38	100.00	0	3	0.00	100.00	0.00	147.95	0.00	100.00	0.00	4.20			
				486					3,521.31					3					147.95					4.20



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2218 Mixed

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.12	4.12	0.18	0.18	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.59	4.71	0.66	0.84	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	12	2.35	7.06	3.84	4.68	0.29	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	17	2.94	10.00	0.79	5.47	0.06	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	25	4.71	14.71	14.51	19.98	1.10	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	32	4.12	18.82	8.05	28.03	0.61	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	34	1.18	20.00	7.81	35.84	0.59	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	46	7.06	27.06	53.75	89.59	4.07	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	54	4.71	31.76	37.87	127.47	2.87	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	58	2.35	34.12	14.74	142.20	1.12	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	63	2.94	37.06	49.85	192.05	3.78	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	69	3.53	40.59	31.87	223.93	2.41	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	78	5.29	45.88	105.18	329.11	7.97	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	95	10.00	55.88	276.72	605.83	20.97	45.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	112	10.00	65.88	124.72	730.55	9.45	55.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	123	6.47	72.35	284.47	1,015.02	21.55	76.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	38	161	22.35	94.71	639.29	1,654.31	48.43	125.33	1	1	20.00	20.00	4,770.00	4,770.00	49.32	49.32	746.14	288.34			
18	50,000	100,000	75,000	1	162	0.59	95.29	485.51	1,168.80	36.78	88.55	0	1	0.00	20.00	0.00	4,770.00	0.00	49.32	0.00	408.11			
19	100,000	500,000	300,000	8	170	4.71	100.00	151.13	1,319.93	11.45	100.00	4	5	80.00	100.00	4,900.79	9,670.79	50.68	100.00	3242.85	732.67			
20	500,000	UP		0	170	0.00	100.00	0.00	1,319.93	0.00	100.00	0	5	0.00	100.00	0.00	9,670.79	0.00	100.00	0.00	732.67			
				170					1,319.93					5					9,670.79					732.67



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 222 Manufacture of electrical apparatus accumulators and dry bat

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2221 Manufacture assembly and repair of electrical machines

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	255	255	13.54	13.54	16.49	16.49	0.25	0.25	1	1	5.56	5.56	8,614.20	8,614.20	58.77	58.77	52245.35	52245.35			
2	50	100	75	37	292	1.96	15.50	10.07	26.56	0.16	0.41	0	1	0.00	5.56	0.00	8,614.20	0.00	58.77	0.00	32430.99			
3	100	200	150	55	347	2.92	18.42	8.74	35.31	0.14	0.55	0	1	0.00	5.56	0.00	8,614.20	0.00	58.77	0.00	24398.31			
4	200	300	250	45	392	2.39	20.81	9.46	44.77	0.15	0.69	0	1	0.00	5.56	0.00	8,614.20	0.00	58.77	0.00	19242.33			
5	300	500	400	76	468	4.03	24.84	35.90	80.66	0.55	1.25	0	1	0.00	5.56	0.00	8,614.20	0.00	58.77	0.00	10679.07			
6	500	750	625	100	568	5.31	30.15	59.75	140.41	0.92	2.17	0	1	0.00	5.56	0.00	8,614.20	0.00	58.77	0.00	6135.04			
7	750	1,000	875	75	643	3.98	34.13	66.07	206.48	1.02	3.19	0	1	0.00	5.56	0.00	8,614.20	0.00	58.77	0.00	4171.84			
8	1,000	1,500	1,250	108	751	5.73	39.86	114.34	320.82	1.77	4.96	0	1	0.00	5.56	0.00	8,614.20	0.00	58.77	0.00	2685.05			
9	1,500	2,000	1,750	78	829	4.14	44.00	116.68	437.50	1.80	6.76	1	2	5.56	11.11	478.58	9,092.78	3.27	62.04	410.17	2078.35			
10	2,000	2,500	2,250	68	897	3.61	47.61	125.75	563.25	1.94	8.70	0	2	0.00	11.11	0.00	9,092.78	0.00	62.04	0.00	1614.34			
11	2,500	3,000	2,750	69	966	3.66	51.27	185.49	748.74	2.87	11.57	0	2	0.00	11.11	0.00	9,092.78	0.00	62.04	0.00	1214.42			
12	3,000	4,000	3,500	95	1,061	5.04	56.32	332.47	1,081.21	5.14	16.70	0	2	0.00	11.11	0.00	9,092.78	0.00	62.04	0.00	840.98			
13	4,000	5,000	4,500	63	1,124	3.34	59.66	261.02	1,342.23	4.03	20.74	0	2	0.00	11.11	0.00	9,092.78	0.00	62.04	0.00	677.44			
14	5,000	7,500	6,250	101	1,225	5.36	65.02	466.06	1,808.29	7.20	27.94	1	3	5.56	16.67	5.00	9,097.78	0.03	62.07	1.07	503.12			
15	7,500	10,000	8,750	72	1,297	3.82	68.84	440.38	2,248.67	6.80	34.74	1	4	5.56	22.22	17.08	9,114.86	0.12	62.19	3.88	405.35			
16	10,000	20,000	15,000	128	1,425	6.79	75.64	1,058.32	3,306.99	16.35	51.09	1	5	5.56	27.78	318.73	9,433.59	2.17	64.36	30.12	285.26			
17	20,000	50,000	35,000	145	1,570	7.70	83.33	1,658.35	4,965.34	25.62	76.71	3	8	16.67	44.44	995.94	10,429.53	6.80	71.16	60.06	210.05			
18	50,000	100,000	75,000	113	1,683	6.00	89.33	868.99	5,834.33	13.42	90.13	1	9	5.56	50.00	121.00	10,550.53	0.83	71.99	13.92	180.84			
19	100,000	500,000	300,000	125	1,808	6.63	95.97	458.74	6,293.07	7.09	97.22	3	12	16.67	66.67	3,604.87	14,155.41	24.60	96.58	785.82	224.94			
20	500,000	UP		76	1,884	4.03	100.00	180.08	6,473.15	2.78	100.00	6	18	33.33	100.00	501.01	14,656.42	3.42	100.00	278.22	226.42			
				1,884					6,473.15					18					14,656.42					226.42



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2222 Accumulator and dry battery factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	3.96	3.96	0.63	0.63	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	18	0.79	4.75	0.13	0.75	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	27	2.37	7.12	0.20	0.95	0.03	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	54	7.12	14.25	0.63	1.58	0.08	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	81	7.12	21.37	1.42	3.00	0.18	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	86	1.32	22.69	0.67	3.67	0.08	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	108	5.80	28.50	5.25	8.92	0.66	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	115	1.85	30.34	3.02	11.94	0.38	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	131	4.22	34.56	5.63	17.57	0.71	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	148	4.49	39.05	3.20	20.77	0.40	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	160	3.17	42.22	2.15	22.93	0.27	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	181	5.54	47.76	18.44	41.36	2.31	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	195	3.69	51.45	10.04	51.40	1.26	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	203	2.11	53.56	19.21	70.61	2.41	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	212	2.37	55.94	19.35	89.96	2.43	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	248	9.50	65.44	109.71	199.67	13.76	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	281	8.71	74.14	105.87	305.55	13.28	38.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	305	6.33	80.47	169.90	475.45	21.31	59.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	49	354	12.93	93.40	212.18	687.63	26.61	86.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		25	379	6.60	100.00	109.64	797.27	13.75	100.00	2	2	100.00	100.00	22.48	22.48	100.00	100.00	20.50	2.82			
				379					797.27					2					22.48					2.82



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2223 Manufacture of measuring equipment photographic apparatus

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	6.04	6.04	11.72	11.72	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	0.38	6.42	0.07	11.79	0.02	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	22	1.89	8.30	0.47	12.26	0.10	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	25	1.13	9.43	0.57	12.83	0.12	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	41	6.04	15.47	5.80	18.63	1.23	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	54	4.91	20.38	5.69	24.32	1.20	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	66	4.53	24.91	6.65	30.97	1.41	6.56	1	1	16.67	16.67	1.00	1.00	4.00	4.00	15.03	3.23			
8	1,000	1,500	1,250	12	78	4.53	29.43	11.45	42.42	2.43	8.99	0	1	0.00	16.67	0.00	1.00	0.00	4.00	0.00	2.36			
9	1,500	2,000	1,750	9	87	3.40	32.83	10.01	52.43	2.12	11.11	0	1	0.00	16.67	0.00	1.00	0.00	4.00	0.00	1.91			
10	2,000	2,500	2,250	8	95	3.02	35.85	7.34	59.78	1.56	12.66	0	1	0.00	16.67	0.00	1.00	0.00	4.00	0.00	1.67			
11	2,500	3,000	2,750	7	102	2.64	38.49	12.66	72.44	2.68	15.35	0	1	0.00	16.67	0.00	1.00	0.00	4.00	0.00	1.38			
12	3,000	4,000	3,500	8	110	3.02	41.51	21.06	93.49	4.46	19.81	0	1	0.00	16.67	0.00	1.00	0.00	4.00	0.00	1.07			
13	4,000	5,000	4,500	2	112	0.75	42.26	5.41	98.90	1.15	20.95	0	1	0.00	16.67	0.00	1.00	0.00	4.00	0.00	1.01			
14	5,000	7,500	6,250	16	128	6.04	48.30	18.60	117.50	3.94	24.89	1	2	16.67	33.33	12.36	13.36	49.51	53.52	66.45	11.37			
15	7,500	10,000	8,750	12	140	4.53	52.83	57.34	174.84	12.15	37.04	2	4	33.33	66.67	7.48	20.85	29.97	83.49	13.05	11.92			
16	10,000	20,000	15,000	22	162	8.30	61.13	16.76	158.08	3.55	33.49	0	4	0.00	66.67	0.00	20.85	0.00	83.49	0.00	13.19			
17	20,000	50,000	35,000	28	190	10.57	71.70	113.95	272.03	24.14	57.63	0	4	0.00	66.67	0.00	20.85	0.00	83.49	0.00	7.66			
18	50,000	100,000	75,000	26	216	9.81	81.51	224.08	496.11	47.47	105.10	2	6	33.33	100.00	4.12	24.97	16.51	100.00	1.84	5.03			
19	100,000	500,000	300,000	23	239	8.68	90.19	4.82	500.93	1.02	106.13	0	6	0.00	100.00	0.00	24.97	0.00	100.00	0.00	4.98			
20	500,000	UP		26	265	9.81	100.00	28.91	472.02	6.13	100.00	0	6	0.00	100.00	0.00	24.97	0.00	100.00	0.00	5.29			
				265					472.02					6					24.97					5.29



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2228 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	29.51	29.51	0.49	0.49	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	39	2.46	31.97	1.01	1.51	0.19	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	46	5.74	37.70	1.50	3.01	0.29	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	51	4.10	41.80	1.67	4.68	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	57	4.92	46.72	3.24	7.92	0.62	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	62	4.10	50.82	2.55	10.47	0.49	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	68	4.92	55.74	7.38	17.85	1.41	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	69	0.82	56.56	2.06	19.91	0.39	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	73	3.28	59.84	12.29	32.20	2.34	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	84	9.02	68.85	15.87	48.06	3.03	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	88	3.28	72.13	6.18	54.24	1.18	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	90	1.64	73.77	17.28	71.53	3.30	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	95	4.10	77.87	26.59	98.11	5.07	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	99	3.28	81.15	37.14	135.25	7.09	25.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	106	5.74	86.89	56.15	191.40	10.71	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	113	5.74	92.62	219.18	410.58	41.81	78.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	118	4.10	96.72	77.71	488.28	14.82	93.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	119	0.82	97.54	5.40	493.68	1.03	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	120	0.82	98.36	2.82	496.50	0.54	94.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	122	1.64	100.00	27.68	524.18	5.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					524.18					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 223 Cable and wire factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	2.50	12.50	0.18	0.18	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	2.50	15.00	0.29	0.47	0.17	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	2.50	17.50	0.50	0.98	0.29	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	5.00	22.50	0.57	1.55	0.33	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.50	25.00	1.04	2.58	0.60	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	18	20.00	45.00	5.67	8.26	3.28	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	2.50	47.50	2.86	11.12	1.65	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	22	7.50	55.00	9.41	20.53	5.44	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	26	10.00	65.00	13.35	33.87	7.72	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	27	2.50	67.50	2.47	36.35	1.43	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	28	2.50	70.00	4.39	40.73	2.54	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	29	2.50	72.50	4.64	45.38	2.69	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	30	2.50	75.00	4.87	50.25	2.82	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	31	2.50	77.50	14.87	65.12	8.60	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	36	12.50	90.00	45.12	110.24	26.10	63.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	38	5.00	95.00	37.61	147.85	21.76	85.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	39	2.50	97.50	19.66	167.51	11.37	96.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	40	2.50	100.00	5.35	172.86	3.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	40	0.00	100.00	0.00	172.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				172.86				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2232 Cable factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	2.17	2.17	26.06	26.06	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.27	2.44	0.09	26.16	0.01	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	14	1.36	3.79	0.26	26.42	0.01	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	17	0.81	4.61	0.78	27.21	0.04	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	24	1.90	6.50	2.47	29.67	0.13	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	26	0.54	7.05	2.40	32.08	0.13	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	34	2.17	9.21	3.66	35.73	0.19	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	38	1.08	10.30	2.68	38.41	0.14	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	45	1.90	12.20	9.71	48.12	0.52	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	60	4.07	16.26	41.49	89.61	2.20	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	75	4.07	20.33	13.09	102.70	0.69	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	84	2.44	22.76	35.05	137.75	1.86	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	91	1.90	24.66	18.87	156.62	1.00	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	107	4.34	29.00	112.28	268.91	5.96	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	131	6.50	35.50	248.20	517.11	13.17	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	166	9.49	44.99	274.03	791.13	14.54	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	202	9.76	54.74	263.56	1,054.69	13.98	55.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	38	240	10.30	65.04	293.27	1,347.96	15.56	71.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	99	339	26.83	91.87	451.46	1,799.42	23.95	95.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		30	369	8.13	100.00	85.61	1,885.03	4.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				369					1,885.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2233 Nailsscrewsbolts and nuts factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.22	5.22	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	15	1.30	6.52	0.17	0.27	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	19	1.74	8.26	0.71	0.99	0.06	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	24	2.17	10.43	1.14	2.13	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	34	4.35	14.78	3.89	6.02	0.35	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	42	3.48	18.26	0.66	6.68	0.06	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	48	2.61	20.87	4.26	10.94	0.38	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	61	5.65	26.52	23.60	34.53	2.11	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	73	5.22	31.74	14.70	49.24	1.31	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	79	2.61	34.35	7.71	56.95	0.69	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	91	5.22	39.57	27.41	84.35	2.45	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	102	4.78	44.35	43.35	127.71	3.87	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	108	2.61	46.96	11.50	139.21	1.03	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	116	3.48	50.43	32.82	172.03	2.93	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	127	4.78	55.22	78.81	250.84	7.03	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	157	13.04	68.26	259.12	509.96	23.12	45.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	37	194	16.09	84.35	392.74	902.70	35.04	80.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	212	7.83	92.17	135.04	1,037.73	12.05	92.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	228	6.96	99.13	72.43	1,110.17	6.46	99.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	230	0.87	100.00	10.53	1,120.70	0.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				230					1,120.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2238 Mixed

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	9.64	9.64	0.11	0.11	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	1.20	10.84	0.22	0.33	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	1.20	12.05	0.19	0.52	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	1.20	13.25	0.46	0.98	0.14	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	17	7.23	20.48	1.20	2.18	0.38	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	18	1.20	21.69	0.51	2.69	0.16	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	1.20	22.89	0.00	2.69	0.00	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	29	12.05	34.94	7.05	9.73	2.21	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	32	3.61	38.55	7.17	16.90	2.25	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	1.20	39.76	0.75	17.64	0.23	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	35	2.41	42.17	3.71	21.35	1.16	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	37	2.41	44.58	0.00	21.35	0.00	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	42	6.02	50.60	12.40	33.75	3.88	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	43	1.20	51.81	0.01	33.76	0.00	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	50	8.43	60.24	18.52	52.28	5.80	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	62	14.46	74.70	59.01	111.29	18.49	34.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	68	7.23	81.93	69.66	180.95	21.83	56.72	1	1	20.00	20.00	152.13	152.13	17.09	17.09	218.38	84.07			
18	50,000	100,000	75,000	1	69	1.20	83.13	22.14	203.09	6.94	63.65	0	1	0.00	20.00	0.00	152.13	0.00	17.09	0.00	74.91			
19	100,000	500,000	300,000	14	83	16.87	100.00	115.96	319.05	36.35	100.00	4	5	80.00	100.00	738.12	890.25	82.91	100.00	636.53	279.03			
20	500,000	UP		0	83	0.00	100.00	0.00	319.05	0.00	100.00	0	5	0.00	100.00		890.25	0.00	100.00	0.00	279.03			
				83					319.05					5					890.25					279.03



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2241 Vehicle construction plants including bicycle and becak

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.66	4.66	5.98	5.98	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.36	5.02	0.05	6.03	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	16	0.72	5.73	0.25	6.29	0.02	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	21	1.79	7.53	0.67	6.96	0.05	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	24	1.08	8.60	0.37	7.33	0.03	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	26	0.72	9.32	1.63	8.95	0.13	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	43	6.09	15.41	9.07	18.02	0.70	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	53	3.58	19.00	8.21	26.23	0.63	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	61	2.87	21.86	7.85	34.08	0.60	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	73	4.30	26.16	12.03	46.11	0.93	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	83	3.58	29.75	22.82	68.93	1.76	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	89	2.15	31.90	10.31	79.24	0.79	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	97	2.87	34.77	10.97	90.21	0.84	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	114	6.09	40.86	67.33	157.54	5.19	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	134	7.17	48.03	129.07	286.60	9.94	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	172	13.62	61.65	176.52	463.12	13.60	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	203	11.11	72.76	391.27	854.40	30.14	65.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	225	7.89	80.65	181.69	1,036.09	14.00	79.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	43	268	15.41	96.06	170.97	1,207.06	13.17	92.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	279	3.94	100.00	91.15	1,298.21	7.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				279					1,298.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2242 Construction of railway carriages and locomotives

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.66	0.66	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	0.37	1.03	0.17	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	1.82	2.85	0.83	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	1.19	4.04	0.54	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	3.65	7.68	1.65	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	1.38	9.06	0.63	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	4.58	13.64	2.08	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	5.13	18.77	2.32	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	6.19	24.96	2.81	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	16.02	40.98	7.27	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	18.19	59.18	8.25	26.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	10.04	69.22	4.55	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.17	54.17	23.70	92.93	10.75	42.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.17	58.33	20.64	113.57	9.36	51.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.17	62.50	12.53	126.10	5.68	57.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.17	66.67	1.44	127.54	0.65	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.17	70.83	0.00	127.54	0.00	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	19	8.33	79.17	17.08	144.62	7.74	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	24	20.83	100.00	75.93	220.55	34.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					220.55					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2243 Aircraft construction plants

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2244 Ship constructionnaval shipyards

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	3.24	3.24	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.36	3.60	0.06	0.21	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	1.80	5.40	0.76	0.97	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	20	1.80	7.19	1.14	2.12	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	31	3.96	11.15	4.54	6.65	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	33	0.72	11.87	1.88	8.53	0.12	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	40	2.52	14.39	9.92	18.45	0.61	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	56	5.76	20.14	18.94	37.40	1.17	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	63	2.52	22.66	5.14	42.53	0.32	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	71	2.88	25.54	14.14	56.68	0.87	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	84	4.68	30.22	16.44	73.12	1.01	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	101	6.12	36.33	48.24	121.36	2.97	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	115	5.04	41.37	56.49	177.85	3.48	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	130	5.40	46.76	57.16	235.01	3.52	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	145	5.40	52.16	63.30	298.31	3.89	18.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	173	10.07	62.23	316.29	614.60	19.46	37.81	1	1	33.33	33.33	59.58	59.58	13.43	13.43	18.84	9.69			
17	20,000	50,000	35,000	32	205	11.51	73.74	280.49	895.09	17.26	55.07	1	2	33.33	66.67	1.36	60.94	0.31	13.74	0.48	6.81			
18	50,000	100,000	75,000	27	232	9.71	83.45	359.95	1,255.04	22.14	77.21	0	2	0.00	66.67	0.00	60.94	0.00	13.74	0.00	4.86			
19	100,000	500,000	300,000	32	264	11.51	94.96	341.62	1,596.66	21.02	98.23	1	3	33.33	100.00	382.53	443.46	86.26	100.00	111.98	27.77			
20	500,000	UP		14	278	5.04	100.00	28.78	1,625.44	1.77	100.00	0	3	0.00	100.00	0.00	443.46	0.00	100.00	0.00	27.28			
				278					1,625.44					3					443.46					27.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2245 Vehicle assembling plants

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	5.70	5.70	10.77	10.77	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	54	0.22	5.92	0.01	10.77	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	59	0.55	6.47	0.55	11.32	0.03	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	67	0.88	7.35	0.93	12.26	0.05	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	83	1.75	9.10	2.37	14.62	0.13	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	120	4.06	13.16	4.13	18.75	0.22	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	136	1.75	14.91	2.48	21.24	0.13	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	162	2.85	17.76	6.82	28.06	0.36	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	190	3.07	20.83	17.31	45.38	0.92	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	27	217	2.96	23.79	6.58	51.96	0.35	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	234	1.86	25.66	13.96	65.92	0.74	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	269	3.84	29.50	17.85	83.77	0.95	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	292	2.52	32.02	48.82	132.60	2.59	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	56	348	6.14	38.16	90.40	222.99	4.79	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	372	2.63	40.79	122.88	345.87	6.51	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	53	425	5.81	46.60	212.35	558.22	11.24	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	64	489	7.02	53.62	322.49	880.72	17.08	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	71	560	7.79	61.40	223.52	1,104.24	11.84	58.47	2	2	20.00	20.00	3.80	3.80	0.08	0.08	1.70	0.34			
19	100,000	500,000	300,000	103	663	11.29	72.70	384.83	1,489.07	20.38	78.84	4	6	40.00	60.00	37.25	41.05	0.82	0.91	9.68	2.76			
20	500,000	UP		249	912	27.30	100.00	399.57	1,888.64	21.16	100.00	4	10	40.00	100.00	4,485.17	4,526.22	99.09	100.00	1122.50	239.65			
				912					1,888.64					10					4,526.22					239.65



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2248 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.92	1.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.92	3.85	0.08	0.08	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	5	5.77	9.62	0.57	0.66	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	8	5.77	15.38	1.79	2.45	0.79	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	10	3.85	19.23	0.80	3.24	0.35	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	15	9.62	28.85	3.92	7.16	1.74	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	18	5.77	34.62	3.25	10.42	1.44	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	21	5.77	40.38	3.43	13.84	1.52	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	24	5.77	46.15	6.02	19.87	2.67	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	26	3.85	50.00	10.98	30.85	4.87	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	27	1.92	51.92	4.39	35.24	1.94	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	30	5.77	57.69	3.08	38.31	1.36	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	32	3.85	61.54	12.45	50.77	5.52	22.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	40	15.38	76.92	56.23	106.99	24.91	47.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	41	1.92	78.85	12.12	119.11	5.37	52.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	47	11.54	90.38	38.08	157.19	16.87	69.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	49	3.85	94.23	25.26	182.45	11.19	80.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	52	5.77	100.00	43.28	225.73	19.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	52	0.00	100.00	0.00	225.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	52	0.00	100.00	0.00	225.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				52					225.73					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 225 Manufacture and or assembly of telecommunication or computer

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2251 Manufacture and or assembly of telecommunication apparatus

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	129	129	47.60	47.60	150.28	150.28	13.40	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	135	2.21	49.82	38.13	188.41	3.40	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	136	0.37	50.18	0.54	188.94	0.05	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	137	0.37	50.55	0.00	188.94	0.00	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	138	0.37	50.92	0.00	188.94	0.00	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	142	1.48	52.40	0.00	188.94	0.00	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	148	2.21	54.61	2.11	191.05	0.19	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	153	1.85	56.46	6.66	197.71	0.59	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	162	3.32	59.78	8.60	206.32	0.77	18.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	163	0.37	60.15	2.35	208.66	0.21	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	164	0.37	60.52	2.80	211.46	0.25	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	168	1.48	61.99	18.26	229.72	1.63	20.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	174	2.21	64.21	19.25	248.97	1.72	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	180	2.21	66.42	34.26	283.23	3.06	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	183	1.11	67.53	33.08	316.31	2.95	28.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	200	6.27	73.80	90.61	406.93	8.08	36.29	1	1	50.00	50.00	166.46	166.46	10.95	10.95	183.71	40.91			
17	20,000	50,000	35,000	22	222	8.12	81.92	326.96	733.89	29.16	65.45	0	1	0.00	50.00	0.00	166.46	0.00	10.95	0.00	22.68			
18	50,000	100,000	75,000	11	233	4.06	85.98	102.42	836.31	9.13	74.59	0	1	0.00	50.00	0.00	166.46	0.00	10.95	0.00	19.90			
19	100,000	500,000	300,000	19	252	7.01	92.99	217.76	1,054.07	19.42	94.01	0	1	0.00	50.00	0.00	166.46	0.00	10.95	0.00	15.79			
20	500,000	UP		19	271	7.01	100.00	67.21	1,121.28	5.99	100.00	1	2	50.00	100.00	1,353.14	1,519.60	89.05	100.00	2013.21	135.52			
				271					1,121.28					2					1,519.60					135.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2252 Manufacture and or assembly of computer apparatus

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	5.48	5.48	0.18	0.18	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.37	6.85	0.13	0.31	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.37	8.22	0.28	0.59	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.37	9.59	0.61	1.20	0.14	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	12	6.85	16.44	2.68	3.88	0.61	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	17	6.85	23.29	6.08	9.97	1.39	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	25	10.96	34.25	7.06	17.03	1.61	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	33	10.96	45.21	11.27	28.30	2.58	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	34	1.37	46.58	3.44	31.74	0.79	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	35	1.37	47.95	3.82	35.56	0.87	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	38	4.11	52.05	9.59	45.15	2.19	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	40	2.74	54.79	10.64	55.79	2.43	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	47	9.59	64.38	47.66	103.46	10.90	23.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	48	1.37	65.75	7.39	110.84	1.69	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	50	2.74	68.49	5.18	116.03	1.18	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	57	9.59	78.08	107.69	223.72	24.62	51.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	66	12.33	90.41	92.82	316.53	21.22	72.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	69	4.11	94.52	39.20	355.73	8.96	81.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	73	5.48	100.00	81.71	437.44	18.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	73	0.00	100.00	0.00	437.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				73					437.44					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2253 Manufacture of Integrated (IC) from Chips

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	4.65	4.65	2.76	2.76	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.33	6.98	6.09	8.85	0.65	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.33	9.30	0.70	9.55	0.07	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.33	11.63	0.61	10.15	0.06	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.33	13.95	1.21	11.36	0.13	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.33	16.28	1.57	12.94	0.17	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.33	18.60	0.02	12.96	0.00	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.33	20.93	3.17	16.13	0.34	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	2.33	23.26	0.00	16.13	0.00	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	2.33	25.58	0.00	16.13	0.00	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	2.33	27.91	10.54	26.66	1.12	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	2.33	30.23	5.90	32.56	0.63	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	15	4.65	34.88	7.13	39.69	0.76	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	2.33	37.21	10.02	49.71	1.07	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	2.33	39.53	0.75	50.45	0.08	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	2.33	41.86	2.65	53.11	0.28	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	29	25.58	67.44	85.93	139.04	9.16	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	34	11.63	79.07	182.54	321.58	19.46	34.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	37	6.98	86.05	477.57	799.15	50.91	85.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	43	13.95	100.00	139.00	938.15	14.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				43				938.15					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 226 Radio and television receiver factories and or assembling pl

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	1.29	1.29	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	1.58	2.86	1.34	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	2.40	5.26	2.04	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	0.18	5.44	0.16	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	0.24	5.69	0.21	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	0.47	6.15	0.40	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	0.35	6.50	0.30	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	9.00	15.50	7.67	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	1.27	16.77	1.08	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.88	58.82	11.34	28.10	9.66	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.88	64.71	30.00	58.10	25.55	49.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.88	70.59	13.71	71.81	11.68	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.88	76.47	0.00	71.81	0.00	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.88	82.35	3.10	74.90	2.64	63.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.88	88.24	4.10	79.01	3.50	67.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.88	94.12	16.50	95.51	14.06	81.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.88	100.00	21.89	117.40	18.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	117.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	117.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					117.40					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2261 Radio and television receiver factoriesaudio video recorder

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	8.11	8.11	8.11	8.11	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	25	0.34	8.45	0.08	8.19	0.01	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	28	1.01	9.46	0.71	8.90	0.06	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	30	0.68	10.14	1.06	9.96	0.09	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	43	4.39	14.53	4.87	14.83	0.41	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	47	1.35	15.88	3.39	18.23	0.29	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	52	1.69	17.57	5.14	23.36	0.43	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	56	1.35	18.92	6.65	30.01	0.56	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	80	8.11	27.03	29.39	59.40	2.48	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	97	5.74	32.77	15.19	74.60	1.28	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	105	2.70	35.47	12.69	87.28	1.07	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	118	4.39	39.86	26.25	113.54	2.22	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	128	3.38	43.24	10.22	123.76	0.86	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	143	5.07	48.31	47.53	171.29	4.01	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	168	8.45	56.76	70.69	241.98	5.96	20.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	206	12.84	69.59	254.46	496.43	21.47	41.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	230	8.11	77.70	230.11	726.54	19.42	61.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	244	4.73	82.43	128.13	854.67	10.81	72.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	32	276	10.81	93.24	143.34	998.01	12.09	84.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		20	296	6.76	100.00	187.18	1,185.19	15.79	100.00	2	2	100.00	100.00	750.39	750.39	100.00	100.00	400.90	63.31			
				296					1,185.19					2					750.39					63.31



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2262 Factories of parts for radio &TV receiversaudio or players

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.15	2.15	4.70	4.70	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.08	3.23	0.04	4.74	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	3.23	6.45	0.50	5.24	0.05	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.08	7.53	0.46	5.70	0.05	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	2.15	9.68	1.01	6.72	0.11	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	13	4.30	13.98	4.79	11.51	0.53	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	20	7.53	21.51	0.82	12.32	0.09	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	26	6.45	27.96	10.37	22.69	1.14	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	29	3.23	31.18	7.94	30.64	0.87	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	31	2.15	33.33	7.56	38.19	0.83	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	32	1.08	34.41	0.33	38.52	0.04	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	36	4.30	38.71	31.70	70.22	3.49	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	42	6.45	45.16	33.76	103.98	3.72	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	46	4.30	49.46	39.63	143.62	4.36	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	53	7.53	56.99	55.93	199.55	6.16	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	63	10.75	67.74	116.79	316.33	12.85	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	66	3.23	70.97	84.20	400.53	9.27	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	79	13.98	84.95	202.93	603.46	22.33	66.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	89	10.75	95.70	233.40	836.87	25.69	92.11	1	1	100.00	100.00	449.59	449.59	100.00	100.00	192.62	53.72			
20	500,000	UP		4	93	4.30	100.00	71.72	908.59	7.89	100.00	0	0	0.00	100.00	0.00	449.59	0.00	100.00	0.00	49.48			
				93					908.59					1					449.59					49.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 227 Light bulb factories manufacture of electronic tubes

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	29.17	29.17	13.91	13.91	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	52	1.79	30.95	0.22	14.12	0.03	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	54	1.19	32.14	0.59	14.71	0.09	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	57	1.79	33.93	1.24	15.95	0.20	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	60	1.79	35.71	1.60	17.55	0.25	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	70	5.95	41.67	4.66	22.21	0.74	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	72	1.19	42.86	1.22	23.43	0.19	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	79	4.17	47.02	6.02	29.45	0.96	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	85	3.57	50.60	11.31	40.76	1.80	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	90	2.98	53.57	3.61	44.37	0.57	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	94	2.38	55.95	5.68	50.05	0.90	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	99	2.98	58.93	13.01	63.07	2.07	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	101	1.19	60.12	12.15	75.22	1.93	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	109	4.76	64.88	31.34	106.56	4.98	16.92	1	1	100.00	100.00	6,889.09	6,889.09	100.00	100.00	21979.24	6464.72			
15	7,500	10,000	8,750	4	113	2.38	67.26	11.14	117.70	1.77	18.69	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	5852.98			
16	10,000	20,000	15,000	20	133	11.90	79.17	205.80	323.50	32.68	51.37	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	2129.54			
17	20,000	50,000	35,000	15	148	8.93	88.10	197.49	520.99	31.36	82.72	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1322.32			
18	50,000	100,000	75,000	8	156	4.76	92.86	40.85	561.84	6.49	89.21	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1226.18			
19	100,000	500,000	300,000	3	159	1.79	94.64	30.36	592.20	4.82	94.03	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1163.31			
20	500,000	UP		9	168	5.36	100.00	37.59	629.79	5.97	100.00	0	1	0.00	100.00	0.00	6,889.09	0.00	100.00	0.00	1093.87			
				168					629.79					1					6,889.09					1093.87



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 228 Watches and clocks and their component parts factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.41	0.41	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	0.40	0.81	0.52	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	1.63	2.44	2.13	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	0.91	3.36	1.19	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	1.72	5.08	2.25	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	3.68	8.76	4.80	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.25	43.75	6.61	15.36	8.64	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.25	50.00	3.65	19.01	4.77	24.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.25	56.25	17.81	36.82	23.28	48.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.25	62.50	1.49	38.31	1.94	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.25	68.75	2.97	41.28	3.89	53.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.25	75.00	1.49	42.77	1.94	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.25	81.25	11.99	54.76	15.67	71.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.25	87.50	12.81	67.57	16.75	88.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.25	93.75	7.39	74.96	9.66	97.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	6.25	100.00	1.54	76.50	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	76.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	76.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	76.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					76.50					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 229 Metal jewellery and precious metal goods factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	7.41	7.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	3.70	11.11	0.09	0.09	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.70	14.81	0.51	0.61	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.70	18.52	0.35	0.96	0.17	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.70	22.22	0.08	1.03	0.04	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.70	25.93	0.00	1.03	0.00	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	10	11.11	37.04	3.01	4.04	1.44	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	3.70	40.74	0.87	4.91	0.41	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	3.70	44.44	2.12	7.03	1.01	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	3.70	48.15	4.29	11.32	2.05	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	3.70	51.85	6.15	17.47	2.94	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.70	55.56	7.13	24.60	3.41	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	3.70	59.26	2.65	27.25	1.27	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	18	7.41	66.67	13.98	41.23	6.68	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	3.70	70.37	17.39	58.62	8.31	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	21	7.41	77.78	46.63	105.25	22.27	50.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	23	7.41	85.19	41.10	146.35	19.63	69.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	26	11.11	96.30	59.97	206.32	28.64	98.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	27	3.70	100.00	3.09	209.41	1.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	27	0.00	100.00	0.00	209.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					209.41					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2299 Other industries in main category 22

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	4.18	4.18	1.45	1.45	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	21	2.09	6.27	1.60	3.05	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	30	2.69	8.96	2.08	5.13	0.16	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	41	3.28	12.24	3.17	8.30	0.24	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	60	5.67	17.91	9.31	17.60	0.70	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	81	6.27	24.18	16.81	34.42	1.27	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	87	1.79	25.97	5.32	39.74	0.40	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	116	8.66	34.63	52.76	92.49	3.98	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	130	4.18	38.81	26.23	118.72	1.98	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	140	2.99	41.79	23.09	141.81	1.74	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	152	3.58	45.37	22.17	163.99	1.67	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	157	1.49	46.87	21.70	185.69	1.64	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	180	6.87	53.73	88.81	274.49	6.71	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	215	10.45	64.18	108.87	383.36	8.22	28.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	228	3.88	68.06	117.35	500.71	8.86	37.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	31	259	9.25	77.31	233.84	734.55	17.66	55.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	282	6.87	84.18	214.46	949.01	16.19	71.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	40	322	11.94	96.12	167.08	1,116.10	12.62	84.27	1	1	50.00	50.00	2.47	2.47	43.51	43.51	1.48	0.22			
19	100,000	500,000	300,000	11	333	3.28	99.40	142.96	1,259.05	10.79	95.06	1	2	50.00	100.00	3.21	5.68	56.49	100.00	2.24	0.45			
20	500,000	UP		2	335	0.60	100.00	65.40	1,324.46	4.94	100.00	0	2	0.00	100.00	0.00	5.68	0.00	100.00	0.00	0.43			
				335					1,324.46					2					5.68					0.43



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.81	0.81	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.81	1.63	1.53	1.53	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.81	2.44	0.61	2.14	0.06	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.81	3.25	1.90	4.05	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	0.81	4.07	1.04	5.09	0.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	0.81	4.88	1.25	6.34	0.11	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	0.81	5.69	1.23	7.58	0.11	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	10	2.44	8.13	3.04	10.62	0.28	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	19	7.32	15.45	43.71	54.33	3.97	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	23	3.25	18.70	8.97	63.30	0.81	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	26	2.44	21.14	14.19	77.49	1.29	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	33	5.69	26.83	30.48	107.98	2.77	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	42	7.32	34.15	59.04	167.01	5.36	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	17	59	13.82	47.97	107.59	274.61	9.77	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	64	4.07	52.03	104.03	378.63	9.45	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	32	96	26.02	78.05	478.26	856.89	43.43	77.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	109	10.57	88.62	191.28	1,048.17	17.37	95.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	117	6.50	95.12	22.41	1,070.58	2.03	97.21	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.01	0.00	
19	100,000	500,000	300,000	2	119	1.63	96.75	4.27	1,074.85	0.39	97.60	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00	
20	500,000	UP		4	123	3.25	100.00	26.47	1,101.32	2.40	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00	
				123					1,101.32					1					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2300 Chemical product pharmaceutical products

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.50	2.50	0.76	0.76	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.50	5.00	1.38	2.14	0.51	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.50	7.50	1.63	3.77	0.61	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.50	10.00	1.78	5.55	0.66	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.50	12.50	3.02	8.57	1.13	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.50	15.00	3.42	11.99	1.27	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.50	17.50	11.01	23.00	4.10	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.50	20.00	11.53	34.52	4.30	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.50	22.50	0.97	35.49	0.36	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.50	25.00	0.00	35.49	0.00	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.50	27.50	0.46	35.95	0.17	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.50	30.00	0.80	36.76	0.30	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	14	5.00	35.00	12.07	48.83	4.50	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	2.50	37.50	17.68	66.51	6.59	24.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	18	7.50	45.00	19.09	85.61	7.12	31.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	24	15.00	60.00	15.50	101.11	5.78	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	28	10.00	70.00	15.69	116.80	5.85	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	33	12.50	82.50	48.37	165.17	18.03	61.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	40	17.50	100.00	103.11	268.27	38.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40				268.27					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23001 General chemical product factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	2.22	2.22	15.69	15.69	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	0.50	2.72	4.35	11.34	0.06	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	32	0.50	3.23	0.60	11.94	0.01	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	40	0.81	4.03	1.00	12.94	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	44	0.40	4.44	0.06	12.88	0.00	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	52	0.81	5.24	13.29	0.41	0.20	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	72	2.02	7.26	37.53	37.93	0.55	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	85	1.31	8.57	31.97	69.91	0.47	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	33	118	3.33	11.90	31.01	100.91	0.46	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	128	1.01	12.90	13.93	114.84	0.21	1.70	1	1	12.50	12.50	0.75	0.75	1.85	1.85	5.42	0.66			
11	2,500	3,000	2,750	11	139	1.11	14.01	43.13	157.97	0.64	2.34	0	1	0.00	12.50	0.00	0.75	0.00	1.85	0.00	0.48			
12	3,000	4,000	3,500	15	154	1.51	15.52	42.47	200.44	0.63	2.96	0	1	0.00	12.50	0.00	0.75	0.00	1.85	0.00	0.38			
13	4,000	5,000	4,500	20	174	2.02	17.54	48.30	248.73	0.71	3.68	0	1	0.00	12.50	0.00	0.75	0.00	1.85	0.00	0.30			
14	5,000	7,500	6,250	36	210	3.63	21.17	297.03	545.76	4.39	8.07	0	1	0.00	12.50	0.00	0.75	0.00	1.85	0.00	0.14			
15	7,500	10,000	8,750	24	234	2.42	23.59	108.17	653.93	1.60	9.67	0	1	0.00	12.50	0.00	0.75	0.00	1.85	0.00	0.12			
16	10,000	20,000	15,000	133	367	13.41	37.00	946.87	1,600.80	14.00	23.67	2	3	25.00	37.50	15.00	15.75	36.71	38.55	1.58	0.98			
17	20,000	50,000	35,000	98	465	9.88	46.88	1,034.03	2,634.82	15.29	38.96	0	3	0.00	37.50	0.00	15.75	0.00	38.55	0.00	0.60			
18	50,000	100,000	75,000	90	555	9.07	55.95	980.25	3,615.07	14.50	53.46	4	7	50.00	87.50	25.11	40.86	61.45	100.00	2.56	1.13			
19	100,000	500,000	300,000	324	879	32.66	88.61	1,482.69	5,097.76	21.93	75.38	1	8	12.50	100.00	0.00	40.86	0.00	100.00	0.00	0.80			
20	500,000	UP		113	992	11.39	100.00	1,664.68	6,762.44	24.62	100.00	0	8	0.00	100.00	0.00	40.86	0.00	100.00	0.00	0.60			
				992					6,762.44					8					40.86					0.60



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230011 General Chemical Products Factories flammable, including bio

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.76	2.76	0.07	0.07	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	1.18	3.94	0.46	0.53	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	13	1.18	5.12	0.92	1.44	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.39	5.51	0.09	1.36	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	22	3.15	8.66	6.26	7.62	0.28	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	23	0.39	9.06	1.73	9.35	0.08	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	27	1.57	10.63	8.27	17.62	0.36	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	34	2.76	13.39	12.56	30.18	0.55	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	39	1.97	15.35	28.16	58.34	1.24	2.57	0	0	0.00	0.00	1.24	2.57	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	46	2.76	18.11	20.87	79.21	0.92	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	51	1.97	20.08	25.86	105.07	1.14	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	58	2.76	22.83	43.69	148.77	1.92	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	65	2.76	25.59	27.32	176.09	1.20	7.75	0	0	0.00	0.00	1.20	7.75	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	75	3.94	29.53	64.58	240.67	2.84	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	86	4.33	33.86	96.04	336.71	4.23	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	116	11.81	45.67	339.81	676.51	14.96	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	45	161	17.72	63.39	465.40	1,141.91	20.50	50.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	27	188	10.63	74.02	513.47	1,655.38	22.61	72.90	1	1	33.33	33.33	30.84	30.84	86.05	86.05	6.01	1.86			
19	100,000	500,000	300,000	24	212	9.45	83.46	429.32	2,084.69	18.91	91.81	2	3	66.67	100.00	5.00	35.84	13.95	100.00	1.16	1.72			
20	500,000	UP		42	254	16.54	100.00	186.06	2,270.75	8.19	100.00	0	3	0.00	100.00	0.00	35.84	0.00	100.00	0.00	1.58			
				254					2,270.75					3					35.84					1.58



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230012 General Chemical Products Factories non flammable

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.44	4.44	4.42	4.42	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.34	4.78	0.00	4.42	0.00	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	24	3.41	8.19	0.85	3.57	0.06	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	28	1.37	9.56	0.06	3.51	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	34	2.05	11.60	1.90	1.61	0.14	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	38	1.37	12.97	5.62	4.01	0.43	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	45	2.39	15.36	1.87	5.87	0.14	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	52	2.39	17.75	8.30	14.17	0.63	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	62	3.41	21.16	7.80	21.97	0.59	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	68	2.05	23.21	3.71	25.68	0.28	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	80	4.10	27.30	37.33	63.01	2.84	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	97	5.80	33.11	42.77	105.78	3.26	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	108	3.75	36.86	34.98	140.76	2.66	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	122	4.78	41.64	26.21	166.97	2.00	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	132	3.41	45.05	51.78	218.75	3.94	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	166	11.60	56.66	372.84	591.59	28.39	45.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	53	219	18.09	74.74	348.49	940.08	26.53	71.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	38	257	12.97	87.71	198.20	1,138.28	15.09	86.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	274	5.80	93.52	168.54	1,306.82	12.83	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		19	293	6.48	100.00	6.53	1,313.35	0.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				293					1,313.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23002 Pharmaceutical products factories and medicated plaster

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	181	181	11.85	11.85	38.06	38.06	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	194	0.85	12.70	0.50	38.56	0.01	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	212	1.18	13.88	3.96	42.52	0.05	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	226	0.92	14.80	3.17	45.69	0.04	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	260	2.23	17.03	9.81	55.49	0.12	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	281	1.38	18.40	16.35	71.84	0.21	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	56	337	3.67	22.07	33.34	105.18	0.42	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	61	398	3.99	26.06	23.67	128.85	0.30	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	437	2.55	28.62	60.36	189.21	0.77	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	46	483	3.01	31.63	47.18	236.39	0.60	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	51	534	3.34	34.97	60.72	297.11	0.77	3.78	1	1	9.09	9.09	1,008.00	1,008.00	60.22	60.22	1660.20	339.27			
12	3,000	4,000	3,500	58	592	3.80	38.77	110.22	407.32	1.40	5.18	0	1	0.00	9.09	0.00	1,008.00	0.00	60.22	0.00	247.47			
13	4,000	5,000	4,500	36	628	2.36	41.13	117.01	524.33	1.49	6.67	0	1	0.00	9.09	0.00	1,008.00	0.00	60.22	0.00	192.25			
14	5,000	7,500	6,250	84	712	5.50	46.63	416.09	940.42	5.29	11.97	0	1	0.00	9.09	0.00	1,008.00	0.00	60.22	0.00	107.19			
15	7,500	10,000	8,750	59	771	3.86	50.49	353.10	1,293.52	4.49	16.46	0	1	0.00	9.09	0.00	1,008.00	0.00	60.22	0.00	77.93			
16	10,000	20,000	15,000	156	927	10.22	60.71	1,065.79	2,359.31	13.56	30.02	0	1	0.00	9.09	0.00	1,008.00	0.00	60.22	0.00	42.72			
17	20,000	50,000	35,000	218	1,145	14.28	74.98	1,719.41	4,078.72	21.88	51.90	1	2	9.09	18.18	20.16	1,028.16	1.20	61.43	1.17	25.21			
18	50,000	100,000	75,000	145	1,290	9.50	84.48	1,339.29	5,418.01	17.04	68.94	0	2	0.00	18.18	0.00	1,028.16	0.00	61.43	0.00	18.98			
19	100,000	500,000	300,000	179	1,469	11.72	96.20	2,064.02	7,482.03	26.26	95.20	9	11	81.82	100.00	645.59	1,673.75	38.57	100.00	31.28	22.37			
20	500,000	UP		58	1,527	3.80	100.00	377.24	7,859.27	4.80	100.00	0	11	0.00	100.00	0.00	1,673.75	0.00	100.00	0.00	21.30			
				1,527					7,859.27					11					1,673.75					21.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23003 Natural (tradition) drugs (jamu)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	9.68	9.68	0.14	0.14	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	21	1.61	11.29	0.63	0.77	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	27	3.23	14.52	0.92	1.69	0.09	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	34	3.76	18.28	2.41	4.10	0.25	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	40	3.23	21.51	4.75	8.86	0.49	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	51	5.91	27.42	10.75	19.60	1.10	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	58	3.76	31.18	9.19	28.79	0.94	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	70	6.45	37.63	13.45	42.24	1.38	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	77	3.76	41.40	24.04	66.28	2.47	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	84	3.76	45.16	20.88	87.16	2.14	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	90	3.23	48.39	13.72	100.88	1.41	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	92	1.08	49.46	14.87	115.75	1.53	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	101	4.84	54.30	66.63	182.39	6.84	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	113	6.45	60.75	87.97	270.36	9.03	27.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	129	8.60	69.35	115.23	385.59	11.83	39.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	146	9.14	78.49	195.85	581.44	20.11	59.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	170	12.90	91.40	263.79	845.23	27.09	86.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	171	0.54	91.94	32.08	877.31	3.29	90.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	186	8.06	100.00	96.56	973.87	9.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	186	0.00	100.00	0.00	973.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				186					973.87					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23004 Insecticide and herbicide factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	5.35	5.35	0.82	0.82	0.04	0.04	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	29	0.19	5.54	0.01	0.81	0.00	0.04	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	13	42	2.49	8.03	1.90	2.72	0.09	0.12	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	10	52	1.91	9.94	1.29	4.01	0.06	0.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	14	66	2.68	12.62	0.97	4.98	0.04	0.22	1	1	1	16.67	16.67	8.79	8.79	3.76	3.76	905.92	176.72		
6	500	750	625	6	72	1.15	13.77	4.09	9.06	0.18	0.41	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	97.02		
7	750	1,000	875	9	81	1.72	15.49	9.78	18.84	0.44	0.85	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	46.67		
8	1,000	1,500	1,250	29	110	5.54	21.03	9.42	28.26	0.42	1.27	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	31.11		
9	1,500	2,000	1,750	9	119	1.72	22.75	9.38	18.89	0.42	0.85	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	46.56		
10	2,000	2,500	2,250	13	132	2.49	25.24	29.83	48.72	1.34	2.19	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	18.05		
11	2,500	3,000	2,750	18	150	3.44	28.68	40.13	88.85	1.80	3.99	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	9.90		
12	3,000	4,000	3,500	11	161	2.10	30.78	50.29	139.14	2.26	6.24	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	6.32		
13	4,000	5,000	4,500	23	184	4.40	35.18	98.08	237.23	4.40	10.64	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	3.71		
14	5,000	7,500	6,250	37	221	7.07	42.26	69.13	306.36	3.10	13.75	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	2.87		
15	7,500	10,000	8,750	35	256	6.69	48.95	65.69	372.05	2.95	16.69	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	2.36		
16	10,000	20,000	15,000	64	320	12.24	61.19	321.11	693.16	14.41	31.10	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	1.27		
17	20,000	50,000	35,000	59	379	11.28	72.47	700.48	1,393.64	31.43	62.53	0	1	1	0.00	16.67	0.00	8.79	0.00	3.76	0.00	0.63		
18	50,000	100,000	75,000	64	443	12.24	84.70	317.30	1,710.94	14.24	76.76	4	5	5	66.67	83.33	140.24	149.03	59.91	63.67	44.20	8.71		
19	100,000	500,000	300,000	58	501	11.09	95.79	500.93	2,211.87	22.47	99.24	1	6	6	16.67	100.00	85.05	234.08	36.33	100.00	16.98	10.58		
20	500,000	UP		22	523	4.21	100.00	17.00	2,228.87	0.76	100.00	0	6	6	0.00	100.00	0.00	234.08	0.00	100.00	0.00	10.50		
				523					2,228.87					6					234.08					10.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23005 Paint and varnish factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	8.15	8.15	58.63	58.63	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	64	0.69	8.84	4.99	63.62	0.07	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	70	0.83	9.67	3.58	67.20	0.05	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	73	0.41	10.08	4.61	71.81	0.06	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	78	0.69	10.77	9.70	81.51	0.13	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	91	1.80	12.57	14.59	96.10	0.20	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	105	1.93	14.50	50.42	146.52	0.70	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	137	4.42	18.92	139.02	285.54	1.92	3.94	1	1	20.00	20.00	700.00	700.00	6.52	6.52	503.52	245.15			
9	1,500	2,000	1,750	39	176	5.39	24.31	168.50	454.04	2.32	6.26	1	1	0.00	20.00	0.00	700.00	0.00	6.52	0.00	154.17			
10	2,000	2,500	2,250	29	205	4.01	28.31	134.32	588.36	1.85	8.11	0	1	0.00	20.00	0.00	700.00	0.00	6.52	0.00	118.98			
11	2,500	3,000	2,750	20	225	2.76	31.08	227.13	815.49	3.13	11.25	0	1	0.00	20.00	0.00	700.00	0.00	6.52	0.00	85.84			
12	3,000	4,000	3,500	61	286	8.43	39.50	492.12	1,307.61	6.79	18.03	0	1	0.00	20.00	0.00	700.00	0.00	6.52	0.00	53.53			
13	4,000	5,000	4,500	56	342	7.73	47.24	357.74	1,665.35	4.93	22.97	0	1	0.00	20.00	0.00	700.00	0.00	6.52	0.00	42.03			
14	5,000	7,500	6,250	69	411	9.53	56.77	738.38	2,403.73	10.18	33.15	0	1	0.00	20.00	0.00	700.00	0.00	6.52	0.00	29.12			
15	7,500	10,000	8,750	36	447	4.97	61.74	596.47	3,000.21	8.23	41.38	0	1	0.00	20.00	0.00	700.00	0.00	6.52	0.00	23.33			
16	10,000	20,000	15,000	83	530	11.46	73.20	1,200.92	4,201.13	16.56	57.94	0	1	0.00	20.00	0.00	700.00	0.00	6.52	0.00	16.66			
17	20,000	50,000	35,000	70	600	9.67	82.87	1,536.09	5,737.22	21.19	79.13	3	4	60.00	80.00	10,022.00	10,722.00	93.39	99.92	652.43	186.88			
18	50,000	100,000	75,000	51	651	7.04	89.92	843.49	6,580.71	11.63	90.76	0	4	0.00	80.00	0.00	10,722.00	0.00	99.92	0.00	162.93			
19	100,000	500,000	300,000	50	701	6.91	96.82	711.16	7,291.87	9.81	100.57	0	4	0.00	80.00	0.00	10,722.00	0.00	99.92	0.00	147.04			
20	500,000	UP		23	724	3.18	100.00	41.26	7,250.61	0.57	100.00	1	5	20.00	100.00	9.11	10,731.11	0.08	100.00	22.07	148.00			
				724					7,250.61					5					10,731.11					148.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230051 Solvent base product

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	11.00	11.00	29.03	29.03	0.60	0.60	2	2	40.00	40.00	90.00	90.00	4.93	4.93	309.99	309.99			
2	50	100	75	4	60	0.79	11.79	2.46	31.49	0.05	0.65	0	2	0.00	40.00	0.00	90.00	0.00	4.93	0.00	285.80			
3	100	200	150	21	81	4.13	15.91	10.56	42.05	0.22	0.87	0	2	0.00	40.00	0.00	90.00	0.00	4.93	0.00	214.02			
4	200	300	250	14	95	2.75	18.66	13.99	56.04	0.29	1.16	0	2	0.00	40.00	0.00	90.00	0.00	4.93	0.00	160.59			
5	300	500	400	18	113	3.54	22.20	34.79	90.83	0.72	1.87	1	3	20.00	60.00	225.00	315.00	12.33	17.26	646.76	346.80			
6	500	750	625	24	137	4.72	26.92	55.23	146.07	1.14	3.01	0	3	0.00	60.00	0.00	315.00	0.00	17.26	0.00	215.66			
7	750	1,000	875	25	162	4.91	31.83	48.19	194.25	0.99	4.01	1	4	20.00	80.00	0.00	315.00	0.00	17.26	0.00	162.16			
8	1,000	1,500	1,250	42	204	8.25	40.08	101.09	295.35	2.09	6.09	0	4	0.00	80.00	0.00	315.00	0.00	17.26	0.00	106.65			
9	1,500	2,000	1,750	16	220	3.14	43.22	93.12	388.47	1.92	8.01	0	4	0.00	80.00	0.00	315.00	0.00	17.26	0.00	81.09			
10	2,000	2,500	2,250	15	235	2.95	46.17	77.18	465.65	1.59	9.61	0	4	0.00	80.00	0.00	315.00	0.00	17.26	0.00	67.65			
11	2,500	3,000	2,750	15	250	2.95	49.12	75.15	540.80	1.55	11.16	0	4	0.00	80.00	0.00	315.00	0.00	17.26	0.00	58.25			
12	3,000	4,000	3,500	32	282	6.29	55.40	264.79	805.59	5.46	16.62	0	4	0.00	80.00	0.00	315.00	0.00	17.26	0.00	39.10			
13	4,000	5,000	4,500	34	316	6.68	62.08	249.28	1,054.87	5.14	21.76	0	4	0.00	80.00	0.00	315.00	0.00	17.26	0.00	29.86			
14	5,000	7,500	6,250	41	357	8.06	70.14	382.29	1,437.16	7.89	29.65	0	4	0.00	80.00	0.00	315.00	0.00	17.26	0.00	21.92			
15	7,500	10,000	8,750	18	375	3.54	73.67	285.29	1,722.45	5.89	35.53	1	5	20.00	100.00	1,509.52	1,824.52	82.74	100.00	529.12	105.93			
16	10,000	20,000	15,000	47	422	9.23	82.91	941.08	2,663.52	19.41	54.95	0	5	0.00	100.00	0.00	1,824.52	0.00	100.00	0.00	68.50			
17	20,000	50,000	35,000	41	463	8.06	90.96	1,262.17	3,925.69	26.04	80.99	0	5	0.00	100.00	26.04	1,824.52	0.00	100.00	0.00	46.48			
18	50,000	100,000	75,000	29	492	5.70	96.66	614.37	4,540.07	12.67	93.66	0	5	0.00	100.00	0.00	1,824.52	0.00	100.00	0.00	40.19			
19	100,000	500,000	300,000	15	507	2.95	99.61	293.08	4,833.15	6.05	99.71	0	5	0.00	100.00	0.00	1,824.52	0.00	100.00	0.00	37.75			
20	500,000	UP		2	509	0.39	100.00	14.24	4,847.39	0.29	100.00	0	5	0.00	100.00	0.00	1,824.52	0.00	100.00	0.00	37.64			
				509					4,847.39					5					1,824.52					37.64



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230052 Water base product

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.88	4.88	1.25	1.25	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.44	7.32	0.62	1.87	0.12	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.44	9.76	0.99	2.86	0.20	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.44	12.20	1.02	3.87	0.20	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.44	14.63	2.22	6.09	0.44	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.44	17.07	2.22	3.87	0.44	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.44	19.51	2.48	6.35	0.49	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	4.88	24.39	10.28	16.64	2.04	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	13	7.32	31.71	8.04	24.68	1.59	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	18	12.20	43.90	7.88	32.56	1.56	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	2.44	46.34	7.29	39.84	1.44	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	21	4.88	51.22	7.90	47.75	1.57	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	2.44	53.66	5.08	52.83	1.01	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	2.44	56.10	22.89	75.72	4.54	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	2.44	58.54	4.66	80.38	0.92	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	27	7.32	65.85	132.98	213.36	26.35	42.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	34	17.07	82.93	147.44	360.80	29.22	71.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	35	2.44	85.37	19.87	380.67	3.94	75.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	41	14.63	100.00	123.95	504.62	24.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	41	0.00	100.00	0.00	504.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				41					504.62					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23006 Acid alkaline factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23007 Chlorialkali electrolysis

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.26	10.53	3.58	3.58	9.03	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	14.95	18.52	37.75	46.78	1	1	100.00	100.00	1,285.72	1,285.72	100.00	100.00	8602.57	6942.04			
4	200	300	250	1	4	5.26	21.05	1.56	20.08	3.95	50.73	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	6402.16			
5	300	500	400	1	5	5.26	26.32	6.24	26.32	15.77	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13			
6	500	750	625	1	6	5.26	31.58	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13			
7	750	1,000	875	1	7	5.26	36.84	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13			
8	1,000	1,500	1,250	1	8	5.26	42.11	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13			
9	1,500	2,000	1,750	1	9	5.26	47.37	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13			
10	2,000	2,500	2,250	1	10	5.26	52.63	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13			
11	2,500	3,000	2,750	1	11	5.26	57.89	0.00	26.32	0.00	66.49	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4884.13			
12	3,000	4,000	3,500	1	12	5.26	63.16	2.65	28.98	6.70	73.20	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	4436.99			
13	4,000	5,000	4,500	1	13	5.26	68.42	10.61	39.59	26.80	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68			
14	5,000	7,500	6,250	1	14	5.26	73.68	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68			
15	7,500	10,000	8,750	1	15	5.26	78.95	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68			
16	10,000	20,000	15,000	1	16	5.26	84.21	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68			
17	20,000	50,000	35,000	1	17	5.26	89.47	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68			
18	50,000	100,000	75,000	1	18	5.26	94.74	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68			
19	100,000	500,000	300,000	1	19	5.26	100.00	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68			
20	500,000	UP		0	19	0.00	100.00	0.00	39.59	0.00	100.00	0	1	0.00	100.00	0.00	1,285.72	0.00	100.00	0.00	3247.68			
				19					39.59					1					1,285.72					3247.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23008 Air separation gaseseg oxygennitrogenhydrogen

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23009 Peroxide manufacture application and storage

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23010 Others (eg inorganic salts)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	9.14	9.14	0.10	0.10	0.01	0.01	2	2	40.00	40.00	8.79	8.79	41.21	41.21	8447.87	8447.87			
2	50	100	75	3	20	1.61	10.75	4.35	4.45	0.41	0.42	0	2	0.00	40.00	0.00	8.79	0.00	41.21	0.00	197.58			
3	100	200	150	7	27	3.76	14.52	0.16	4.61	0.01	0.44	2	4	40.00	80.00	10.35	19.14	48.48	89.70	6585.14	415.35			
4	200	300	250	4	31	2.15	16.67	5.58	10.19	0.53	0.97	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	187.91			
5	300	500	400	6	37	3.23	19.89	5.25	15.43	0.50	1.47	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	124.01			
6	500	750	625	3	40	1.61	21.51	8.07	23.50	0.77	2.24	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	81.43			
7	750	1,000	875	6	46	3.23	24.73	8.29	31.79	0.79	3.03	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	60.20			
8	1,000	1,500	1,250	15	61	8.06	32.80	22.48	54.27	2.14	5.17	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	35.27			
9	1,500	2,000	1,750	11	72	5.91	38.71	32.79	87.06	3.12	8.29	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	21.98			
10	2,000	2,500	2,250	3	75	1.61	40.32	20.76	107.82	1.98	10.27	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	17.75			
11	2,500	3,000	2,750	9	84	4.84	45.16	9.07	116.89	0.86	11.13	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	16.37			
12	3,000	4,000	3,500	4	88	2.15	47.31	35.68	152.58	3.40	14.53	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	12.54			
13	4,000	5,000	4,500	5	93	2.69	50.00	94.73	247.31	9.02	23.55	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	7.74			
14	5,000	7,500	6,250	4	97	2.15	52.15	41.44	288.74	3.95	27.49	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	6.63			
15	7,500	10,000	8,750	3	100	1.61	53.76	47.08	335.82	4.48	31.98	0	4	0.00	80.00	0.00	19.14	0.00	89.70	0.00	5.70			
16	10,000	20,000	15,000	39	139	20.97	74.73	271.45	607.27	25.85	57.82	1	5	20.00	100.00	2.20	21.34	10.30	100.00	0.81	3.51			
17	20,000	50,000	35,000	15	154	8.06	82.80	209.41	816.69	19.94	77.76	0	5	0.00	100.00	0.00	21.34	0.00	100.00	0.00	2.61			
18	50,000	100,000	75,000	4	158	2.15	84.95	15.19	831.88	1.45	79.21	0	5	0.00	100.00	0.00	21.34	0.00	100.00	0.00	2.57			
19	100,000	500,000	300,000	23	181	12.37	97.31	63.93	895.81	6.09	85.29	0	5	0.00	100.00	0.00	21.34	0.00	100.00	0.00	2.38			
20	500,000	UP		5	186	2.69	100.00	154.45	1,050.25	14.71	100.00	0	5	0.00	100.00	0.00	21.34	0.00	100.00	0.00	2.03			
				186					1,050.25					5					21.34					2.03



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23012 Ink Factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.73	0.73	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.37	1.10	18.31	18.31	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.37	1.47	0.30	18.61	0.03	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	7	1.10	2.56	0.03	18.58	0.00	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	23	5.86	8.42	0.00	18.58	0.00	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	30	2.56	10.99	6.30	24.88	0.71	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	41	4.03	15.02	9.38	34.26	1.05	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	51	3.66	18.68	12.07	46.32	1.36	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	68	6.23	24.91	24.71	71.04	2.78	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	76	2.93	27.84	1.32	72.36	0.15	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	43	119	15.75	43.59	16.12	88.48	1.81	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	125	2.20	45.79	15.01	103.49	1.69	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	129	1.47	47.25	24.70	128.19	2.78	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	149	7.33	54.58	102.44	230.63	11.52	25.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	160	4.03	58.61	63.17	293.79	7.10	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	180	7.33	65.93	186.13	479.92	20.93	53.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	189	3.30	69.23	156.69	636.62	17.62	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	200	4.03	73.26	158.44	795.06	17.81	89.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	60	260	21.98	95.24	33.14	828.19	3.73	93.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	273	4.76	100.00	61.30	889.49	6.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				273					889.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230121 Ink factories - solvent base

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.78	0.78	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	2.33	3.10	0.15	0.22	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	0.78	3.88	0.08	0.30	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	8	2.33	6.20	0.50	0.80	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	1.55	7.75	0.79	1.59	0.16	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	1.55	9.30	1.51	3.10	0.30	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	20	6.20	15.50	6.33	9.42	1.27	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	15	35	11.63	27.13	14.69	24.12	2.96	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	46	8.53	35.66	20.33	44.44	4.10	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	19	65	14.73	50.39	28.47	72.91	5.74	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	72	5.43	55.81	13.80	86.71	2.78	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	80	6.20	62.02	12.66	99.37	2.55	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	86	4.65	66.67	16.18	115.56	3.26	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	87	0.78	67.44	3.99	119.54	0.80	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	98	8.53	75.97	70.97	190.51	14.30	38.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	106	6.20	82.17	22.91	213.43	4.62	43.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	116	7.75	89.92	80.54	293.96	16.23	59.23	1	1	100.00	100.00	69,607.58	69,607.58	100.00	100.00	86427.59	23678.92			
19	100,000	500,000	300,000	13	129	10.08	100.00	202.32	496.28	40.77	100.00	0	1	0.00	100.00	0.00	69,607.58	0.00	100.00	0.00	14025.80			
20	500,000	UP		0	129	0.00	100.00	0.00	496.28	0.00	100.00	0	1	0.00	100.00	0.00	69,607.58	0.00	100.00	0.00	14025.80			
				129					496.28					1					69,607.58					14025.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 230122 Ink factories - water base

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.33	3.33	0.73	0.73	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.33	6.67	1.72	2.45	1.62	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.33	10.00	1.35	3.80	1.27	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.33	13.33	1.50	5.30	1.42	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.33	16.67	1.00	6.30	0.94	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.33	20.00	1.65	7.96	1.56	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.33	23.33	0.18	8.13	0.17	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.33	26.67	2.26	5.87	2.14	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	3.33	30.00	4.38	10.25	4.13	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	12	10.00	40.00	8.35	18.59	7.88	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	3.33	43.33	6.87	25.47	6.49	24.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	3.33	46.67	4.58	30.04	4.32	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	18	13.33	60.00	11.09	41.14	10.48	38.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	22	13.33	73.33	26.56	67.69	25.08	63.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	24	6.67	80.00	5.92	73.62	5.59	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	26	6.67	86.67	5.27	78.89	4.98	74.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	28	6.67	93.33	1.90	80.79	1.79	76.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	30	6.67	100.00	25.12	105.91	23.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	105.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					105.91					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23013 Stencil and printing ink factories using ignitable/materials

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 231 Oil processing

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	4.23	4.23	2.95	2.95	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	5	2.82	7.04	0.25	3.20	0.05	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.41	8.45	0.02	3.22	0.00	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	2.82	11.27	3.77	6.98	0.72	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.41	12.68	0.05	7.04	0.01	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	11	2.82	15.49	3.14	10.17	0.60	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	2.82	18.31	1.83	12.00	0.35	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	18	7.04	25.35	8.86	20.87	1.70	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	23	7.04	32.39	3.65	24.52	0.70	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	1.41	33.80	2.03	26.54	0.39	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	27	4.23	38.03	1.35	27.89	0.26	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	29	2.82	40.85	8.35	36.25	1.60	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	1.41	42.25	3.92	40.17	0.75	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	32	2.82	45.07	26.93	67.10	5.16	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	33	1.41	46.48	6.22	73.33	1.19	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	37	5.63	52.11	11.38	84.70	2.18	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	48	15.49	67.61	260.50	345.21	49.90	66.12	1	1	100.00	100.00	1,388.81	1,388.81	100.00	100.00	533.12	402.31
18	50,000	100,000	75,000	11	59	15.49	83.10	151.37	496.58	28.99	95.11	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	279.68
19	100,000	500,000	300,000	8	67	11.27	94.37	11.31	507.89	2.17	97.28	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	273.45
20	500,000	UP		4	71	5.63	100.00	14.20	522.09	2.72	100.00	0	1	0.00	100.00	0.00	1,388.81	0.00	100.00	0.00	266.01
				71				522.09				1				1,388.81				266.01	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2310 Oil Refinery, establishments primarily engaged in producing

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	15.68	15.68	8.51	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	8.46	24.15	4.59	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	6.92	31.07	3.76	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	13.59	44.65	7.37	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	25.05	69.70	13.60	37.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	7.45	77.16	4.05	41.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	2.86	80.02	1.55	43.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	12.69	92.71	6.89	50.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	12.69	105.40	6.89	57.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	13.84	119.25	7.51	64.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	8.58	127.83	4.66	69.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	11.10	138.93	6.03	75.40	1	1	100.00	100.00	21.00	21.00	100.00	100.00	189.17	189.17	15.12	15.12	
14	5,000	7,500	6,250	1	13	4.17	54.17	11.10	127.83	6.03	69.38	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	100.00	0.00	16.43	
15	7,500	10,000	8,750	1	14	4.17	58.33	8.58	119.25	4.66	64.72	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	100.00	0.00	17.61	
16	10,000	20,000	15,000	1	15	4.17	62.50	6.42	125.67	3.49	68.21	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	100.00	0.00	16.71	
17	20,000	50,000	35,000	1	16	4.17	66.67	9.50	135.17	5.16	73.36	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	100.00	0.00	15.54	
18	50,000	100,000	75,000	2	18	8.33	75.00	38.43	173.60	20.86	94.22	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	100.00	0.00	12.10	
19	100,000	500,000	300,000	1	19	4.17	79.17	3.31	176.91	1.80	96.02	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	100.00	0.00	11.87	
20	500,000	UP		5	24	20.83	100.00	7.34	184.25	3.98	100.00	0	1	0.00	100.00	0.00	21.00	0.00	100.00	0.00	100.00	0.00	11.40	
				24					184.25					1					21.00					11.40



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23101 Distillation of hydrocarbonsatmospheric

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 2311 Other Chemical and physical treatments e.g washing, desalin

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.99	2.99	1.31	1.31	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	2.99	5.97	0.05	1.36	0.03	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.49	7.46	0.05	1.41	0.03	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	10	7.46	14.93	0.28	1.69	0.17	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.49	16.42	0.16	1.85	0.10	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.49	17.91	0.79	2.63	0.49	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	18	8.96	26.87	4.95	7.58	3.06	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	21	4.48	31.34	0.99	8.57	0.61	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	25	5.97	37.31	2.11	10.69	1.31	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	27	2.99	40.30	6.90	17.58	4.26	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	29	2.99	43.28	0.70	18.28	0.43	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	31	2.99	46.27	9.81	28.10	6.06	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	32	1.49	47.76	3.03	31.13	1.87	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	34	2.99	50.75	1.45	32.58	0.90	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	36	2.99	53.73	17.76	50.34	10.97	31.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	38	2.99	56.72	6.57	56.92	4.06	35.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	44	8.96	65.67	22.05	34.87	13.62	21.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	54	14.93	80.60	37.74	72.61	23.31	44.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	58	5.97	86.57	5.45	78.06	3.37	48.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	67	13.43	100.00	83.87	161.93	51.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				67					161.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23110 Other chemical and physical treatments (e.g washing etc)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.75	1.75	0.07	0.07	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.75	3.51	0.10	0.16	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.75	5.26	1.91	2.07	0.79	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.75	7.02	0.21	2.28	0.09	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.75	8.77	2.40	4.68	0.99	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.75	10.53	0.46	5.14	0.19	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.75	12.28	0.65	5.79	0.27	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	11	7.02	19.30	2.17	7.96	0.90	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	17	10.53	29.82	22.58	30.54	9.31	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	19	3.51	33.33	7.55	38.09	3.11	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	1.75	35.09	1.22	39.30	0.50	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	1.75	36.84	5.87	45.18	2.42	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	23	3.51	40.35	2.13	47.30	0.88	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	1.75	42.11	1.93	49.23	0.79	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	33	15.79	57.89	32.19	81.42	13.27	33.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	37	7.02	64.91	22.90	104.32	9.44	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	42	8.77	73.68	93.51	197.83	38.55	81.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	49	12.28	85.96	14.20	212.04	5.86	87.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	57	14.04	100.00	30.53	242.56	12.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				57				242.56					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23111 Hydrogen generation from natural gas of liquid hydrocarbons

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.70	2.70	10.07	10.07	4.60	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.70	5.41	1.67	11.75	0.77	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.70	8.11	1.16	12.91	0.53	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.70	10.81	1.97	14.87	0.90	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.70	13.51	1.86	16.73	0.85	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.70	16.22	2.31	19.04	1.06	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.70	18.92	1.10	20.14	0.50	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	9	5.41	24.32	6.34	26.49	2.90	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.70	27.03	2.96	23.53	1.35	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	2.70	29.73	9.32	32.85	4.26	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	2.70	32.43	0.50	33.36	0.23	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.70	35.14	10.86	44.22	4.97	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	2.70	37.84	5.85	50.07	2.67	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	16	5.41	43.24	13.34	36.73	6.10	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	21	13.51	56.76	51.67	88.39	23.62	40.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	27	16.22	72.97	100.26	188.65	45.83	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	30	8.11	81.08	9.76	198.41	4.46	90.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	34	10.81	91.89	13.05	211.46	5.97	96.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	35	2.70	94.59	5.29	216.76	2.42	99.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	37	5.41	100.00	2.02	218.77	0.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					218.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23114 Other plants

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 231141 Other plants:workshops and stores

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	1	1	0.36	0.36	0.01	0.01	0.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	0.73	1.09	0.17	0.18	1.32	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	7	1.46	2.55	0.25	0.43	1.91	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	31	38	11.31	13.87	0.53	0.96	4.05	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	81	119	29.56	43.43	2.40	3.36	18.29	25.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	83	202	30.29	73.72	0.51	3.87	3.89	29.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	36	238	13.14	86.86	0.29	4.17	2.24	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	28	266	10.22	97.08	5.46	9.63	41.66	73.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	270	1.46	98.54	3.30	12.94	25.20	98.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	272	0.73	99.27	0.05	12.99	0.39	99.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	273	0.36	99.64	0.08	13.07	0.59	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	274	0.36	100.00	0.05	13.12	0.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	274	0.00	100.00	0.00	13.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	274	0.00	100.00	0.00	13.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	274	0.00	100.00	0.00	13.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	274	0.00	100.00	0.00	13.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	274	0.00	100.00	0.00	13.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	274	0.00	100.00	0.00	13.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	274	0.00	100.00	0.00	13.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	274	0.00	100.00	0.00	13.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				274				13.12				0				0.00				0.00			



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 231142 Other Plants:Water treatment plants

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23115 Oil refinery plants (pabrik pengolahan/daur ulang oli bekas)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.72	4.72	3.10	3.10	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.79	5.51	0.00	3.10	0.00	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.79	6.30	0.00	3.10	0.00	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.79	7.09	1.12	1.98	0.14	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.79	7.87	0.01	1.97	0.00	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	17	5.51	13.39	5.90	3.93	0.75	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	20	2.36	15.75	5.42	9.35	0.69	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	23	2.36	18.11	2.38	11.73	0.30	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	39	12.60	30.71	17.93	29.65	2.28	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	41	1.57	32.28	7.04	36.69	0.90	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	44	2.36	34.65	4.94	41.62	0.63	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	48	3.15	37.80	14.73	56.36	1.88	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	50	1.57	39.37	16.46	72.81	2.10	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	67	13.39	52.76	66.19	139.00	8.43	17.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	72	3.94	56.69	51.19	190.19	6.52	24.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	84	9.45	66.14	152.06	342.25	19.36	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	97	10.24	76.38	171.75	514.00	21.86	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	104	5.51	81.89	128.56	642.57	16.37	81.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	20	124	15.75	97.64	135.55	778.11	17.25	99.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	127	2.36	100.00	7.48	785.59	0.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				127					785.59					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 232 Petrochemical works

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2321 Petrochemical work with basic materials such as ethylene etc

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.46	3.46	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	0.69	4.15	0.22	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	14	0.69	4.84	0.41	0.65	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	20	2.08	6.92	10.63	11.29	0.41	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	0.35	7.27	1.08	12.37	0.04	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	39	6.23	13.49	8.29	20.65	0.32	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	46	2.42	15.92	4.41	25.06	0.17	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	53	2.42	18.34	2.16	27.22	0.08	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	65	4.15	22.49	4.69	31.91	0.18	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	71	2.08	24.57	5.94	37.85	0.23	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	85	4.84	29.41	18.40	56.25	0.70	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	86	0.35	29.76	2.05	58.29	0.08	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	93	2.42	32.18	10.11	68.40	0.39	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	100	2.42	34.60	43.53	111.93	1.66	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	110	3.46	38.06	34.46	146.40	1.31	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	53	163	18.34	56.40	167.86	314.26	6.40	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	192	10.03	66.44	217.41	531.67	8.29	20.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	206	4.84	71.28	279.87	811.54	10.67	30.93	1	1	33.33	33.33	1,292.63	1,292.63	65.76	65.76	461.86	159.28			
19	100,000	500,000	300,000	47	253	16.26	87.54	294.97	1,106.51	11.24	42.17	1	2	33.33	66.67	0.00	1,292.63	0.00	65.76	0.00	116.82			
20	500,000	UP		36	289	12.46	100.00	1,517.15	2,623.66	57.83	100.00	1	3	33.33	100.00	672.92	1,965.54	34.24	100.00	44.35	74.92			
				289					2,623.66					3					1,965.54					74.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2322 Petrochemical intermediate product(Vinyl chloride & others)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	3.77	3.77	0.34	0.34	0.07	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	1.89	5.66	13.66	14.00	2.93	3.00	1	1	50.00	50.00	175.63	175.63	100.00	100.00	1285.53	1254.46	
3	100	200	150	1	4	1.89	7.55	15.27	29.27	3.28	6.28	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	600.00	
4	200	300	250	1	5	1.89	9.43	10.37	39.64	2.22	8.50	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	443.09	
5	300	500	400	1	6	1.89	11.32	0.03	39.66	0.01	8.51	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	442.78	
6	500	750	625	1	7	1.89	13.21	12.44	52.10	2.67	11.18	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	337.08	
7	750	1,000	875	1	8	1.89	15.09	11.21	63.32	2.41	13.58	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	277.38	
8	1,000	1,500	1,250	1	9	1.89	16.98	0.00	63.32	0.00	13.58	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	277.38	
9	1,500	2,000	1,750	1	10	1.89	18.87	0.00	63.32	0.00	13.58	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	277.38	
10	2,000	2,500	2,250	1	11	1.89	20.75	9.14	72.45	1.96	15.55	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	242.40	
11	2,500	3,000	2,750	1	12	1.89	22.64	2.90	75.35	0.62	16.17	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	233.08	
12	3,000	4,000	3,500	1	13	1.89	24.53	9.14	84.49	1.96	18.13	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	207.87	
13	4,000	5,000	4,500	1	14	1.89	26.42	2.90	87.39	0.62	18.75	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	200.98	
14	5,000	7,500	6,250	1	15	1.89	28.30	12.44	99.82	2.67	21.42	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	175.94	
15	7,500	10,000	8,750	1	16	1.89	30.19	0.16	99.98	0.03	21.45	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	175.65	
16	10,000	20,000	15,000	1	17	1.89	32.08	36.02	136.01	7.73	29.18	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	129.13	
17	20,000	50,000	35,000	11	28	20.75	52.83	89.19	225.20	19.14	48.32	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	77.99	
18	50,000	100,000	75,000	11	39	20.75	73.58	77.54	302.73	16.64	64.95	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	58.01	
19	100,000	500,000	300,000	9	48	16.98	90.57	73.61	376.35	15.79	80.75	0	1	0.00	50.00	0.00	175.63	0.00	100.00	0.00	46.67	
20	500,000	UP		5	53	9.43	100.00	89.74	466.09	19.25	100.00	1	2	50.00	100.00	0.00	175.63	0.00	100.00	0.00	37.68	
				53					466.09					2					175.63			37.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2323 Polymerization on a large scale :manufacture of polyethylene

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	1.40	1.40	4.97	4.97	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.35	1.75	0.10	5.07	0.01	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	0.35	2.11	0.06	5.13	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	0.35	2.46	0.09	5.22	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	9	0.70	3.16	0.06	5.28	0.00	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	0.35	3.51	0.29	5.57	0.02	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	0.35	3.86	0.05	5.62	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	15	1.40	5.26	2.15	7.77	0.14	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	21	2.11	7.37	3.13	10.90	0.20	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	27	2.11	9.47	15.75	26.65	1.03	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	0.35	9.82	4.36	31.00	0.28	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	33	1.75	11.58	13.29	44.29	0.87	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	39	2.11	13.68	23.15	67.44	1.51	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	54	5.26	18.95	77.76	145.20	5.07	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	61	2.46	21.40	85.64	230.84	5.59	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	79	6.32	27.72	157.22	388.06	10.26	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	37	116	12.98	40.70	307.07	695.13	20.04	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	37	153	12.98	53.68	115.83	810.96	7.56	52.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	42	195	14.74	68.42	181.34	992.30	11.83	64.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		90	285	31.58	100.00	540.30	1,532.60	35.25	100.00	1	1	100.00	100.00	13.85	13.85	100.00	100.00	2.56	0.90	
				285					1,532.60					1					13.85			0.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23231 Polymerization on a large scale:manufacture of polyethylene

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2324 Fertilizar factories on petrochemical basis

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.23	1.23	0.90	0.90	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	0.49	1.72	2.13	3.03	0.47	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.25	1.96	0.14	3.17	0.03	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.25	2.21	0.26	3.43	0.06	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	13	0.98	3.19	1.31	4.73	0.29	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	15	0.49	3.68	0.02	4.75	0.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.25	3.92	0.91	5.67	0.20	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	21	1.23	5.15	3.93	9.59	0.87	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	27	1.47	6.62	9.34	18.93	2.06	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	32	1.23	7.84	7.82	26.76	1.72	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	39	1.72	9.56	4.41	22.35	0.97	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	59	4.90	14.46	20.01	42.36	4.41	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	72	3.19	17.65	9.41	51.77	2.07	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	101	7.11	24.75	37.98	89.75	8.37	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	127	6.37	31.13	124.81	214.56	27.51	47.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	162	8.58	39.71	3.04	217.60	0.67	47.96	1	1	16.67	16.67	8.69	8.69	18.61	18.61	285.64	4.00			
17	20,000	50,000	35,000	22	184	5.39	45.10	79.34	296.95	17.49	65.45	0	1	0.00	16.67	0.00	8.69	0.00	18.61	0.00	2.93			
18	50,000	100,000	75,000	48	232	11.76	56.86	211.67	508.62	46.65	112.10	0	1	0.00	16.67	0.00	8.69	0.00	18.61	0.00	1.71			
19	100,000	500,000	300,000	52	284	12.75	69.61	12.71	495.91	2.80	109.30	0	1	0.00	16.67	0.00	8.69	0.00	18.61	0.00	1.75			
20	500,000	UP		124	408	30.39	100.00	42.20	453.71	9.30	100.00	5	6	83.33	100.00	38.02	46.71	81.39	100.00	90.09	10.30			
				408					453.71					6					46.71					10.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23241 Ammonia production and or urea production

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	5.47	5.47	9.35	9.35	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	61	126	5.13	10.60	0.03	9.38	0.00	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	192	318	16.15	26.75	0.39	9.77	0.07	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	179	497	15.05	41.80	0.26	10.03	0.05	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	215	712	18.08	59.88	1.54	11.57	0.28	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	65	777	5.47	65.35	2.92	14.49	0.54	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	795	1.51	66.86	2.80	17.28	0.51	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	834	3.28	70.14	1.67	18.96	0.31	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	861	2.27	72.41	10.64	29.59	1.95	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	880	1.60	74.01	3.54	33.13	0.65	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	887	0.59	74.60	3.07	36.20	0.56	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	905	1.51	76.11	21.60	57.80	3.97	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	932	2.27	78.39	11.37	69.17	2.09	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	30	962	2.52	80.91	8.50	77.67	1.56	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	30	992	2.52	83.43	100.99	178.66	18.54	32.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	1,027	2.94	86.38	22.57	201.23	4.14	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	63	1,090	5.30	91.67	161.04	362.27	29.56	66.50	1	1	50.00	50.00	5.00	5.00	16.67	16.67	3.10	1.38			
18	50,000	100,000	75,000	20	1,110	1.68	93.36	44.45	406.73	8.16	74.66	1	2	50.00	100.00	25.00	30.00	83.33	100.00	56.24	7.38			
19	100,000	500,000	300,000	39	1,149	3.28	96.64	80.37	487.09	14.75	89.42	0	2	0.00	100.00	0.00	30.00	0.00	100.00	0.00	6.16			
20	500,000	UP		40	1,189	3.36	100.00	57.66	544.75	10.58	100.00	0	2	0.00	100.00	0.00	30.00	0.00	100.00	0.00	5.51			
				1,189					544.75					2					30.00					5.51



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23242 Production of melamine powder/melamine crystals using urea

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	6.67	13.33	0.31	0.31	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	6.67	20.00	0.00	0.31	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	6.67	26.67	0.68	0.99	0.43	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	6.67	33.33	1.73	0.73	1.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	6.67	40.00	1.67	2.40	1.06	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	6.67	46.67	1.91	0.49	1.21	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	6.67	53.33	3.13	2.64	1.99	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	6.67	60.00	4.14	6.78	2.63	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	6.67	66.67	9.10	15.88	5.78	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	6.67	73.33	10.98	26.86	6.97	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	6.67	80.00	33.75	60.62	21.42	38.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	6.67	86.67	14.36	74.97	9.11	47.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	6.67	93.33	62.60	137.57	39.73	87.31	1	1	100.00	100.00	46.57	46.57	100.00	100.00	74.40	33.85	
15	7,500	10,000	8,750	1	15	6.67	100.00	20.00	157.57	12.69	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.56	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	157.57	0.00	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.56	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	157.57	0.00	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.56	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	157.57	0.00	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.56	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	157.57	0.00	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.56	
20	500,000	UP		0	15	0.00	100.00	0.00	157.57	0.00	100.00	0	1	0.00	100.00	0.00	46.57	0.00	100.00	0.00	29.56	
				15					157.57					1					46.57			29.56



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2326 Liquefaction of natural gas

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	5.36	5.36	7.76	7.76	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.89	6.25	0.36	8.12	0.04	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.89	7.14	0.36	8.48	0.04	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.89	8.04	0.67	9.14	0.08	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	19	8.93	16.96	7.15	16.29	0.81	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	22	2.68	19.64	2.32	18.60	0.26	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	0.89	20.54	1.60	20.20	0.18	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	35	10.71	31.25	14.81	35.01	1.69	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	39	3.57	34.82	4.29	39.30	0.49	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	42	2.68	37.50	9.54	48.84	1.09	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	44	1.79	39.29	3.96	52.80	0.45	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	46	1.79	41.07	8.96	61.76	1.02	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	52	5.36	46.43	27.08	88.84	3.08	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	62	8.93	55.36	88.19	177.03	10.03	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	69	6.25	61.61	56.04	233.08	6.38	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	85	14.29	75.89	170.10	403.18	19.36	45.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	88	2.68	78.57	140.30	543.47	15.96	61.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	96	7.14	85.71	25.42	568.89	2.89	64.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	104	7.14	92.86	121.71	690.60	13.85	78.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	112	7.14	100.00	188.19	878.80	21.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				112					878.80					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2327 Liquefaction of petroleum gases

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.85	3.85	18.78	18.78	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.77	4.62	0.09	18.87	0.01	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.77	5.38	0.15	19.02	0.01	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.77	6.15	0.72	19.74	0.07	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	0.77	6.92	0.92	20.65	0.08	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	0.77	7.69	1.15	21.80	0.10	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	1.54	9.23	2.51	24.31	0.23	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	16	3.08	12.31	2.39	26.70	0.22	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	0.77	13.08	3.58	30.28	0.33	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	19	1.54	14.62	19.47	49.75	1.78	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	26	5.38	20.00	38.14	87.88	3.48	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	28	1.54	21.54	7.60	95.48	0.69	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	0.77	22.31	8.19	103.67	0.75	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	32	2.31	24.62	33.82	137.49	3.09	12.55	1	1	100.00	100.00	7.79	7.79	100.00	100.00	23.02	5.66			
15	7,500	10,000	8,750	7	39	5.38	30.00	90.32	227.81	8.25	20.80	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	3.42			
16	10,000	20,000	15,000	25	64	19.23	49.23	278.45	506.26	25.42	46.23	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	1.54			
17	20,000	50,000	35,000	6	70	4.62	53.85	72.94	579.20	6.66	52.89	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	1.34			
18	50,000	100,000	75,000	13	83	10.00	63.85	136.19	715.39	12.43	65.32	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	1.09			
19	100,000	500,000	300,000	31	114	23.85	87.69	283.20	998.58	25.86	91.18	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	0.78			
20	500,000	UP		16	130	12.31	100.00	96.61	1,095.19	8.82	100.00	0	1	0.00	100.00	0.00	7.79	0.00	100.00	0.00	0.71			
				130					1,095.19					1					7.79					0.71



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2328 Petrol coke soot graphite

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2329 Liquefaction and gasification of coal

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 233 Storage tanks

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2331 Crude oil

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.08	3.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1.54	4.62	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	1.54	6.15	0.14	0.22	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	1.54	7.69	4.67	4.89	1.38	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	1.54	9.23	1.13	6.02	0.33	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	1.54	10.77	0.16	5.86	0.05	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	1.54	12.31	0.16	6.02	0.05	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	1.54	13.85	0.18	6.20	0.05	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	1.54	15.38	0.18	6.02	0.05	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	1.54	16.92	6.19	12.21	1.84	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	1.54	18.46	5.10	17.31	1.51	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	1.54	20.00	1.64	18.95	0.49	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	6.15	26.15	6.58	25.53	1.95	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	4.62	30.77	7.97	33.50	2.36	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	9.23	40.00	26.58	60.08	7.88	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	13.85	53.85	65.17	125.25	19.32	37.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	16.92	70.77	100.50	225.75	29.79	66.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	4.62	75.38	27.38	253.13	8.12	75.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	20.00	95.38	25.81	278.94	7.65	82.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	4.62	100.00	58.41	337.35	17.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				65					337.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2332 Oil products in tanks located in harbour area

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	5.07	5.07	6.55	6.55	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	23	0.48	5.56	0.04	6.59	0.00	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	27	0.97	6.52	0.61	7.21	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	29	0.48	7.00	0.82	8.02	0.04	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	44	3.62	10.63	5.88	13.90	0.26	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	48	0.97	11.59	1.06	14.96	0.05	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	54	1.45	13.04	9.16	24.13	0.41	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	81	6.52	19.57	21.11	45.24	0.94	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	92	2.66	22.22	27.15	72.39	1.21	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	100	1.93	24.15	20.94	93.33	0.94	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	107	1.69	25.85	2.14	95.47	0.10	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	113	1.45	27.29	25.36	120.83	1.13	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	123	2.42	29.71	29.22	150.05	1.31	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	137	3.38	33.09	53.45	203.50	2.39	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	34	171	8.21	41.30	126.86	330.36	5.67	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	55	226	13.29	54.59	381.06	711.42	17.03	31.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	97	323	23.43	78.02	547.91	1,259.33	24.48	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	36	359	8.70	86.71	284.35	1,543.68	12.70	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	28	387	6.76	93.48	603.07	2,146.75	26.95	95.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		27	414	6.52	100.00	91.40	2,238.15	4.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				414					2,238.15					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2333 Liquefied gases

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	11.69	11.69	6.35	6.35	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	51	4.00	15.69	2.34	8.69	0.09	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	60	2.77	18.46	3.90	12.59	0.16	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	64	1.23	19.69	2.44	15.03	0.10	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	84	6.15	25.85	24.57	39.60	0.98	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	94	3.08	28.92	12.15	51.75	0.49	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	113	5.85	34.77	35.84	87.59	1.43	3.51	1	1	25.00	25.00	5.76	5.76	10.14	10.14	16.07	6.57			
8	1,000	1,500	1,250	16	129	4.92	39.69	42.63	130.21	1.71	5.21	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	4.42			
9	1,500	2,000	1,750	4	133	1.23	40.92	9.77	139.98	0.39	5.60	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	4.11			
10	2,000	2,500	2,250	5	138	1.54	42.46	20.79	160.78	0.83	6.43	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	3.58			
11	2,500	3,000	2,750	14	152	4.31	46.77	95.18	255.96	3.81	10.24	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	2.25			
12	3,000	4,000	3,500	19	171	5.85	52.62	97.57	353.53	3.91	14.15	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	1.63			
13	4,000	5,000	4,500	8	179	2.46	55.08	88.99	442.52	3.56	17.71	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	1.30			
14	5,000	7,500	6,250	41	220	12.62	67.69	453.28	895.80	18.14	35.85	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	0.64			
15	7,500	10,000	8,750	27	247	8.31	76.00	455.16	1,350.96	18.22	54.07	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	0.43			
16	10,000	20,000	15,000	22	269	6.77	82.77	369.64	1,720.59	14.79	68.87	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	0.33			
17	20,000	50,000	35,000	25	294	7.69	90.46	242.00	1,962.59	9.69	78.55	0	1	0.00	25.00	0.00	5.76	0.00	10.14	0.00	0.29			
18	50,000	100,000	75,000	14	308	4.31	94.77	187.66	2,150.25	7.51	86.06	2	3	50.00	75.00	36.00	41.76	63.43	73.57	19.18	1.94			
19	100,000	500,000	300,000	9	317	2.77	97.54	161.20	2,311.45	6.45	92.51	0	3	0.00	75.00	0.00	41.76	0.00	73.57	0.00	1.81			
20	500,000	UP		8	325	2.46	100.00	187.04	2,498.49	7.49	100.00	1	4	25.00	100.00	15.00	56.76	26.43	100.00	8.02	2.27			
				325					2,498.49					4					56.76					2.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2334 Pipeline for chemical products

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	24.07	24.07	2.11	2.11	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	14	1.85	25.93	2.10	4.21	0.37	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	1.85	27.78	4.69	8.90	0.83	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	1.85	29.63	1.14	10.04	0.20	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	17	1.85	31.48	1.55	11.60	0.27	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	18	1.85	33.33	4.03	15.63	0.71	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	19	1.85	35.19	5.73	21.36	1.01	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	20	1.85	37.04	6.09	27.45	1.07	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	1.85	38.89	13.57	41.01	2.39	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	1.85	40.74	26.93	67.94	4.75	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	1.85	42.59	12.08	80.02	2.13	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	24	1.85	44.44	12.54	67.48	2.21	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	25	1.85	46.30	33.53	101.01	5.91	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	26	1.85	48.15	24.75	125.76	4.36	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	27	1.85	50.00	40.64	166.40	7.16	29.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	28	1.85	51.85	20.00	146.40	3.53	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	44	29.63	81.48	334.89	481.29	59.03	84.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	46	3.70	85.19	60.78	542.07	10.71	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	54	14.81	100.00	25.26	567.33	4.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	54	0.00	100.00	0.00	567.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				54					567.33					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2335 Other liquid chemicals (e.g ammonia)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	1.90	1.90	1.43	1.43	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	0.63	2.53	0.99	2.42	0.08	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	0.63	3.16	0.48	2.90	0.04	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	0.63	3.80	1.08	3.98	0.08	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	0.63	4.43	1.23	5.21	0.09	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	0.63	5.06	0.03	5.25	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	15	4.43	9.49	0.43	5.68	0.03	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	19	2.53	12.03	5.54	11.22	0.42	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	21	1.27	13.29	5.40	16.62	0.41	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	0.63	13.92	5.66	22.29	0.43	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	29	4.43	18.35	13.12	35.40	1.00	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	30	0.63	18.99	9.76	45.16	0.74	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	33	1.90	20.89	21.20	66.36	1.61	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	32	65	20.25	41.14	138.46	204.82	10.53	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	70	3.16	44.30	26.24	231.06	2.00	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	99	18.35	62.66	245.55	476.61	18.67	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	15	114	9.49	72.15	180.92	657.53	13.76	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	128	8.86	81.01	257.96	915.49	19.62	69.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	27	155	17.09	98.10	358.42	1,273.91	27.25	96.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	158	1.90	100.00	41.16	1,315.07	3.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				158					1,315.07					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 234 Manufacture of plastic articles foam plastics synthetic resi

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.00	1.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.00	2.00	0.72	0.72	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.00	3.00	0.03	0.75	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.00	4.00	0.96	1.71	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	2.00	6.00	2.37	4.08	0.23	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	1.00	7.00	1.46	5.55	0.14	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	11	4.00	11.00	1.20	6.75	0.12	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	16	5.00	16.00	9.38	16.13	0.90	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	22	6.00	22.00	11.52	27.65	1.10	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	25	3.00	25.00	14.21	41.86	1.36	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	30	5.00	30.00	1.00	42.86	0.10	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	36	6.00	36.00	13.22	56.08	1.27	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	41	5.00	41.00	40.72	96.80	3.90	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	48	7.00	48.00	54.56	151.36	5.23	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	55	7.00	55.00	43.22	194.58	4.14	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	70	15.00	70.00	202.17	396.75	19.38	38.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	90	20.00	90.00	348.17	744.92	33.37	71.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	95	5.00	95.00	153.33	898.24	14.70	86.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	100	5.00	100.00	144.98	1,043.22	13.90	100.00	2	2	100.00	100.00	22,051.51	22,051.51	100.00	100.00	15210.51	2113.79	
20	500,000	UP		0	100	0.00	100.00	0.00	1,043.22	0.00	100.00	0	2	0.00	100.00	0.00	22,051.51	0.00	100.00	0.00	2113.79	
				100					1,043.22					2					22,051.51			2113.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2341 Manufacture of plastic articles

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	944	944	5.27	5.27	723.49	723.49	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	100	1,044	0.56	5.82	79.39	802.88	0.07	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	214	1,258	1.19	7.02	110.76	913.64	0.10	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	211	1,469	1.18	8.19	157.90	1,071.54	0.14	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	517	1,986	2.88	11.08	469.70	1,541.24	0.43	1.40	1	1	0.98	0.98	5.75	5.75	0.00	0.00	1.22	0.37			
6	500	750	625	498	2,484	2.78	13.86	758.51	2,299.75	0.69	2.09	0	1	0.00	0.98	0.00	5.75	0.00	0.00	0.00	0.25			
7	750	1,000	875	654	3,138	3.65	17.51	1,003.27	3,303.02	0.91	3.00	1	2	0.98	1.96	200.00	205.75	0.13	0.13	19.93	6.23			
8	1,000	1,500	1,250	889	4,027	4.96	22.46	1,868.18	5,171.20	1.70	4.70	3	5	2.94	4.90	578.58	784.33	0.36	0.49	30.97	15.17			
9	1,500	2,000	1,750	796	4,823	4.44	26.91	2,041.76	7,212.96	1.86	6.55	2	7	1.96	6.86	1,456.92	2,241.24	0.91	1.40	71.36	31.07			
10	2,000	2,500	2,250	803	5,626	4.48	31.38	2,734.77	9,947.73	2.48	9.04	4	11	3.92	10.78	9.56	2,250.80	0.01	1.41	0.35	22.63			
11	2,500	3,000	2,750	720	6,346	4.02	35.40	2,739.26	12,686.99	2.49	11.53	4	15	3.92	14.71	24.99	2,275.79	0.02	1.42	0.91	17.94			
12	3,000	4,000	3,500	896	7,242	5.00	40.40	4,132.27	16,819.26	3.75	15.28	0	15	0.00	14.71	0.00	2,275.79	0.00	1.42	0.00	13.53			
13	4,000	5,000	4,500	876	8,118	4.89	45.29	4,747.20	21,566.46	4.31	19.59	3	18	2.94	17.65	581.80	2,857.59	0.36	1.79	12.26	13.25			
14	5,000	7,500	6,250	1,487	9,605	8.30	53.58	9,998.04	31,564.50	9.08	28.68	4	22	3.92	21.57	2,057.64	4,915.23	1.29	3.08	20.58	15.57			
15	7,500	10,000	8,750	1,248	10,853	6.96	60.54	9,671.00	41,235.50	8.79	37.47	2	24	1.96	23.53	49.14	4,964.36	0.03	3.11	0.51	12.04			
16	10,000	20,000	15,000	2,363	13,216	13.18	73.73	23,564.50	64,800.00	21.41	58.88	23	47	22.55	46.08	8,739.06	13,703.43	5.47	8.58	37.09	21.15			
17	20,000	50,000	35,000	2,206	15,422	12.31	86.03	24,456.10	89,256.10	22.22	81.10	20	67	19.61	65.69	68,998.76	82,702.19	43.18	51.75	282.13	92.66			
18	50,000	100,000	75,000	1,218	16,640	6.79	92.83	10,536.24	99,792.34	9.57	90.67	15	82	14.71	80.39	28,129.43	110,831.62	17.60	69.35	266.98	111.06			
19	100,000	500,000	300,000	1,012	17,652	5.65	98.47	9,094.00	108,886.34	8.26	98.93	17	99	16.67	97.06	48,665.40	159,497.02	30.45	99.81	535.14	146.48			
20	500,000	UP		274	17,926	1.53	100.00	1,176.85	110,063.19	1.07	100.00	3	102	2.94	100.00	306.55	159,803.57	0.19	100.00	26.05	145.19			
				17,926					110,063.19					102					159,803.57					145.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2342 Manufacture and processing of foam plastics

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	70	70	5.21	5.21	3.30	3.30	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	80	0.74	5.95	5.73	9.04	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	88	0.60	6.55	14.27	23.31	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	92	0.30	6.85	12.55	35.85	0.05	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	120	2.08	8.93	92.30	128.15	0.40	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	150	2.23	11.16	137.84	265.99	0.60	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	182	2.38	13.54	160.10	426.09	0.70	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	229	3.50	17.04	295.18	721.27	1.29	3.16	1	1	20.00	20.00	10.00	10.00	0.20	0.20	3.39	1.39			
9	1,500	2,000	1,750	28	257	2.08	19.12	332.32	1,053.59	1.46	4.61	0	1	0.00	20.00	10.00	10.00	0.00	0.20	0.20	0.95			
10	2,000	2,500	2,250	63	320	4.69	23.81	386.54	1,440.13	1.69	6.31	0	1	0.00	20.00	0.00	10.00	0.00	0.20	0.00	0.69			
11	2,500	3,000	2,750	33	353	2.46	26.26	318.83	1,758.96	1.40	7.70	0	1	0.00	20.00	0.00	10.00	0.00	0.20	0.00	0.57			
12	3,000	4,000	3,500	62	415	4.61	30.88	1,037.28	2,796.24	4.54	12.25	0	1	0.00	20.00	0.00	10.00	0.00	0.20	0.00	0.36			
13	4,000	5,000	4,500	65	480	4.84	35.71	528.98	3,325.22	2.32	14.56	1	2	20.00	40.00	0.00	10.00	0.00	0.20	0.00	0.30			
14	5,000	7,500	6,250	127	607	9.45	45.16	1,951.50	5,276.72	8.55	23.11	1	3	20.00	60.00	4,750.00	4,760.00	94.22	94.42	243.40	90.21			
15	7,500	10,000	8,750	112	719	8.33	53.50	1,452.87	6,729.60	6.36	29.47	0	3	0.00	60.00	0.00	4,760.00	0.00	94.42	0.00	70.73			
16	10,000	20,000	15,000	246	965	18.30	71.80	4,507.07	11,236.67	19.74	49.21	0	3	0.00	60.00	0.00	4,760.00	0.00	94.42	0.00	42.36			
17	20,000	50,000	35,000	294	1,259	21.88	93.68	7,814.16	19,050.83	34.22	83.43	2	5	40.00	100.00	281.25	5,041.25	5.58	100.00	3.60	26.46			
18	50,000	100,000	75,000	40	1,299	2.98	96.65	1,928.39	20,979.22	8.45	91.88	0	5	0.00	100.00	0.00	5,041.25	0.00	100.00	0.00	24.03			
19	100,000	500,000	300,000	29	1,328	2.16	98.81	1,698.62	22,677.84	7.44	99.31	0	5	0.00	100.00	0.00	5,041.25	0.00	100.00	0.00	22.23			
20	500,000	UP		16	1,344	1.19	100.00	156.49	22,834.33	0.69	100.00	0	5	0.00	100.00	0.00	5,041.25	0.00	100.00	0.00	22.08			
				1,344					22,834.33					5					5,041.25					22.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2343

Manufacture of synthetic adhesives also called synthetic res

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	7.25	7.25	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.45	8.70	0.76	0.77	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.45	10.14	1.26	2.03	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.45	11.59	0.53	2.55	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.45	13.04	2.93	5.48	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.45	14.49	1.90	7.38	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.45	15.94	1.46	8.84	0.11	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.45	17.39	10.79	19.63	0.84	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	14	2.90	20.29	24.76	44.38	1.92	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.45	21.74	3.28	47.66	0.25	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	18	4.35	26.09	21.90	69.56	1.69	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	1.45	27.54	1.43	70.99	0.11	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	22	4.35	31.88	7.43	78.42	0.58	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	24	2.90	34.78	12.04	90.46	0.93	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	30	8.70	43.48	84.14	174.61	6.51	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	39	13.04	56.52	88.88	263.49	6.88	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	46	10.14	66.67	250.34	513.83	19.38	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	55	13.04	79.71	358.57	872.41	27.75	67.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	69	20.29	100.00	419.59	1,292.00	32.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	69	0.00	100.00	0.00	1,292.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				69					1,292.00					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23431 Using inflammable/combustible under Tariff Code 2343

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.90	2.90	1.58	1.58	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	1.45	4.35	2.11	3.69	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.45	5.80	8.78	12.47	0.40	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.45	7.25	2.39	10.08	0.11	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.45	8.70	10.67	20.75	0.48	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	1.45	10.14	14.51	35.26	0.66	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	1.45	11.59	3.39	31.87	0.15	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	1.45	13.04	0.75	32.62	0.03	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	1.45	14.49	4.74	37.36	0.21	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	1.45	15.94	3.79	41.15	0.17	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	1.45	17.39	0.60	41.75	0.03	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	14	2.90	20.29	46.33	88.09	2.09	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.45	21.74	26.04	114.13	1.18	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	27	17.39	39.13	224.55	338.68	10.14	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	31	5.80	44.93	57.84	396.52	2.61	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	40	13.04	57.97	339.57	736.09	15.34	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	53	18.84	76.81	747.99	1,484.08	33.79	67.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	60	10.14	86.96	229.99	1,714.07	10.39	77.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	69	13.04	100.00	499.61	2,213.68	22.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	69	0.00	100.00	0.00	2,213.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				69					2,213.68					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23432 Using liquid methanolwater and air continuous process

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 235 Manufacture of artificial fibres (petrochemical feedstock)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	24	24	8.89	8.89	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	25	0.37	9.26	0.20	0.36	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	29	1.48	10.74	1.20	1.57	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	32	1.11	11.85	2.28	3.84	0.11	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	37	1.85	13.70	6.05	9.90	0.30	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	38	0.37	14.07	1.37	11.27	0.07	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	49	4.07	18.15	43.77	55.04	2.14	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	60	4.07	22.22	20.53	75.57	1.00	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	64	1.48	23.70	11.03	86.59	0.54	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	72	2.96	26.67	22.79	109.38	1.11	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	77	1.85	28.52	10.35	119.73	0.50	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	78	0.37	28.89	8.37	128.10	0.41	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	79	0.37	29.26	5.00	133.10	0.24	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	21	100	7.78	37.04	161.27	294.37	7.87	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	111	4.07	41.11	69.02	363.39	3.37	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	41	152	15.19	56.30	371.34	734.73	18.12	35.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	29	181	10.74	67.04	585.60	1,320.33	28.58	64.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	195	5.19	72.22	205.59	1,525.91	10.03	74.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	19	214	7.04	79.26	243.66	1,769.57	11.89	86.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		56	270	20.74	100.00	279.47	2,049.04	13.64	100.00	5	5	100.00	100.00	1,059.60	1,059.60	100.00	100.00	379.15	51.71	
				270					2,049.04					5					1,059.60			51.71



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 236 Manufacture of film photo grafic paper and magnetic tape

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	6.24	6.24	0.78	0.78	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	27	0.24	6.47	0.10	0.88	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	28	0.24	6.71	0.06	0.95	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	32	0.96	7.67	3.11	4.05	0.31	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	41	2.16	9.83	2.37	6.43	0.24	0.65	1	1	7.69	7.69	45.19	45.19	14.41	14.41	1903.73	703.31			
6	500	750	625	5	46	1.20	11.03	2.03	8.46	0.21	0.86	0	1	0.00	7.69	0.00	45.19	0.00	14.41	0.00	534.28			
7	750	1,000	875	1	47	0.24	11.27	1.15	9.61	0.12	0.97	0	1	0.00	7.69	0.00	45.19	0.00	14.41	0.00	470.33			
8	1,000	1,500	1,250	5	52	1.20	12.47	3.98	13.59	0.40	1.37	1	2	7.69	15.38	0.00	45.19	0.00	14.41	0.00	332.45			
9	1,500	2,000	1,750	5	57	1.20	13.67	7.70	21.29	0.78	2.15	0	2	0.00	15.38	0.00	45.19	0.00	14.41	0.00	212.20			
10	2,000	2,500	2,250	3	60	0.72	14.39	6.12	27.41	0.62	2.77	0	2	0.00	15.38	0.00	45.19	0.00	14.41	0.00	164.85			
11	2,500	3,000	2,750	2	62	0.48	14.87	0.29	27.13	0.03	2.74	0	2	0.00	15.38	0.00	45.19	0.00	14.41	0.00	166.58			
12	3,000	4,000	3,500	4	66	0.96	15.83	3.12	30.24	0.32	3.06	0	2	0.00	15.38	0.00	45.19	0.00	14.41	0.00	149.42			
13	4,000	5,000	4,500	30	96	7.19	23.02	20.67	50.92	2.09	5.15	0	2	0.00	15.38	0.00	45.19	0.00	14.41	0.00	88.75			
14	5,000	7,500	6,250	34	130	8.15	31.18	60.50	111.42	6.12	11.27	0	2	0.00	15.38	0.00	45.19	0.00	14.41	0.00	40.56			
15	7,500	10,000	8,750	20	150	4.80	35.97	29.26	140.67	2.96	14.23	0	2	0.00	15.38	0.00	45.19	0.00	14.41	0.00	32.12			
16	10,000	20,000	15,000	19	169	4.56	40.53	168.91	309.58	17.08	31.31	1	3	7.69	23.08	0.53	45.71	0.17	14.58	0.31	14.77			
17	20,000	50,000	35,000	43	212	10.31	50.84	427.84	737.42	43.27	74.58	0	3	0.00	23.08	0.00	45.71	0.00	14.58	0.00	6.20			
18	50,000	100,000	75,000	31	243	7.43	58.27	106.52	843.95	10.77	85.35	2	5	15.38	38.46	96.26	141.98	30.70	45.27	90.37	16.82			
19	100,000	500,000	300,000	66	309	15.83	74.10	195.74	1,039.68	19.80	105.15	5	10	38.46	76.92	24.29	166.26	7.75	53.02	12.41	15.99			
20	500,000	UP		108	417	25.90	100.00	50.89	988.79	5.15	100.00	3	13	23.08	100.00	147.33	313.60	46.98	100.00	289.50	31.72			
				417					988.79					13					313.60					31.72



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 237 Manufacture of tooth paste soap detergents polishes etheric

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2371 Manufacture of soaps detergents and polishes

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	11.89	11.89	5.04	5.04	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	63	1.49	13.38	3.28	8.32	0.17	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	72	1.91	15.29	1.86	10.18	0.10	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	85	2.76	18.05	3.49	13.67	0.19	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	99	2.97	21.02	7.87	21.54	0.42	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	115	3.40	24.42	11.16	32.70	0.59	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	136	4.46	28.87	22.36	55.05	1.19	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	164	5.94	34.82	27.82	82.87	1.48	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	187	4.88	39.70	49.30	132.18	2.62	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	206	4.03	43.74	41.60	173.78	2.21	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	224	3.82	47.56	32.45	206.22	1.72	10.96	1	1	20.00	20.00	1,500.00	1,500.00	69.93	69.93	4622.90	727.37			
12	3,000	4,000	3,500	21	245	4.46	52.02	28.46	234.68	1.51	12.47	0	1	0.00	20.00	0.00	1,500.00	0.00	69.93	0.00	639.17			
13	4,000	5,000	4,500	14	259	2.97	54.99	74.24	308.92	3.95	16.42	0	1	0.00	20.00	0.00	1,500.00	0.00	69.93	0.00	485.57			
14	5,000	7,500	6,250	36	295	7.64	62.63	171.28	480.20	9.10	25.52	2	3	40.00	60.00	627.00	2,127.00	29.23	99.16	366.06	442.94			
15	7,500	10,000	8,750	30	325	6.37	69.00	118.95	599.15	6.32	31.85	0	3	0.00	60.00	0.00	2,127.00	0.00	99.16	0.00	355.00			
16	10,000	20,000	15,000	28	353	5.94	74.95	367.06	966.21	19.51	51.36	0	3	0.00	60.00	0.00	2,127.00	0.00	99.16	0.00	220.14			
17	20,000	50,000	35,000	58	411	12.31	87.26	388.59	1,354.79	20.65	72.01	2	5	40.00	100.00	18.01	2,145.01	0.84	100.00	4.63	158.33			
18	50,000	100,000	75,000	18	429	3.82	91.08	314.21	1,669.00	16.70	88.71	0	5	0.00	100.00	0.00	2,145.01	0.00	100.00	0.00	128.52			
19	100,000	500,000	300,000	24	453	5.10	96.18	134.97	1,803.97	7.17	95.89	0	5	0.00	100.00	0.00	2,145.01	0.00	100.00	0.00	118.90			
20	500,000	UP		18	471	3.82	100.00	77.34	1,881.32	4.11	100.00	0	5	0.00	100.00	0.00	2,145.01	0.00	100.00	0.00	114.02			
				471					1,881.32					5					2,145.01					114.02



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2372 Manufacture of etheric oils, essences, perfumes and cosmetic

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	2.67	2.67	45.06	45.06	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	21	0.83	3.51	0.43	45.49	0.01	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	35	2.34	5.84	2.93	48.42	0.08	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	58	3.84	9.68	32.44	80.86	0.87	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	82	4.01	13.69	19.52	100.39	0.52	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	107	4.17	17.86	21.11	121.50	0.56	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	123	2.67	20.53	22.79	144.29	0.61	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	148	4.17	24.71	45.17	189.46	1.21	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	177	4.84	29.55	49.68	239.13	1.33	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	201	4.01	33.56	51.32	290.45	1.37	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	216	2.50	36.06	16.47	306.92	0.44	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	236	3.34	39.40	105.23	412.14	2.82	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	255	3.17	42.57	76.73	488.87	2.05	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	295	6.68	49.25	313.18	802.05	8.38	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	313	3.01	52.25	221.72	1,023.77	5.93	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	59	372	9.85	62.10	707.75	1,731.53	18.93	46.32	2	2	25.00	25.00	2,148.17	2,148.17	14.95	14.95	303.52	124.06			
17	20,000	50,000	35,000	70	442	11.69	73.79	861.10	2,592.62	23.04	69.36	0	2	0.00	25.00	0.00	2,148.17	0.00	14.95	0.00	82.86			
18	50,000	100,000	75,000	75	517	12.52	86.31	618.23	3,210.85	16.54	85.90	3	5	37.50	62.50	12,200.00	14,348.17	84.88	99.83	1973.39	446.87			
19	100,000	500,000	300,000	72	589	12.02	98.33	395.91	3,606.76	10.59	96.49	3	8	37.50	100.00	24.34	14,372.51	0.17	100.00	6.15	398.49			
20	500,000	UP		10	599	1.67	100.00	131.25	3,738.01	3.51	100.00	0	8	0.00	100.00	0.00	14,372.51	0.00	100.00	0.00	384.50			
				599					3,738.01					8					14,372.51					384.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2373 Manufacture of glatine non synthetic adhesives starches

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.37	1.37	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	1.37	2.74	0.47	0.47	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	18	5.48	8.22	7.51	7.98	0.45	0.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	29	5.02	13.24	4.92	12.90	0.30	0.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	43	6.39	19.63	15.79	28.69	0.95	1.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	52	4.11	23.74	10.20	38.89	0.61	2.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	66	6.39	30.14	39.67	78.56	2.39	4.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	94	12.79	42.92	120.48	199.04	7.26	12.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	111	7.76	50.68	76.79	275.84	4.63	16.62	1	1	50.00	50.00	740.00	740.00	45.90	45.90	963.65	268.28			
10	2,000	2,500	2,250	20	131	9.13	59.82	74.37	350.21	4.48	21.11	0	1	0.00	50.00	0.00	740.00	0.00	45.90	0.00	211.30			
11	2,500	3,000	2,750	19	150	8.68	68.49	105.22	455.44	6.34	27.45	0	1	0.00	50.00	0.00	740.00	0.00	45.90	0.00	162.48			
12	3,000	4,000	3,500	7	157	3.20	71.69	41.13	496.56	2.48	29.93	1	2	50.00	100.00	872.29	1,612.29	54.10	100.00	2121.07	324.69			
13	4,000	5,000	4,500	11	168	5.02	76.71	51.28	547.84	3.09	33.02	0	2	0.00	100.00	0.00	1,612.29	0.00	100.00	0.00	294.30			
14	5,000	7,500	6,250	9	177	4.11	80.82	137.92	685.77	8.31	41.33	0	2	0.00	100.00	0.00	1,612.29	0.00	100.00	0.00	235.11			
15	7,500	10,000	8,750	7	184	3.20	84.02	82.52	768.28	4.97	46.30	0	2	0.00	100.00	0.00	1,612.29	0.00	100.00	0.00	209.86			
16	10,000	20,000	15,000	10	194	4.57	88.58	233.51	1,001.79	14.07	60.38	0	2	0.00	100.00	0.00	1,612.29	0.00	100.00	0.00	160.94			
17	20,000	50,000	35,000	17	211	7.76	96.35	391.94	1,393.73	23.62	84.00	0	2	0.00	100.00	0.00	1,612.29	0.00	100.00	0.00	115.68			
18	50,000	100,000	75,000	3	214	1.37	97.72	127.21	1,520.94	7.67	91.66	0	2	0.00	100.00	0.00	1,612.29	0.00	100.00	0.00	106.01			
19	100,000	500,000	300,000	4	218	1.83	99.54	201.51	1,722.45	12.14	103.81	0	2	0.00	100.00	0.00	1,612.29	0.00	100.00	0.00	93.60			
20	500,000	UP		1	219	0.46	100.00	63.20	1,659.25	3.81	100.00	0	2	0.00	100.00	0.00	1,612.29	0.00	100.00	0.00	97.17			
				219					1,659.25					2					1,612.29					97.17



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2374 Manufacture of natural adhesive (glue) of organic origin c

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.40	6.40	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.58	6.98	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	24	6.98	13.95	11.73	11.71	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	27	1.74	15.70	0.36	12.07	0.04	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	29	1.16	16.86	6.36	18.43	0.63	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	35	3.49	20.35	5.74	24.17	0.57	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	44	5.23	25.58	16.00	40.17	1.59	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	57	7.56	33.14	27.35	67.51	2.71	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	72	8.72	41.86	22.27	89.78	2.21	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	73	0.58	42.44	8.76	98.54	0.87	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	74	0.58	43.02	2.94	101.48	0.29	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	75	0.58	43.60	16.62	118.10	1.65	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	80	2.91	46.51	25.02	143.12	2.48	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	90	5.81	52.33	62.31	205.43	6.19	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	101	6.40	58.72	47.76	253.19	4.74	25.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	110	5.23	63.95	219.42	472.62	21.78	46.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	137	15.70	79.65	243.53	716.14	24.17	71.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	142	2.91	82.56	117.40	833.55	11.65	82.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	164	12.79	95.35	173.85	1,007.40	17.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	172	4.65	100.00	0.00	1,007.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				172					1,007.40					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23741 Using water or other non combustibile solvent(s) as the sole

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.49	1.49	2.49	2.49	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.49	2.99	0.61	3.10	0.18	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.49	4.48	0.61	3.72	0.18	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.49	5.97	2.73	0.99	0.81	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	4.48	10.45	5.59	6.57	1.65	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	1.49	11.94	0.39	6.96	0.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	11	4.48	16.42	0.34	7.30	0.10	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	21	14.93	31.34	12.91	20.21	3.81	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	23	2.99	34.33	17.44	37.65	5.15	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	1.49	35.82	13.33	24.31	3.94	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	25	1.49	37.31	28.50	52.81	8.41	15.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	27	2.99	40.30	21.50	74.31	6.35	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	31	5.97	46.27	4.29	78.60	1.27	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	33	2.99	49.25	43.02	121.62	12.70	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	43	14.93	64.18	42.34	163.96	12.50	48.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	52	13.43	77.61	6.36	157.60	1.88	46.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	61	13.43	91.04	157.62	315.22	46.52	93.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	67	8.96	100.00	654.00	338.79	193.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	67	0.00	100.00	0.00	338.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				67					338.79					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 23742 Using inflammable/combustible producing combustible final

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	12.50	12.50	32.13	32.13	11.83	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	6.25	18.75	0.87	31.26	0.32	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	6.25	25.00	0.51	30.74	0.19	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	6.25	31.25	14.20	16.54	5.23	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6.25	37.50	16.58	0.04	6.10	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	6.25	43.75	18.09	18.13	6.66	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6.25	50.00	14.04	32.17	5.17	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	6.25	56.25	18.05	50.22	6.64	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	6.25	62.50	13.11	63.33	4.83	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	6.25	68.75	19.67	83.00	7.24	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	6.25	75.00	8.87	91.86	3.26	33.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	6.25	81.25	8.87	100.73	3.26	37.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	6.25	87.50	8.87	109.60	3.26	40.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	6.25	93.75	79.02	188.62	29.09	69.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	6.25	100.00	83.03	271.65	30.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	271.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	271.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	271.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	271.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	271.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				16					271.65					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2378 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.94	2.94	13.21	13.21	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.94	5.88	3.03	16.24	0.74	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.94	8.82	2.85	19.09	0.70	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.94	11.76	10.94	30.04	2.69	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.94	14.71	44.50	14.46	10.92	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.94	17.65	22.25	7.79	5.46	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.94	20.59	22.25	30.04	5.46	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.94	23.53	22.25	52.28	5.46	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.94	26.47	16.50	68.78	4.05	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.94	29.41	15.13	83.91	3.71	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.94	32.35	0.00	83.91	0.00	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.94	35.29	6.01	89.93	1.48	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.94	38.24	0.02	89.94	0.00	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	2.94	41.18	0.02	89.93	0.00	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	2.94	44.12	46.27	136.20	11.36	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	18	8.82	52.94	17.62	153.82	4.32	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	27	26.47	79.41	93.47	247.29	22.94	60.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	34	20.59	100.00	160.15	407.44	39.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	34	0.00	100.00	0.00	407.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				34					407.44					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 238 Chemical fertilizer factories (conventional)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	3.93	3.93	0.04	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	14	0.66	4.59	0.25	0.21	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	17	0.98	5.57	0.81	0.60	0.06	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	18	0.33	5.90	0.45	1.05	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	31	4.26	10.16	0.52	0.53	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	35	1.31	11.48	4.84	5.37	0.35	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	51	5.25	16.72	20.72	26.10	1.52	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	70	6.23	22.95	36.18	62.28	2.65	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	88	5.90	28.85	44.10	106.38	3.23	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	10	98	3.28	32.13	29.45	135.84	2.16	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	101	0.98	33.11	8.20	144.04	0.60	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	109	2.62	35.74	37.69	181.73	2.76	13.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	120	3.61	39.34	57.05	238.78	4.18	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	17	137	5.57	44.92	83.27	322.05	6.10	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	25	162	8.20	53.11	111.69	433.74	8.18	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	177	4.92	58.03	192.50	626.24	14.10	45.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	42	219	13.77	71.80	473.39	1,099.64	34.68	80.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	230	3.61	75.41	40.97	1,140.61	3.00	83.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	36	266	11.80	87.21	139.27	1,279.88	10.20	93.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		39	305	12.79	100.00	85.18	1,365.07	6.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				305					1,365.07					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 239 Powders explosives matches and firework factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.23	3.23	0.67	0.67	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.23	6.45	0.67	1.33	0.07	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.23	9.68	1.46	2.79	0.15	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.23	12.90	31.52	28.73	3.20	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.23	16.13	7.65	21.09	0.78	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.23	19.35	1.20	19.89	0.12	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	10	12.90	32.26	8.86	11.03	0.90	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.23	35.48	12.51	1.47	1.27	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.23	38.71	16.72	18.20	1.70	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.23	41.94	19.65	37.85	2.00	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.23	45.16	19.65	57.50	2.00	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	16	6.45	51.61	39.30	96.80	3.99	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	19	9.68	61.29	107.18	203.97	10.88	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	21	6.45	67.74	36.99	240.96	3.76	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	27	19.35	87.10	260.97	501.93	26.50	50.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	28	3.23	90.32	174.00	675.93	17.67	68.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	31	9.68	100.00	308.81	984.74	31.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	984.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	984.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					984.74					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2399 Other industries in main category 23

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	3.00	3.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	3.00	6.00	1.91	1.91	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	13	7.00	13.00	8.60	10.51	0.88	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	1.00	14.00	2.22	12.73	0.23	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	1.00	15.00	1.66	14.39	0.17	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	18	3.00	18.00	11.28	25.67	1.15	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	21	3.00	21.00	25.36	51.03	2.58	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	24	3.00	24.00	15.29	66.32	1.56	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	29	5.00	29.00	25.93	92.25	2.64	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	32	3.00	32.00	40.41	132.66	4.12	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	40	8.00	40.00	57.29	189.94	5.84	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	48	8.00	48.00	94.61	284.55	9.64	29.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	53	5.00	53.00	76.48	361.03	7.79	36.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	55	2.00	55.00	34.85	395.88	3.55	40.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	56	1.00	56.00	10.22	406.10	1.04	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	15,000	12,500	6	62	6.00	62.00	88.11	494.21	8.98	50.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	24	86	24.00	86.00	247.75	741.96	25.25	75.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	94	8.00	94.00	121.87	863.84	12.42	88.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	99	5.00	99.00	100.22	964.06	10.21	98.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	100	1.00	100.00	17.17	981.22	1.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				100				981.22		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	7.95	7.95	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	13	0.66	8.61	0.81	0.79	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	0.66	9.27	1.40	2.19	0.21	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	0.66	9.93	0.70	2.89	0.10	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	16	0.66	10.60	0.00	2.89	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	18	1.32	11.92	2.76	5.65	0.41	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	25	4.64	16.56	13.94	19.59	2.07	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	34	5.96	22.52	17.53	37.12	2.60	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	46	7.95	30.46	37.69	74.81	5.60	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	57	7.28	37.75	26.15	100.96	3.88	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	66	5.96	43.71	35.88	136.84	5.33	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	74	5.30	49.01	43.58	180.41	6.47	26.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	84	6.62	55.63	34.72	215.13	5.15	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	94	6.62	62.25	82.09	297.22	12.19	44.13	1	1	100.00	100.00	30.38	30.38	100.00	100.00	37.00	10.22	
15	7,500	10,000	8,750	6	100	3.97	66.23	34.42	331.64	5.11	49.24	0	1	0.00	100.00	0.00	30.38	0.00	100.00	0.00	9.16	
16	10,000	20,000	15,000	14	114	9.27	75.50	187.39	519.03	27.82	77.05	0	1	0.00	100.00	0.00	30.38	0.00	100.00	0.00	5.85	
17	20,000	50,000	35,000	15	129	9.93	85.43	54.23	573.26	8.05	85.11	0	1	0.00	100.00	0.00	30.38	0.00	100.00	0.00	5.30	
18	50,000	100,000	75,000	7	136	4.64	90.07	51.71	624.97	7.68	92.78	0	1	0.00	100.00	0.00	30.38	0.00	100.00	0.00	4.86	
19	100,000	500,000	300,000	7	143	4.64	94.70	26.73	651.70	3.97	96.75	0	1	0.00	100.00	0.00	30.38	0.00	100.00	0.00	4.66	
20	500,000	UP		8	151	5.30	100.00	21.88	673.58	3.25	100.00	0	1	0.00	100.00	0.00	30.38	0.00	100.00	0.00	4.51	
				151					673.58					1					30.38			4.51



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 240 Spinning mills pre-spinning process

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	4.16	4.16	17.06	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	8.33	16.67	0.01	4.17	0.04	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	8.33	25.00	4.02	0.16	16.45	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	8.33	33.33	4.47	4.62	18.29	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	8.33	41.67	2.08	6.70	8.51	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	8.33	50.00	3.01	9.72	12.34	39.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	8.33	58.33	2.89	12.61	11.86	51.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	8.33	66.67	0.46	13.07	1.88	53.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	8.33	75.00	3.07	16.14	12.57	66.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	8.33	83.33	3.08	19.22	12.62	78.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	8.33	91.67	4.33	23.55	17.74	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	8.33	100.00	0.86	24.41	3.54	100.00	1	1	100.00	100.00	0.39	0.39	100.00	100.00	45.50	100.00	1.61	1.61	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	24.41	0.00	100.00	0	1	0.00	100.00	0.00	0.39	0.00	100.00	0.00	100.00	0.00	1.61	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	24.41	0.00	100.00	0	1	0.00	100.00	0.00	0.39	0.00	100.00	0.00	100.00	0.00	1.61	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	24.41	0.00	100.00	0	1	0.00	100.00	0.00	0.39	0.00	100.00	0.00	100.00	0.00	1.61	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	24.41	0.00	100.00	0	1	0.00	100.00	0.00	0.39	0.00	100.00	0.00	100.00	0.00	1.61	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	24.41	0.00	100.00	0	1	0.00	100.00	0.00	0.39	0.00	100.00	0.00	100.00	0.00	1.61	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	24.41	0.00	100.00	0	1	0.00	100.00	0.00	0.39	0.00	100.00	0.00	100.00	0.00	1.61	
20	500,000	UP		0	12	0.00	100.00	0.00	24.41	0.00	100.00	0	1	0.00	100.00	0.00	0.39	0.00	100.00	0.00	100.00	0.00	1.61	
				12					24.41					1					0.39					1.61



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2401 Spinning millsPre-spinning : Animal Fibres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2402 Spinning millsPre-spinning : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	2.98	2.98	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	27	1.25	4.23	0.03	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	47	3.13	7.37	0.77	0.81	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	51	0.63	7.99	0.01	0.82	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	52	0.16	8.15	0.01	0.83	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	73	3.29	11.44	3.28	4.10	0.14	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	87	2.19	13.64	7.17	11.27	0.32	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	108	3.29	16.93	9.12	20.39	0.40	0.90	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	112	0.63	17.55	6.23	26.62	0.28	1.18	0	1	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	118	0.94	18.50	15.89	42.51	0.70	1.88	0	1	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	124	0.94	19.44	21.45	63.96	0.95	2.83	0	1	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	130	0.94	20.38	19.76	83.72	0.87	3.70	0	1	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	138	1.25	21.63	20.50	104.22	0.91	4.61	0	1	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	156	2.82	24.45	53.41	157.63	2.36	6.97	0	1	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	179	3.61	28.06	140.42	298.05	6.21	13.18	0	1	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	55	234	8.62	36.68	257.17	555.22	11.38	24.56	2	3	8.00	12.00	1,055.67	1,055.67	35.20	35.20	410.49	190.14			
17	20,000	50,000	35,000	60	294	9.40	46.08	449.45	1,004.67	19.88	44.44	4	7	16.00	28.00	44.35	1,100.02	1.48	36.68	9.87	109.49			
18	50,000	100,000	75,000	93	387	14.58	60.66	469.73	1,474.40	20.78	65.21	1	8	4.00	32.00	0.00	1,100.02	0.00	36.68	0.00	74.61			
19	100,000	500,000	300,000	134	521	21.00	81.66	510.82	1,985.22	22.59	87.81	8	16	32.00	64.00	211.74	1,311.77	7.06	43.74	41.45	66.08			
20	500,000	UP		117	638	18.34	100.00	275.63	2,260.85	12.19	100.00	9	25	36.00	100.00	1,687.49	2,999.26	56.26	100.00	612.24	132.66			
				638					2,260.85					25					2,999.26					132.66



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2403 Spinning millsPre-spinning : Synthetic fibres/mechanical pr

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	3.33	3.33	3.52	3.52	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	42	0.45	3.78	0.45	3.97	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	55	1.17	4.95	6.69	10.66	0.21	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	70	1.35	6.29	0.18	10.84	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	86	1.44	7.73	15.61	26.46	0.50	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	109	2.07	9.80	2.05	28.51	0.06	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	125	1.44	11.24	1.95	26.55	0.06	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	40	165	3.60	14.84	21.48	48.03	0.68	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	189	2.16	17.00	30.69	78.72	0.97	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	205	1.44	18.44	50.21	128.93	1.59	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	215	0.90	19.33	21.89	150.82	0.70	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	234	1.71	21.04	19.75	170.57	0.63	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	259	2.25	23.29	31.79	202.35	1.01	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	294	3.15	26.44	44.71	247.07	1.42	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	50	344	4.50	30.94	128.81	375.88	4.09	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	86	430	7.73	38.67	487.54	863.42	15.48	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	169	599	15.20	53.87	695.48	1,558.89	22.08	49.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	128	727	11.51	65.38	448.53	2,007.43	14.24	63.74	1	1	20.00	20.00	4.00	4.00	1.46	1.46	0.89	0.20			
19	100,000	500,000	300,000	263	990	23.65	89.03	906.14	2,913.56	28.77	92.51	2	3	40.00	60.00	25.10	29.10	9.13	10.59	2.77	1.00			
20	500,000	UP		122	1,112	10.97	100.00	235.83	3,149.39	7.49	100.00	2	5	40.00	100.00	245.77	274.87	89.41	100.00	104.21	8.73			
				1,112					3,149.39					5					274.87					8.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2408 Spinning millsPre-spinning : Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	1.77	1.77	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	18	0.22	1.99	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	22	0.44	2.43	0.42	0.44	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	26	0.44	2.87	0.19	0.63	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	33	0.77	3.64	5.46	6.08	0.21	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	41	0.88	4.53	84.18	78.10	3.29	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	52	1.21	5.74	11.89	66.20	0.46	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	59	0.77	6.51	25.64	40.56	1.00	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	65	0.66	7.17	13.04	27.52	0.51	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	69	0.44	7.62	4.11	23.41	0.16	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	76	0.77	8.39	23.19	0.23	0.91	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	101	2.76	11.15	24.24	24.01	0.95	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	111	1.10	12.25	4.26	19.76	0.17	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	122	1.21	13.47	27.49	47.25	1.07	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	139	1.88	15.34	61.63	108.88	2.41	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	55	194	6.07	21.41	385.53	494.41	15.05	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	163	357	17.99	39.40	422.56	916.97	16.50	35.81	1	1	50.00	50.00	1,322.00	1,322.00	100.00	100.00	312.85	144.17			
18	50,000	100,000	75,000	178	535	19.65	59.05	638.82	1,555.78	24.94	60.75	0	1	0.00	50.00	0.00	1,322.00	0.00	100.00	0.00	84.97			
19	100,000	500,000	300,000	229	764	25.28	84.33	670.11	2,225.89	26.17	86.92	1	2	50.00	100.00	0.00	1,322.00	0.00	100.00	0.00	59.39			
20	500,000	UP		142	906	15.67	100.00	335.01	2,560.90	13.08	100.00	0	2	0.00	100.00	0.00	1,322.00	0.00	100.00	0.00	51.62			
				906					2,560.90					2					1,322.00					51.62



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 241 Weaving pre-weaving process

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.14	7.14	0.85	0.85	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.14	14.29	1.52	2.37	2.03	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	7.14	21.43	1.65	4.02	2.19	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	7.14	28.57	2.03	6.05	2.70	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	7.14	35.71	4.90	10.95	6.52	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	7.14	42.86	4.60	15.55	6.12	20.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	7.14	50.00	9.34	24.89	12.42	33.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	7.14	57.14	2.44	27.34	3.25	36.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	7.14	64.29	1.43	28.77	1.90	38.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	7.14	71.43	1.10	29.87	1.47	39.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	7.14	78.57	1.62	31.49	2.15	41.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	7.14	85.71	1.60	33.09	2.13	44.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	7.14	92.86	41.18	74.26	54.76	98.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	7.14	100.00	0.94	75.20	1.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	75.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	75.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	75.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	75.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	75.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					75.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2411 WeavingPre-Weaving Processes:Animal fibres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.40	0.40	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	0.62	0.22	0.94	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	1.13	1.35	1.72	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	1.36	2.71	2.07	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	1.96	4.66	2.98	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	1.94	6.61	2.96	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	1.12	7.72	1.70	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	0.45	8.17	0.68	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	0.42	8.59	0.64	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	15	25.00	62.50	2.48	11.07	3.78	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	4.17	66.67	10.01	21.08	15.23	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	4.17	70.83	0.00	21.08	0.00	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	4.17	75.00	6.67	27.75	10.15	42.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	4.17	79.17	36.96	9.21	56.26	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	20	4.17	83.33	36.96	46.17	56.26	70.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	21	4.17	87.50	36.96	9.21	56.26	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	22	4.17	91.67	36.96	27.75	56.26	42.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	24	8.33	100.00	37.95	65.70	57.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	65.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					65.70					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2412 WeavingPre-Weaving Processes:Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	1.75	1.75	9.68	9.68	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	15	0.44	2.19	0.68	10.37	0.02	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	18	0.44	2.63	0.69	11.06	0.02	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	27	1.31	3.94	4.69	15.75	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	43	2.34	6.28	7.86	23.61	0.28	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	77	4.96	11.24	20.76	44.37	0.74	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	87	1.46	12.70	17.28	61.65	0.62	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	115	4.09	16.79	26.69	88.34	0.96	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	120	0.73	17.52	14.09	102.43	0.50	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	139	2.77	20.29	52.05	154.48	1.86	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	146	1.02	21.31	24.82	179.30	0.89	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	173	3.94	25.26	47.52	226.81	1.70	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	185	1.75	27.01	55.00	281.82	1.97	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	221	5.26	32.26	114.65	396.46	4.11	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	38	259	5.55	37.81	209.02	605.48	7.49	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	89	348	12.99	50.80	698.16	1,303.64	25.01	46.71	1	1	11.11	11.11	30.00	30.00	0.59	0.59	4.30	2.30			
17	20,000	50,000	35,000	104	452	15.18	65.99	502.57	1,806.22	18.01	64.71	1	2	11.11	22.22	5.00	35.00	0.10	0.69	0.99	1.94			
18	50,000	100,000	75,000	80	532	11.68	77.66	459.90	2,266.12	16.48	81.19	2	4	22.22	44.44	2,352.92	2,387.92	46.59	47.28	511.62	105.38			
19	100,000	500,000	300,000	124	656	18.10	95.77	471.33	2,737.45	16.89	98.08	4	8	44.44	88.89	2,662.18	5,050.11	52.72	100.00	564.82	184.48			
20	500,000	UP		29	685	4.23	100.00	53.65	2,791.10	1.92	100.00	1	9	11.11	100.00	0.00	5,050.11	0.00	100.00	0.00	180.94			
				685					2,791.10					9					5,050.11					180.94



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2413 WeavingPre-Weaving Processes:Synthetic fibres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	25	25	2.37	2.37	3.29	3.29	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	29	0.38	2.75	0.24	3.53	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	37	0.76	3.51	2.43	5.96	0.05	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	45	0.76	4.27	1.38	7.34	0.03	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	53	0.76	5.02	5.80	13.14	0.12	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	71	1.71	6.73	9.91	23.05	0.21	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	84	1.23	7.96	13.85	36.91	0.29	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	105	1.99	9.95	20.73	57.64	0.44	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	119	1.33	11.28	29.87	87.51	0.63	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	140	1.99	13.27	36.92	124.43	0.78	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	153	1.23	14.50	40.82	165.25	0.86	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	63	216	5.97	20.47	129.18	294.43	2.72	6.19	2	2	20.00	20.00	75.00	75.00	26.38	26.38	58.06	25.47
13	4,000	5,000	4,500	54	270	5.12	25.59	110.28	404.70	2.32	8.51	2	4	20.00	40.00	143.00	218.00	50.30	76.68	129.67	53.87
14	5,000	7,500	6,250	34	304	3.22	28.82	172.13	576.83	3.62	12.13	0	4	0.00	40.00	0.00	218.00	0.00	76.68	0.00	37.79
15	7,500	10,000	8,750	47	351	4.45	33.27	308.07	884.90	6.48	18.61	0	4	0.00	40.00	0.00	218.00	0.00	76.68	0.00	24.64
16	10,000	20,000	15,000	145	496	13.74	47.01	691.72	1,576.62	14.55	33.16	2	6	20.00	60.00	6.64	224.64	2.34	79.01	0.96	14.25
17	20,000	50,000	35,000	214	710	20.28	67.30	1,589.24	3,165.87	33.42	66.58	3	9	30.00	90.00	9.68	234.32	3.40	82.41	0.61	7.40
18	50,000	100,000	75,000	107	817	10.14	77.44	640.69	3,806.55	13.47	80.06	1	10	10.00	100.00	50.00	284.32	17.59	100.00	7.80	7.47
19	100,000	500,000	300,000	177	994	16.78	94.22	814.50	4,621.05	17.13	97.19	0	10	0.00	100.00	0.00	284.32	0.00	100.00	0.00	6.15
20	500,000	UP		61	1,055	5.78	100.00	133.61	4,754.67	2.81	100.00	0	10	0.00	100.00	0.00	284.32	0.00	100.00	0.00	5.98
				1,055				4,754.67				10				284.32				5.98	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2418 WeavingPre-Weaving Processes:Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	6.67	6.67	1.08	1.08	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	29	0.24	6.90	7.13	8.20	0.32	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	30	0.24	7.14	0.47	8.67	0.02	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	37	1.67	8.81	4.63	13.31	0.21	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	48	2.62	11.43	7.55	20.85	0.33	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	55	1.67	13.10	8.69	29.54	0.38	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	69	3.33	16.43	28.13	57.67	1.24	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	95	6.19	22.62	56.47	114.14	2.50	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	100	1.19	23.81	12.97	127.11	0.57	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	108	1.90	25.71	38.65	165.76	1.71	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	118	2.38	28.10	16.87	182.62	0.75	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	125	1.67	29.76	44.62	227.25	1.97	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	135	2.38	32.14	40.60	267.85	1.80	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	164	6.90	39.05	148.75	416.60	6.58	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	193	6.90	45.95	153.63	570.24	6.80	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	72	265	17.14	63.10	564.51	1,134.75	24.98	50.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	40	305	9.52	72.62	259.09	1,393.84	11.47	61.68	3	3	60.00	60.00	225.99	225.99	1.95	1.95	87.22	16.21			
18	50,000	100,000	75,000	33	338	7.86	80.48	476.18	1,870.03	21.07	82.75	1	4	20.00	80.00	10,000.00	10,225.99	86.50	88.45	2100.03	546.84			
19	100,000	500,000	300,000	56	394	13.33	93.81	303.15	2,173.18	13.42	96.17	1	5	20.00	100.00	1,335.09	11,561.07	11.55	100.00	440.40	531.99			
20	500,000	UP		26	420	6.19	100.00	86.54	2,259.72	3.83	100.00	0	5	0.00	100.00	0.00	11,561.07	0.00	100.00	0.00	511.61			
				420					2,259.72					5					11,561.07					511.61



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 242 Dressing (including but not limited to printing) and finis

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2421 Animal fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.71	5.71	0.05	0.05	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.86	8.57	1.30	1.36	1.18	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.86	11.43	1.82	3.18	1.65	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	2.86	14.29	1.52	4.70	1.38	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	2.86	17.14	1.64	6.33	1.48	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	2.86	20.00	1.09	7.43	0.99	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.86	22.86	2.46	9.88	2.22	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	10	5.71	28.57	5.50	15.38	4.98	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	12	5.71	34.29	5.65	21.03	5.12	19.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.86	37.14	3.50	24.53	3.17	22.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.86	40.00	1.75	26.29	1.59	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	16	5.71	45.71	3.50	29.79	3.17	26.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	24	22.86	68.57	19.71	49.50	17.85	44.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	25	2.86	71.43	13.61	63.11	12.33	57.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	26	2.86	74.29	1.12	64.23	1.01	58.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	27	2.86	77.14	4.09	68.31	3.70	61.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	32	14.29	91.43	41.92	110.23	37.97	99.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	35	8.57	100.00	0.16	110.39	0.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	35	0.00	100.00	0.00	110.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	35	0.00	100.00	0.00	110.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				110.39				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2422 Vegetable and cellulose fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.52	0.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.52	1.03	0.41	0.41	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.52	1.55	0.35	0.77	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.52	2.06	0.50	1.27	0.05	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	7	1.55	3.61	1.50	2.77	0.15	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	0.52	4.12	1.39	4.15	0.14	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	0.52	4.64	0.28	4.43	0.03	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	11	1.03	5.67	2.20	6.63	0.22	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	13	1.03	6.70	4.78	11.42	0.48	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	15	1.03	7.73	0.13	11.54	0.01	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	23	4.12	11.86	21.84	33.38	2.20	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	29	3.09	14.95	3.58	36.96	0.36	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	41	6.19	21.13	3.56	40.52	0.36	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	51	5.15	26.29	37.16	77.68	3.74	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	55	2.06	28.35	27.10	104.78	2.72	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	79	12.37	40.72	157.02	261.80	15.78	26.32	2	2	25.00	25.00	14,036.25	14,036.25	16.75	16.75	8939.28	5361.46			
17	20,000	50,000	35,000	30	109	15.46	56.19	214.54	476.34	21.57	47.89	0	2	0.00	25.00	0.00	14,036.25	0.00	16.75	0.00	2946.69			
18	50,000	100,000	75,000	52	161	26.80	82.99	337.52	813.86	33.93	81.82	3	5	37.50	62.50	181.67	14,217.92	0.22	16.97	53.82	1746.98			
19	100,000	500,000	300,000	32	193	16.49	99.48	180.03	993.89	18.10	99.91	3	8	37.50	100.00	69,573.45	83,791.37	83.03	100.00	38646.01	8430.69			
20	500,000	UP		1	194	0.52	100.00	0.86	994.75	0.09	100.00	0	8	0.00	100.00	0.00	83,791.37	0.00	100.00	0.00	8423.36			
				194					994.75					8					83,791.37					8423.36



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2423 Synthetic fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	2.74	2.74	3.99	3.99	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	19	0.51	3.25	0.05	4.04	0.00	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	0.17	3.42	0.25	4.29	0.01	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	0.17	3.60	0.62	4.91	0.03	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	26	0.86	4.45	0.06	4.84	0.00	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	29	0.51	4.97	3.28	8.12	0.16	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	34	0.86	5.82	5.39	13.51	0.26	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	47	2.23	8.05	11.34	24.86	0.54	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	51	0.68	8.73	12.81	37.67	0.61	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	61	1.71	10.45	11.18	48.84	0.53	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	73	2.05	12.50	29.27	78.11	1.40	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	97	4.11	16.61	34.32	112.43	1.64	5.38	1	1	4.55	4.55	3.50	3.50	0.02	0.02	10.20	3.11			
13	4,000	5,000	4,500	10	107	1.71	18.32	8.25	120.69	0.39	5.77	0	1	0.00	4.55	0.00	3.50	0.00	0.02	0.00	2.90			
14	5,000	7,500	6,250	25	132	4.28	22.60	94.95	215.63	4.54	10.31	2	3	9.09	13.64	4.46	7.96	0.03	0.06	4.70	3.69			
15	7,500	10,000	8,750	15	147	2.57	25.17	43.94	259.58	2.10	12.41	0	3	0.00	13.64	0.00	7.96	0.00	0.06	0.00	3.07			
16	10,000	20,000	15,000	72	219	12.33	37.50	350.41	609.98	16.76	29.17	2	5	9.09	22.73	108.06	116.02	0.77	0.82	30.84	19.02			
17	20,000	50,000	35,000	101	320	17.29	54.79	577.72	1,187.70	27.63	56.80	3	8	13.64	36.36	8.57	124.59	0.06	0.88	1.48	10.49			
18	50,000	100,000	75,000	93	413	15.92	70.72	360.50	1,548.20	17.24	74.04	6	14	27.27	63.64	392.18	516.76	2.78	3.66	108.79	33.38			
19	100,000	500,000	300,000	113	526	19.35	90.07	453.03	2,001.23	21.67	95.71	3	17	13.64	77.27	13,600.00	14,116.76	96.33	99.99	3002.02	705.41			
20	500,000	UP		58	584	9.93	100.00	89.67	2,090.90	4.29	100.00	5	22	22.73	100.00	1.32	14,118.08	0.01	100.00	1.47	675.22			
				584					2,090.90					22					14,118.08					675.22



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2428 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	1.83	1.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.46	2.28	0.46	0.46	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.46	2.74	0.53	0.99	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	0.46	3.20	1.04	2.03	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	1.37	4.57	2.06	4.09	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.46	5.02	1.04	5.13	0.05	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	1.37	6.39	11.04	16.17	0.53	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	26	5.48	11.87	6.11	22.28	0.29	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	31	2.28	14.16	10.80	33.08	0.52	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	33	0.91	15.07	13.98	47.06	0.67	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	40	3.20	18.26	23.89	70.95	1.15	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	50	4.57	22.83	44.36	115.31	2.14	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	55	2.28	25.11	15.44	130.75	0.75	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	73	8.22	33.33	181.37	312.12	8.75	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	21	94	9.59	42.92	201.83	513.95	9.74	24.80	1	1	100.00	100.00	12.00	12.00	100.00	100.00	5.95	2.33
16	10,000	20,000	15,000	33	127	15.07	57.99	497.67	1,011.62	24.02	48.82	0	1	0.00	100.00	0.00	12.00	0.00	100.00	0.00	1.19
17	20,000	50,000	35,000	45	172	20.55	78.54	595.97	1,607.59	28.76	77.59	0	1	0.00	100.00	0.00	12.00	0.00	100.00	0.00	0.75
18	50,000	100,000	75,000	31	203	14.16	92.69	289.04	1,896.63	13.95	91.54	0	1	0.00	100.00	0.00	12.00	0.00	100.00	0.00	0.63
19	100,000	500,000	300,000	14	217	6.39	99.09	173.38	2,070.01	8.37	99.91	0	1	0.00	100.00	0.00	12.00	0.00	100.00	0.00	0.58
20	500,000	UP		2	219	0.91	100.00	1.96	2,071.97	0.09	100.00	0	1	0.00	100.00	0.00	12.00	0.00	100.00	0.00	0.58
				219				2,071.97				1				12.00				0.58	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 243 Mixed process (spinning weaving dressing and finishing)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.46	0.46	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	1.75	2.21	6.72	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	2.77	4.98	10.64	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	1.93	6.91	7.43	26.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	2.15	9.06	8.25	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	3.17	12.23	12.20	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	0.30	12.53	1.16	48.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	4.09	16.62	15.71	63.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	4.39	21.01	16.88	80.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	5.00	26.01	19.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	26.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					26.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2431 Mixed processes(spinningweaving):Animal fibres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	0.03	0.03	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	0.74	0.77	0.91	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.67	26.67	10.37	11.14	12.60	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.67	33.33	1.34	12.48	1.63	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.67	40.00	0.62	13.10	0.75	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.67	46.67	0.00	13.10	0.00	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.67	53.33	5.86	18.96	7.12	23.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	6.67	60.00	9.24	28.19	11.23	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	6.67	66.67	9.24	18.96	11.23	23.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	6.67	73.33	8.16	27.11	9.92	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	6.67	80.00	38.45	65.56	46.73	79.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	6.67	86.67	11.45	77.01	13.91	93.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.67	93.33	3.87	80.88	4.71	98.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	6.67	100.00	1.40	82.28	1.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	82.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	82.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	82.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	82.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	82.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					82.28					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2432 Mixed processes(spinningweaving) : Vegetable and cellulose

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	2.15	2.15	11.96	11.96	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.24	2.39	0.50	12.46	0.03	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.24	2.63	0.23	12.69	0.02	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.24	2.87	0.04	12.73	0.00	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	16	0.96	3.83	1.13	13.86	0.08	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	26	2.39	6.22	2.12	15.98	0.14	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	27	0.24	6.46	1.49	17.46	0.10	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	30	0.72	7.18	3.72	21.18	0.25	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	42	2.87	10.05	9.70	30.88	0.66	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	50	1.91	11.96	11.96	42.83	0.81	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	55	1.20	13.16	6.99	49.82	0.47	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	71	3.83	16.99	45.99	95.81	3.12	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	86	3.59	20.57	40.36	136.17	2.74	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	96	2.39	22.97	11.36	147.53	0.77	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	99	0.72	23.68	6.70	154.23	0.45	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	63	162	15.07	38.76	227.43	381.66	15.41	25.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	74	236	17.70	56.46	281.34	663.00	19.07	44.94	2	2	50.00	50.00	63.10	63.10	67.78	67.78	22.43	9.52			
18	50,000	100,000	75,000	45	281	10.77	67.22	280.39	943.39	19.00	63.94	0	2	0.00	50.00	0.00	63.10	0.00	67.78	0.00	6.69			
19	100,000	500,000	300,000	95	376	22.73	89.95	431.76	1,375.14	29.26	93.20	2	4	50.00	100.00	30.00	93.10	32.22	100.00	6.95	6.77			
20	500,000	UP		42	418	10.05	100.00	100.28	1,475.43	6.80	100.00	0	4	0.00	100.00	0.00	93.10	0.00	100.00	0.00	6.31			
				418					1,475.43					4					93.10					6.31



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2433 Mixed processes(spinningweaving):Synthetic fibres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	3.58	3.58	0.85	0.85	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	61	1.17	4.74	2.68	1.83	0.06	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	71	0.78	5.52	1.11	0.72	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	91	1.56	7.08	7.40	6.68	0.16	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	106	1.17	8.24	2.87	9.56	0.06	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	123	1.32	9.56	4.27	13.83	0.09	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	128	0.39	9.95	0.59	14.42	0.01	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	163	2.72	12.67	2.99	17.41	0.06	0.38	5	5	15.15	15.15	18.32	18.32	0.06	0.06	612.79	105.21			
9	1,500	2,000	1,750	23	186	1.79	14.46	15.43	32.84	0.33	0.71	0	5	0.00	15.15	0.00	18.32	0.00	0.06	0.00	55.78			
10	2,000	2,500	2,250	7	193	0.54	15.01	12.17	45.01	0.26	0.98	0	5	0.00	15.15	0.00	18.32	0.00	0.06	0.00	40.70			
11	2,500	3,000	2,750	11	204	0.86	15.86	18.78	63.80	0.41	1.38	0	5	0.00	15.15	0.00	18.32	0.00	0.06	0.00	28.72			
12	3,000	4,000	3,500	21	225	1.63	17.50	32.30	96.09	0.70	2.08	0	5	0.00	15.15	0.00	18.32	0.00	0.06	0.00	19.07			
13	4,000	5,000	4,500	11	236	0.86	18.35	137.31	41.21	2.98	0.89	0	5	0.00	15.15	0.00	18.32	0.00	0.06	0.00	44.45			
14	5,000	7,500	6,250	50	286	3.89	22.24	157.85	116.63	3.42	2.53	1	6	3.03	18.18	185.66	203.98	0.58	0.63	117.62	174.89			
15	7,500	10,000	8,750	25	311	1.94	24.18	283.90	167.27	6.16	3.63	1	7	3.03	21.21	0.00	203.98	0.00	0.63	0.00	121.95			
16	10,000	20,000	15,000	97	408	7.54	31.73	394.41	227.14	8.55	4.93	1	8	3.03	24.24	0.00	203.98	0.00	0.63	0.00	89.80			
17	20,000	50,000	35,000	180	588	14.00	45.72	1,596.04	1,823.18	34.61	39.54	16	24	48.48	72.73	8,304.25	8,508.23	25.80	26.43	520.30	466.67			
18	50,000	100,000	75,000	174	762	13.53	59.25	755.99	2,579.17	16.39	55.93	0	24	0.00	72.73	0.00	8,508.23	0.00	26.43	0.00	329.88			
19	100,000	500,000	300,000	303	1,065	23.56	82.81	842.23	3,421.40	18.26	74.20	5	29	15.15	87.88	11,468.81	19,977.04	35.63	62.07	1361.72	583.89			
20	500,000	UP		221	1,286	17.19	100.00	1,189.91	4,611.31	25.80	100.00	4	33	12.12	100.00	12,208.75	32,185.79	37.93	100.00	1026.02	697.97			
				1,286					4,611.31					33					32,185.79					697.97



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2438 Mixed processes(spinningweaving dres.&finis.): Mixed

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	74	74	7.80	7.80	11.39	11.39	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	82	0.84	8.64	0.53	11.92	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	88	0.63	9.27	0.95	12.87	0.03	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	97	0.95	10.22	4.38	17.24	0.12	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	110	1.37	11.59	6.82	24.07	0.19	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	126	1.69	13.28	11.65	35.72	0.33	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	140	1.48	14.75	9.45	45.17	0.27	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	161	2.21	16.97	31.34	76.50	0.89	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	185	2.53	19.49	64.95	141.46	1.84	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	198	1.37	20.86	25.78	167.23	0.73	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	219	2.21	23.08	50.88	218.11	1.44	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	37	256	3.90	26.98	124.83	342.94	3.54	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	37	293	3.90	30.87	122.62	465.56	3.48	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	333	4.21	35.09	199.99	665.55	5.67	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	368	3.69	38.78	157.04	822.59	4.45	23.31	1	1	8.33	8.33	273.60	273.60	1.87	1.87	174.22	33.26			
16	10,000	20,000	15,000	99	467	10.43	49.21	546.24	1,368.83	15.48	38.79	0	1	0.00	8.33	0.00	273.60	0.00	1.87	0.00	19.99			
17	20,000	50,000	35,000	195	662	20.55	69.76	996.41	2,365.24	28.24	67.03	3	4	25.00	33.33	5,810.36	6,083.96	39.62	41.48	583.13	257.22			
18	50,000	100,000	75,000	106	768	11.17	80.93	572.31	2,937.55	16.22	83.25	1	5	8.33	41.67	69.81	6,153.77	0.48	41.96	12.20	209.49			
19	100,000	500,000	300,000	130	898	13.70	94.63	221.99	3,159.54	6.29	89.54	1	6	8.33	50.00	65.00	6,218.77	0.44	42.40	29.28	196.83			
20	500,000	UP		51	949	5.37	100.00	368.95	3,528.48	10.46	100.00	6	12	50.00	100.00	8,447.54	14,666.31	57.60	100.00	2289.62	415.65			
				949					3,528.48					12					14,666.31					415.65



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 244 Processing of textile waste and non-woven material

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2441 Processing of textile waste : Animal fibres

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	8.49	8.49	65.27	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	2.26	10.75	17.36	82.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	2.26	13.01	17.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					13.01					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2442 Processing of textile waste : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2443 Processing of textile waste : Synthetic fibres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	11	11	9.91	9.91	2.48	2.48	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.90	10.81	0.24	2.72	0.03	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.90	11.71	0.55	3.27	0.06	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	14	0.90	12.61	0.62	3.89	0.07	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	1.80	14.41	1.39	5.29	0.15	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	18	1.80	16.22	1.51	6.79	0.16	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	0.90	17.12	0.00	6.79	0.00	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	0.90	18.02	4.61	11.41	0.49	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	25	4.50	22.52	14.40	25.81	1.54	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	27	1.80	24.32	10.46	36.27	1.12	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	30	2.70	27.03	3.13	39.40	0.33	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	39	8.11	35.14	43.65	83.05	4.65	8.86	5	5	100.00	100.00	2,635.23	2,635.23	100.00	100.00	6037.22	3172.96
13	4,000	5,000	4,500	10	49	9.01	44.14	19.29	102.34	2.06	10.91	0	5	0.00	100.00	0.00	2,635.23	0.00	100.00	0.00	2574.96
14	5,000	7,500	6,250	7	56	6.31	50.45	59.81	162.15	6.38	17.29	0	5	0.00	100.00	0.00	2,635.23	0.00	100.00	0.00	1625.22
15	7,500	10,000	8,750	2	58	1.80	52.25	35.83	197.98	3.82	21.11	0	5	0.00	100.00	0.00	2,635.23	0.00	100.00	0.00	1331.08
16	10,000	20,000	15,000	9	67	8.11	60.36	133.55	331.53	14.24	35.35	0	5	0.00	100.00	0.00	2,635.23	0.00	100.00	0.00	794.87
17	20,000	50,000	35,000	19	86	17.12	77.48	235.36	566.89	25.10	60.45	0	5	0.00	100.00	0.00	2,635.23	0.00	100.00	0.00	464.86
18	50,000	100,000	75,000	17	103	15.32	92.79	139.09	705.98	14.83	75.28	0	5	0.00	100.00	0.00	2,635.23	0.00	100.00	0.00	373.27
19	100,000	500,000	300,000	6	109	5.41	98.20	151.30	857.28	16.13	91.41	0	5	0.00	100.00	0.00	2,635.23	0.00	100.00	0.00	307.39
20	500,000	UP		2	111	1.80	100.00	80.53	937.81	8.59	100.00	0	5	0.00	100.00	0.00	2,635.23	0.00	100.00	0.00	281.00
				111				937.81		5						2,635.23				281.00	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2448 Processing of textile waste : Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	24	24	24.74	24.74	1.20	1.20	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	25	1.03	25.77	0.56	1.76	0.13	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	26	1.03	26.80	0.08	1.83	0.02	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	1.03	27.84	1.65	3.48	0.39	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	28	1.03	28.87	1.10	4.58	0.26	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	29	1.03	29.90	3.96	8.54	0.93	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	30	1.03	30.93	3.93	12.46	0.92	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	33	3.09	34.02	3.38	15.84	0.79	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	36	3.09	37.11	18.06	33.89	4.23	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	1.03	38.14	9.15	43.04	2.14	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	41	4.12	42.27	21.92	64.96	5.14	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	46	5.15	47.42	31.36	96.32	7.35	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	58	12.37	59.79	47.77	144.09	11.20	33.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	74	16.49	76.29	69.39	213.49	16.26	50.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	77	3.09	79.38	32.01	245.50	7.50	57.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	78	1.03	80.41	13.88	259.37	3.25	60.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	91	13.40	93.81	158.64	418.01	37.18	97.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	94	3.09	96.91	1.56	419.57	0.37	98.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	96	2.06	98.97	1.41	420.98	0.33	98.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	97	1.03	100.00	5.74	426.73	1.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				97					426.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2451 Ropemakers stringmakers and sackmakers

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.96	2.96	0.80	0.80	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.74	3.70	0.05	0.85	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.74	4.44	0.00	0.85	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	2.22	6.67	0.08	0.93	0.01	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	13	2.96	9.63	2.70	3.63	0.29	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	15	1.48	11.11	5.87	9.49	0.63	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	18	2.22	13.33	7.07	16.56	0.76	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	35	12.59	25.93	19.96	36.53	2.14	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	39	2.96	28.89	15.48	52.01	1.66	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	40	0.74	29.63	5.85	57.86	0.63	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	43	2.22	31.85	14.09	71.94	1.51	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	46	2.22	34.07	21.88	93.82	2.34	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	50	2.96	37.04	22.85	116.67	2.44	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	55	3.70	40.74	46.35	163.02	4.96	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	63	5.93	46.67	61.41	224.43	6.57	24.01	2	2	100.00	100.00	2,520.00	2,520.00	100.00	100.00	4103.54	1122.84			
16	10,000	20,000	15,000	17	80	12.59	59.26	109.55	333.98	11.72	35.72	0	2	0.00	100.00	0.00	2,520.00	0.00	100.00	0.00	754.54			
17	20,000	50,000	35,000	28	108	20.74	80.00	311.24	645.21	33.29	69.01	0	2	0.00	100.00	0.00	2,520.00	0.00	100.00	0.00	390.57			
18	50,000	100,000	75,000	17	125	12.59	92.59	234.65	879.86	25.10	94.11	0	2	0.00	100.00	0.00	2,520.00	0.00	100.00	0.00	286.41			
19	100,000	500,000	300,000	10	135	7.41	100.00	55.05	934.91	5.89	100.00	0	2	0.00	100.00	0.00	2,520.00	0.00	100.00	0.00	269.54			
20	500,000	UP		0	135	0.00	100.00	0.00	934.91	0.00	100.00	0	2	0.00	100.00	0.00	2,520.00	0.00	100.00	0.00	269.54			
				135					934.91					2					2,520.00					269.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2452 Blankets weaving milss and carpet manufactures

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	6.97	6.97	34.09	34.09	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	34	0.67	7.64	0.08	34.18	0.00	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	37	0.67	8.31	0.02	34.20	0.00	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	41	0.90	9.21	2.40	36.60	0.14	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	48	1.57	10.79	3.20	39.80	0.19	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	52	0.90	11.69	6.88	46.67	0.40	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	56	0.90	12.58	3.50	50.18	0.20	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	74	4.04	16.63	25.94	76.12	1.50	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	78	0.90	17.53	5.03	81.15	0.29	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	79	0.22	17.75	3.74	84.89	0.22	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	84	1.12	18.88	6.93	91.82	0.40	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	100	3.60	22.47	41.00	132.83	2.38	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	107	1.57	24.04	30.60	163.43	1.77	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	49	156	11.01	35.06	138.76	302.19	8.04	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	167	2.47	37.53	98.56	400.75	5.71	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	79	246	17.75	55.28	434.26	835.01	25.16	48.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	87	333	19.55	74.83	419.17	1,254.18	24.29	72.67	1	1	100.00	100.00	74.12	74.12	100.00	100.00	17.68	5.91			
18	50,000	100,000	75,000	45	378	10.11	84.94	229.45	1,483.63	13.29	85.96	0	1	0.00	100.00	0.00	74.12	0.00	100.00	0.00	5.00			
19	100,000	500,000	300,000	37	415	8.31	93.26	150.63	1,634.26	8.73	94.69	0	1	0.00	100.00	0.00	74.12	0.00	100.00	0.00	4.54			
20	500,000	UP		30	445	6.74	100.00	91.67	1,725.92	5.31	100.00	0	1	0.00	100.00	0.00	74.12	0.00	100.00	0.00	4.29			
				445					1,725.92					1					74.12					4.29



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 24521 Blankets weaving mills

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 24522 Carpet manufacturers

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	5.88	5.88	0.73	0.73	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.47	7.35	0.00	0.73	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.47	8.82	0.00	0.73	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.47	10.29	0.07	0.80	0.04	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.47	11.76	0.07	0.87	0.04	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	9	1.47	13.24	0.42	1.29	0.21	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	10	1.47	14.71	0.26	1.55	0.13	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	13	4.41	19.12	0.32	1.87	0.16	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	1.47	20.59	0.25	2.12	0.13	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.47	22.06	0.55	2.67	0.28	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	1.47	23.53	1.06	3.72	0.54	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	18	2.94	26.47	1.52	5.25	0.77	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	20	2.94	29.41	2.61	7.86	1.33	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	22	2.94	32.35	0.71	8.57	0.36	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	25	4.41	36.76	4.94	13.51	2.51	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	30	7.35	44.12	3.49	17.00	1.77	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	45	22.06	66.18	121.09	138.09	61.51	70.15	3	3	100.00	100.00	49.41	49.41	100.00	100.00	40.81	35.78
18	50,000	100,000	75,000	15	60	22.06	88.24	39.39	177.48	20.01	90.16	0	3	0.00	100.00	0.00	49.41	0.00	100.00	0.00	27.84
19	100,000	500,000	300,000	2	62	2.94	91.18	0.37	177.11	0.19	89.97	0	3	0.00	100.00	0.00	49.41	0.00	100.00	0.00	27.90
20	500,000	UP		6	68	8.82	100.00	19.75	196.86	10.03	100.00	0	3	0.00	100.00	0.00	49.41	0.00	100.00	0.00	25.10
				68				196.86				3				49.41				25.10	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2458 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	2.50	7.50	0.72	0.72	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.50	10.00	1.19	1.90	0.43	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.50	12.50	1.94	3.84	0.71	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.50	15.00	1.95	5.80	0.72	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.50	17.50	2.52	8.32	0.93	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.50	20.00	0.00	8.32	0.00	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.50	22.50	3.47	11.79	1.27	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	2.50	25.00	3.16	14.94	1.16	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	2.50	27.50	2.77	17.72	1.02	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	2.50	30.00	6.60	24.31	2.42	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	2.50	32.50	0.96	23.35	0.35	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	2.50	35.00	0.96	24.31	0.35	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	17	7.50	42.50	9.29	33.60	3.41	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	22	12.50	55.00	30.38	63.98	11.15	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	24	5.00	60.00	35.59	99.58	13.06	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	38	35.00	95.00	160.80	260.37	59.01	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	40	5.00	100.00	12.12	272.49	4.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	272.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	272.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					272.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 246 Knitting Mills Knitwear Factories Stockings Factories Gloves

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.56	5.56	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.56	11.11	0.00	0.05	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.56	16.67	0.84	0.89	0.97	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.56	22.22	1.76	2.65	2.03	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.56	27.78	1.76	4.40	2.03	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.56	33.33	0.00	4.40	0.00	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.56	38.89	0.39	4.80	0.46	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.56	44.44	4.78	9.58	5.51	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.56	50.00	0.53	10.10	0.61	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.56	55.56	2.15	12.25	2.48	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.56	61.11	2.17	14.42	2.50	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.56	66.67	3.07	17.49	3.53	20.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.56	72.22	8.39	25.88	9.66	29.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.56	77.78	6.21	32.08	7.15	36.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.56	83.33	23.53	55.61	27.11	64.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.56	88.89	23.53	79.14	27.11	91.20	1	1	100.00	100.00	570.00	570.00	100.00	100.00	2422.74	720.26	
17	20,000	50,000	35,000	1	17	5.56	94.44	3.04	82.18	3.50	94.71	0	1	0.00	100.00	0.00	570.00	0.00	100.00	0.00	693.61	
18	50,000	100,000	75,000	1	18	5.56	100.00	4.59	86.77	5.29	100.00	0	1	0.00	100.00	0.00	570.00	0.00	100.00	0.00	656.90	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	86.77	0.00	100.00	0	1	0.00	100.00	0.00	570.00	0.00	100.00	0.00	656.90	
20	500,000	UP		0	18	0.00	100.00	0.00	86.77	0.00	100.00	0	1	0.00	100.00	0.00	570.00	0.00	100.00	0.00	656.90	
				18					86.77					1					570.00			656.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2461 Knitting mills knitwear factories stocking factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	86	86	4.56	4.56	43.86	43.86	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	96	0.53	5.09	10.12	53.98	0.06	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	27	123	1.43	6.52	14.05	68.03	0.09	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	22	145	1.17	7.68	12.00	80.03	0.08	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	43	188	2.28	9.96	44.12	124.15	0.28	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	42	230	2.23	12.19	54.46	178.60	0.35	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	40	270	2.12	14.31	100.34	278.95	0.64	1.79	1	1	10.00	10.00	47.50	47.50	2.73	2.73	47.34	17.03	17.03		
8	1,000	1,500	1,250	78	348	4.13	18.44	203.91	482.86	1.31	3.10	1	2	10.00	20.00	25.22	72.72	1.45	4.18	12.37	15.06	15.06		
9	1,500	2,000	1,750	79	427	4.19	22.63	353.93	836.80	2.27	5.37	0	2	0.00	20.00	0.00	72.72	0.00	4.18	0.00	8.69	8.69		
10	2,000	2,500	2,250	122	549	6.47	29.09	369.00	1,205.79	2.37	7.74	0	2	0.00	20.00	0.00	72.72	0.00	4.18	0.00	6.03	6.03		
11	2,500	3,000	2,750	50	599	2.65	31.74	314.17	1,519.96	2.02	9.76	1	3	10.00	30.00	13.00	85.72	0.75	4.92	4.14	5.64	5.64		
12	3,000	4,000	3,500	117	716	6.20	37.94	641.23	2,161.19	4.12	13.87	0	3	0.00	30.00	0.00	85.72	0.00	4.92	0.00	3.97	3.97		
13	4,000	5,000	4,500	73	789	3.87	41.81	585.34	2,746.53	3.76	17.63	0	3	0.00	30.00	0.00	85.72	0.00	4.92	0.00	3.12	3.12		
14	5,000	7,500	6,250	147	936	7.79	49.60	1,489.86	4,236.39	9.56	27.19	0	3	0.00	30.00	0.00	85.72	0.00	4.92	0.00	2.02	2.02		
15	7,500	10,000	8,750	119	1,055	6.31	55.91	1,212.01	5,448.40	7.78	34.97	0	3	0.00	30.00	0.00	85.72	0.00	4.92	0.00	1.57	1.57		
16	10,000	20,000	15,000	299	1,354	15.85	71.75	3,678.22	9,126.62	23.61	58.58	0	3	0.00	30.00	0.00	85.72	0.00	4.92	0.00	0.94	0.94		
17	20,000	50,000	35,000	263	1,617	13.94	85.69	3,542.23	12,668.85	22.74	81.32	0	3	0.00	30.00	0.00	85.72	0.00	4.92	0.00	0.68	0.68		
18	50,000	100,000	75,000	110	1,727	5.83	91.52	1,318.81	13,987.67	8.47	89.79	0	3	0.00	30.00	0.00	85.72	0.00	4.92	0.00	0.61	0.61		
19	100,000	500,000	300,000	132	1,859	7.00	98.52	1,418.54	15,406.20	9.11	98.89	6	9	60.00	90.00	1,648.50	1,734.22	94.68	99.60	116.21	11.26	11.26		
20	500,000	UP		28	1,887	1.48	100.00	172.68	15,578.89	1.11	100.00	1	10	10.00	100.00	6.92	1,741.14	0.40	100.00	4.01	11.18	11.18		
				1,887					15,578.89					10					1,741.14					11.18



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2462 Clothing and underwear manufaturessewing worksfurriers

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	140	140	5.53	5.53	35.69	35.69	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	67	207	2.65	8.17	22.50	58.20	0.17	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	115	322	4.54	12.71	37.99	96.19	0.28	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	109	431	4.30	17.02	37.72	133.91	0.28	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	125	556	4.93	21.95	66.57	200.48	0.49	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	116	672	4.58	26.53	92.55	293.03	0.68	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	77	749	3.04	29.57	96.56	389.59	0.71	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	91	840	3.59	33.16	151.00	540.59	1.12	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	83	923	3.28	36.44	161.86	702.45	1.20	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	84	1,007	3.32	39.76	237.01	939.46	1.75	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	57	1,064	2.25	42.01	118.21	1,057.67	0.87	7.82	1	1	14.29	14.29	50.52	50.52	0.51	0.51	42.74	4.78			
12	3,000	4,000	3,500	76	1,140	3.00	45.01	247.53	1,305.20	1.83	9.65	0	1	0.00	14.29	0.00	50.52	0.00	0.51	0.00	3.87			
13	4,000	5,000	4,500	52	1,192	2.05	47.06	174.88	1,480.08	1.29	10.94	0	1	0.00	14.29	0.00	50.52	0.00	0.51	0.00	3.41			
14	5,000	7,500	6,250	85	1,277	3.36	50.41	448.46	1,928.55	3.31	14.25	0	1	0.00	14.29	0.00	50.52	0.00	0.51	0.00	2.62			
15	7,500	10,000	8,750	96	1,373	3.79	54.20	584.98	2,513.52	4.32	18.57	0	1	0.00	14.29	0.00	50.52	0.00	0.51	0.00	2.01			
16	10,000	20,000	15,000	184	1,557	7.26	61.47	1,492.77	4,006.29	11.03	29.61	1	2	14.29	28.57	3.54	54.06	0.04	0.54	0.24	1.35			
17	20,000	50,000	35,000	366	1,923	14.45	75.92	3,945.94	7,952.23	29.16	58.77	2	4	28.57	57.14	9,899.50	9,953.56	99.17	99.71	250.88	125.17			
18	50,000	100,000	75,000	244	2,167	9.63	85.55	2,633.65	10,585.87	19.46	78.23	3	7	42.86	100.00	28.99	9,982.54	0.29	100.00	1.10	94.30			
19	100,000	500,000	300,000	335	2,502	13.23	98.78	2,787.99	13,373.86	20.60	98.83	0	7	0.00	100.00	0.00	9,982.54	0.00	100.00	0.00	74.64			
20	500,000	UP		31	2,533	1.22	100.00	158.26	13,532.12	1.17	100.00	0	7	0.00	100.00	0.00	9,982.54	0.00	100.00	0.00	73.77			
				2,533					13,532.12					7					9,982.54					73.77



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 2463 Umbrella factories felt goods factories lace factories

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50	50	4.21	4.21	37.10	37.10	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	106	4.71	8.92	22.55	59.64	0.66	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	215	321	18.08	27.00	75.35	135.00	2.21	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	226	547	19.01	46.01	146.98	281.97	4.31	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	94	641	7.91	53.91	84.83	366.81	2.49	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	63	704	5.30	59.21	68.81	435.61	2.02	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	69	773	5.80	65.01	108.76	544.37	3.19	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	71	844	5.97	70.98	174.33	718.70	5.12	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	52	896	4.37	75.36	134.82	853.52	3.96	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	925	2.44	77.80	114.04	967.56	3.35	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	960	2.94	80.74	110.78	1,078.34	3.25	31.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	52	1,012	4.37	85.11	273.34	1,351.68	8.02	39.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	1,036	2.02	87.13	173.21	1,524.89	5.08	44.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	1,069	2.78	89.91	321.14	1,846.03	9.43	54.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	1,089	1.68	91.59	200.37	2,046.40	5.88	60.07	1	1	14.29	14.29	3,290.00	3,290.00	83.49	83.49	1641.94	160.77			
16	10,000	20,000	15,000	40	1,129	3.36	94.95	659.84	2,706.25	19.37	79.43	0	1	0.00	14.29	0.00	3,290.00	0.00	83.49	0.00	121.57			
17	20,000	50,000	35,000	19	1,148	1.60	96.55	297.84	3,004.08	8.74	88.18	1	2	14.29	28.57	389.07	3,679.07	9.87	93.36	130.63	122.47			
18	50,000	100,000	75,000	28	1,176	2.35	98.91	313.61	3,317.69	9.21	97.38	5	7	71.43	100.00	261.74	3,940.81	6.64	100.00	83.46	118.78			
19	100,000	500,000	300,000	10	1,186	0.84	99.75	67.58	3,385.27	1.98	99.37	0	7	0.00	100.00	0.00	3,940.81	0.00	100.00	0.00	116.41			
20	500,000	UP		3	1,189	0.25	100.00	21.61	3,406.88	0.63	100.00	0	7	0.00	100.00	0.00	3,940.81	0.00	100.00	0.00	115.67			
				1,189					3,406.88					7					3,940.81					115.67



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2464 Batik Establishments

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.76	4.76	0.30	0.30	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	43	10.99	15.75	3.56	3.86	0.45	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	71	10.26	26.01	9.12	12.98	1.14	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	87	5.86	31.87	6.96	19.95	0.87	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	119	11.72	43.59	21.07	41.02	2.64	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	131	4.40	47.99	9.59	50.61	1.20	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	150	6.96	54.95	26.95	77.56	3.38	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	157	2.56	57.51	16.51	94.07	2.07	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	166	3.30	60.81	27.22	121.29	3.41	15.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	183	6.23	67.03	32.73	154.03	4.11	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	191	2.93	69.96	23.43	177.46	2.94	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	203	4.40	74.36	50.67	228.12	6.35	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	211	2.93	77.29	51.98	280.10	6.52	35.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	231	7.33	84.62	115.92	396.02	14.54	49.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	241	3.66	88.28	73.14	469.16	9.17	58.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	262	7.69	95.97	217.55	686.71	27.29	86.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	271	3.30	99.27	88.45	775.16	11.09	97.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	272	0.37	99.63	14.23	789.40	1.79	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	273	0.37	100.00	7.91	797.31	0.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	273	0.00	100.00	0.00	797.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				273					797.31					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 24641 Batik tulis

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 24642 Batik cetak / Batik cap

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 24643 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2465 Garment factories (konpeksi)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	660	660	5.99	5.99	81.65	81.65	0.21	0.21	1	1	3.85	3.85	71.74	71.74	0.75	0.75	87.86	87.86			
2	50	100	75	435	1,095	3.95	9.94	157.08	238.73	0.40	0.61	1	2	3.85	7.69	8.22	79.96	0.09	0.83	5.23	33.49			
3	100	200	150	842	1,937	7.64	17.58	403.90	642.63	1.03	1.64	0	2	0.00	7.69	0.00	79.96	0.00	0.83	0.00	12.44			
4	200	300	250	681	2,618	6.18	23.76	451.48	1,094.10	1.15	2.79	0	2	0.00	7.69	0.00	79.96	0.00	0.83	0.00	7.31			
5	300	500	400	1,201	3,819	10.90	34.66	1,148.01	2,242.11	2.93	5.72	0	2	0.00	7.69	0.00	79.96	0.00	0.83	0.00	3.57			
6	500	750	625	976	4,795	8.86	43.52	1,300.20	3,542.32	3.32	9.03	1	3	3.85	11.54	100.00	179.96	1.04	1.87	7.69	5.08			
7	750	1,000	875	966	5,761	8.77	52.29	1,798.45	5,340.77	4.59	13.62	0	3	0.00	11.54	0.00	179.96	0.00	1.87	0.00	3.37			
8	1,000	1,500	1,250	1,045	6,806	9.48	61.77	2,429.45	7,770.22	6.20	19.81	1	4	3.85	15.38	1.92	181.87	0.02	1.89	0.08	2.34			
9	1,500	2,000	1,750	741	7,547	6.73	68.50	2,300.41	10,070.63	5.87	25.68	0	4	0.00	15.38	0.00	181.87	0.00	1.89	0.00	1.81			
10	2,000	2,500	2,250	400	7,947	3.63	72.13	1,579.83	11,650.45	4.03	29.71	0	4	0.00	15.38	0.00	181.87	0.00	1.89	0.00	1.56			
11	2,500	3,000	2,750	379	8,326	3.44	75.57	1,705.06	13,355.51	4.35	34.06	1	5	3.85	19.23	2,515.16	2,697.03	26.18	28.07	147.51	20.19			
12	3,000	4,000	3,500	458	8,784	4.16	79.72	2,438.94	15,794.45	6.22	40.28	0	5	0.00	19.23	0.00	2,697.03	0.00	28.07	0.00	17.08			
13	4,000	5,000	4,500	281	9,065	2.55	82.27	1,814.88	17,609.33	4.63	44.91	3	8	11.54	30.77	587.18	3,284.21	6.11	34.18	32.35	18.65			
14	5,000	7,500	6,250	422	9,487	3.83	86.10	3,521.95	21,131.28	8.98	53.89	0	8	0.00	30.77	0.00	3,284.21	0.00	34.18	0.00	15.54			
15	7,500	10,000	8,750	277	9,764	2.51	88.62	2,625.55	23,756.82	6.70	60.58	1	9	3.85	34.62	31.78	3,315.99	0.33	34.51	1.21	13.96			
16	10,000	20,000	15,000	461	10,225	4.18	92.80	5,502.64	29,259.46	14.03	74.61	5	14	19.23	53.85	277.68	3,593.67	2.89	37.40	5.05	12.28			
17	20,000	50,000	35,000	360	10,585	3.27	96.07	4,613.06	33,872.52	11.76	86.38	3	17	11.54	65.38	3,442.00	7,035.67	35.82	73.23	74.61	20.77			
18	50,000	100,000	75,000	221	10,806	2.01	98.08	2,895.27	36,767.79	7.38	93.76	6	23	23.08	88.46	195.60	7,231.26	2.04	75.26	6.76	19.67			
19	100,000	500,000	300,000	195	11,001	1.77	99.85	2,326.38	39,094.17	5.93	99.69	3	26	11.54	100.00	2,376.99	9,608.25	24.74	100.00	102.18	24.58			
20	500,000	UP		17	11,018	0.15	100.00	119.90	39,214.07	0.31	100.00	0	26	0.00	100.00	0.00	9,608.25	0.00	100.00	0.00	24.50			
				11,018					39,214.07					26					9,608.25					24.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2466 Zipper Factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	3.23	3.23	0.51	0.51	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.61	4.84	0.50	1.01	0.13	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	5	3.23	8.06	0.76	1.77	0.20	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	16	17.74	25.81	1.08	2.84	0.29	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	1.61	27.42	2.27	5.11	0.61	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	21	6.45	33.87	5.21	10.32	1.39	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	29	12.90	46.77	12.58	22.90	3.37	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	30	1.61	48.39	3.78	26.68	1.01	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	31	1.61	50.00	7.54	34.22	2.02	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	32	1.61	51.61	8.17	42.39	2.19	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	34	3.23	54.84	13.29	55.68	3.56	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	36	3.23	58.06	20.06	75.74	5.37	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	38	3.23	61.29	15.52	91.27	4.16	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	41	4.84	66.13	2.16	93.42	0.58	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	43	3.23	69.35	83.36	176.78	22.33	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	48	8.06	77.42	114.19	290.97	30.58	77.93	1	1	100.00	100.00	732.32	732.32	100.00	100.00	641.34	251.68			
18	50,000	100,000	75,000	1	49	1.61	79.03	2.12	293.09	0.57	78.49	0	1	0.00	100.00	0.00	732.32	0.00	100.00	0.00	249.87			
19	100,000	500,000	300,000	1	50	1.61	80.65	2.11	295.20	0.57	79.06	0	1	0.00	100.00	0.00	732.32	0.00	100.00	0.00	248.08			
20	500,000	UP		12	62	19.35	100.00	78.19	373.38	20.94	100.00	0	1	0.00	100.00	0.00	732.32	0.00	100.00	0.00	196.13			
				62					373.38					1					732.32					196.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2468 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.33	2.33	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	12	1.67	4.00	1.39	1.33	0.16	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	17	1.67	5.67	1.48	2.80	0.17	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	21	1.33	7.00	1.87	4.67	0.21	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	32	3.67	10.67	6.25	10.92	0.71	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	39	2.33	13.00	6.26	17.18	0.71	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	48	3.00	16.00	14.92	32.10	1.70	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	62	4.67	20.67	17.18	49.28	1.96	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	77	5.00	25.67	23.20	72.48	2.64	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	80	1.00	26.67	3.66	76.14	0.42	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	20	100	6.67	33.33	27.87	104.02	3.18	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	119	6.33	39.67	29.79	133.80	3.39	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	143	8.00	47.67	47.78	181.59	5.44	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	155	4.00	51.67	52.03	233.62	5.93	26.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	165	3.33	55.00	70.65	304.27	8.05	34.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	62	227	20.67	75.67	309.00	613.27	35.21	69.88	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	49	276	16.33	92.00	213.59	826.86	24.34	94.22	1	2	50.00	100.00	49.70	49.70	100.00	100.00	23.27	6.01			
18	50,000	100,000	75,000	4	280	1.33	93.33	8.36	835.23	0.95	95.17	0	2	0.00	100.00	0.00	49.70	0.00	100.00	0.00	5.95			
19	100,000	500,000	300,000	16	296	5.33	98.67	42.32	877.55	4.82	99.99	0	2	0.00	100.00	0.00	49.70	0.00	100.00	0.00	5.66			
20	500,000	UP		4	300	1.33	100.00	0.04	877.59	0.01	100.00	0	2	0.00	100.00	0.00	49.70	0.00	100.00	0.00	5.66			
				300					877.59					2					49.70					5.66



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 247 Upholstery cushionmakers and saddlers workshops

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	1.89	1.89	0.97	0.97	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	16	2.43	4.32	1.64	2.61	0.11	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	31	4.05	8.38	7.32	9.92	0.49	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	50	5.14	13.51	11.73	21.65	0.79	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	69	119	18.65	32.16	11.64	33.29	0.79	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	151	8.65	40.81	36.49	69.78	2.47	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	163	3.24	44.05	17.95	87.73	1.21	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	51	214	13.78	57.84	20.95	108.69	1.42	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	235	5.68	63.51	28.30	136.99	1.91	9.26	0	0	0.00	0.00	1.91	9.26	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	260	6.76	70.27	30.66	167.65	2.07	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	278	4.86	75.14	31.08	198.74	2.10	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	293	4.05	79.19	46.53	245.27	3.15	16.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	306	3.51	82.70	77.89	323.16	5.27	21.86	0	0	0.00	0.00	5.27	21.86	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	317	2.97	85.68	129.31	452.46	8.75	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	325	2.16	87.84	105.38	557.84	7.13	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	339	3.78	91.62	253.62	811.46	17.15	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	365	7.03	98.65	436.86	1,248.32	29.55	84.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	370	1.35	100.00	230.29	1,478.61	15.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	370	0.00	100.00	0.00	1,478.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	370	0.00	100.00	0.00	1,478.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				370					1,478.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 248 Cotton wool and capoc factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.37	3.37	1.01	1.01	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	16	5.62	8.99	4.28	5.29	0.71	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	26	5.62	14.61	4.63	9.91	0.77	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	29	1.69	16.29	1.95	11.87	0.32	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	36	3.93	20.22	7.87	19.74	1.31	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	42	3.37	23.60	7.49	27.24	1.24	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	52	5.62	29.21	19.25	46.49	3.20	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	68	8.99	38.20	26.33	72.82	4.37	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	73	2.81	41.01	20.68	93.50	3.43	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	77	2.25	43.26	20.55	114.05	3.41	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	86	5.06	48.31	38.90	152.95	6.46	25.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	97	6.18	54.49	61.50	214.45	10.21	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	113	8.99	63.48	45.07	259.53	7.48	43.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	135	12.36	75.84	167.66	427.19	27.83	70.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	143	4.49	80.34	17.93	445.12	2.98	73.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	156	7.30	87.64	100.74	545.86	16.72	90.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	163	3.93	91.57	0.78	546.64	0.13	90.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	170	3.93	95.51	18.60	565.24	3.09	93.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	178	4.49	100.00	37.25	602.49	6.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	178	0.00	100.00	0.00	602.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				178					602.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2491 Laundries and pressers

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	219	219	15.57	15.57	45.04	45.04	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	112	331	7.96	23.53	43.31	88.36	1.10	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	132	463	9.38	32.91	84.79	173.15	2.16	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	128	591	9.10	42.00	102.43	275.58	2.61	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	177	768	12.58	54.58	224.75	500.33	5.72	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	162	930	11.51	66.10	282.88	783.21	7.20	19.92	1	1	100.00	100.00	8.50	8.50	100.00	100.00	3.00	1.09			
7	750	1,000	875	133	1,063	9.45	75.55	287.41	1,070.62	7.31	27.23	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.79			
8	1,000	1,500	1,250	82	1,145	5.83	81.38	249.81	1,320.42	6.35	33.59	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.64			
9	1,500	2,000	1,750	61	1,206	4.34	85.71	272.74	1,593.16	6.94	40.52	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.53			
10	2,000	2,500	2,250	33	1,239	2.35	88.06	182.04	1,775.20	4.63	45.15	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.48			
11	2,500	3,000	2,750	35	1,274	2.49	90.55	152.85	1,928.05	3.89	49.04	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.44			
12	3,000	4,000	3,500	35	1,309	2.49	93.03	314.65	2,242.70	8.00	57.04	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.38			
13	4,000	5,000	4,500	17	1,326	1.21	94.24	184.11	2,426.82	4.68	61.73	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.35			
14	5,000	7,500	6,250	40	1,366	2.84	97.09	702.55	3,129.37	17.87	79.60	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.27			
15	7,500	10,000	8,750	18	1,384	1.28	98.37	213.65	3,343.02	5.43	85.03	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.25			
16	10,000	20,000	15,000	11	1,395	0.78	99.15	224.38	3,567.40	5.71	90.74	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.24			
17	20,000	50,000	35,000	12	1,407	0.85	100.00	364.16	3,931.56	9.26	100.00	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.22			
18	50,000	100,000	75,000	0	1,407	0.00	100.00	0.00	3,931.56	0.00	100.00	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.22			
19	100,000	500,000	300,000	0	1,407	0.00	100.00	0.00	3,931.56	0.00	100.00	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.22			
20	500,000	UP		0	1,407	0.00	100.00	0.00	3,931.56	0.00	100.00	0	1	0.00	100.00	0.00	8.50	0.00	100.00	0.00	0.22			
				1,407					3,931.56					1					8.50					0.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2492 Dry-(chemical) cleaning

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.35	4.35	0.14	0.14	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	5	6.52	10.87	0.74	0.88	0.41	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	7	4.35	15.22	0.80	1.68	0.45	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	10	6.52	21.74	2.16	3.84	1.21	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	18	17.39	39.13	7.14	10.98	3.99	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	23	10.87	50.00	8.19	19.17	4.58	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	27	8.70	58.70	4.71	23.88	2.63	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	28	2.17	60.87	3.72	27.61	2.08	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	30	4.35	65.22	11.30	38.91	6.32	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	31	2.17	67.39	5.49	44.39	3.07	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	35	8.70	76.09	21.79	66.18	12.18	36.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	37	4.35	80.43	17.00	83.18	9.50	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	38	2.17	82.61	19.19	102.37	10.73	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	40	4.35	86.96	39.03	141.41	21.82	79.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	46	13.04	100.00	37.50	178.91	20.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	46	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	46	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	46	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	46	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	46	0.00	100.00	0.00	178.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				46					178.91					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2493 Cleaning of feathers and down

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2498 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.28	3.28	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1.64	4.92	0.25	0.25	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	3	4.92	9.84	1.63	1.88	0.42	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	5	8.20	18.03	4.03	5.91	1.05	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	4	6.56	24.59	5.90	11.81	1.53	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	1.64	26.23	1.43	13.24	0.37	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	6	9.84	36.07	19.86	33.10	5.16	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	14	22.95	59.02	25.92	59.02	6.73	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	2	3.28	62.30	9.84	68.86	2.55	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	4	6.56	68.85	21.73	90.59	5.64	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	2	3.28	72.13	15.30	105.89	3.97	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	1.64	73.77	6.30	112.19	1.64	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	6	9.84	83.61	27.96	140.16	7.26	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	3	4.92	88.52	41.33	181.49	10.73	47.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	5	8.20	96.72	85.29	266.78	22.14	69.26	1	1	50.00	50.00	10.00	10.00	70.65	70.65	11.72	3.75				
16	10,000	20,000	15,000	1	1.64	98.36	51.94	318.73	13.48	82.75	0	1	0.00	50.00	0.00	10.00	0.00	70.65	0.00	3.14				
17	20,000	50,000	35,000	1	1.64	100.00	66.46	385.19	17.25	100.00	1	2	50.00	100.00	4.15	14.15	29.35	100.00	6.25	3.67				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	385.19	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.67				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	385.19	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.67				
20	500,000	UP		0	0.00	100.00	0.00	385.19	0.00	100.00	0	2	0.00	100.00	0.00	14.15	0.00	100.00	0.00	3.67				
				61					385.19					2					14.15					3.67



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	1.05	1.05	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	0.53	1.58	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	0.53	2.11	0.26	0.26	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	1.05	3.16	2.77	3.03	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	12	3.16	6.32	3.90	6.94	0.23	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	18	3.16	9.47	5.05	11.98	0.30	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	28	5.26	14.74	9.65	21.63	0.57	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	35	3.68	18.42	19.44	41.07	1.14	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	43	4.21	22.63	18.92	59.99	1.11	3.52	0	0	0.00	0.00	1.11	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	48	2.63	25.26	15.46	75.44	0.91	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	51	1.58	26.84	8.31	83.76	0.49	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	68	8.95	35.79	88.51	172.27	5.19	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	80	6.32	42.11	79.07	251.34	4.64	14.74	0	0	0.00	0.00	4.64	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	94	7.37	49.47	136.00	387.34	7.97	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	111	8.95	58.42	202.69	590.03	11.88	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	27	138	14.21	72.63	391.76	981.80	22.97	57.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	33	171	17.37	90.00	465.22	1,447.01	27.28	84.84	1	1	50.00	50.00	35.72	35.72	100.00	100.00	7.68	2.47	
18	50,000	100,000	75,000	16	187	8.42	98.42	215.54	1,662.55	12.64	97.48	1	2	50.00	100.00	0.00	35.72	0.00	100.00	0.00	2.15	
19	100,000	500,000	300,000	3	190	1.58	100.00	43.03	1,705.59	2.52	100.00	0	2	0.00	100.00	0.00	35.72	0.00	100.00	0.00	2.09	
20	500,000	UP		0	190	0.00	100.00	0.00	1,705.59	0.00	100.00	0	2	0.00	100.00	0.00	35.72	0.00	100.00	0.00	2.09	
				190					1,705.59					2					35.72			2.09



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 250 Wood pulp cellulose based on wood pulp and lino factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2501 Wood pulp and cellulose based on wood pulp

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.22	4.44	1.05	1.05	0.05	0.05	1	1	50.00	50.00	186.27	186.27	94.91	94.91	17818.35	17818.35			
3	100	200	150	1	3	2.22	6.67	0.38	1.43	0.02	0.07	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	13048.46			
4	200	300	250	1	4	2.22	8.89	8.06	9.49	0.41	0.48	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	1962.52			
5	300	500	400	1	5	2.22	11.11	8.34	17.83	0.42	0.90	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	1044.51			
6	500	750	625	7	12	15.56	26.67	0.55	18.39	0.03	0.92	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	1013.05			
7	750	1,000	875	2	14	4.44	31.11	4.45	22.84	0.22	1.15	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	815.68			
8	1,000	1,500	1,250	1	15	2.22	33.33	5.28	17.56	0.27	0.88	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	1060.87			
9	1,500	2,000	1,750	1	16	2.22	35.56	12.29	29.85	0.62	1.50	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	624.06			
10	2,000	2,500	2,250	1	17	2.22	37.78	16.23	46.08	0.82	2.32	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	404.26			
11	2,500	3,000	2,750	1	18	2.22	40.00	2.91	48.99	0.15	2.46	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	380.23			
12	3,000	4,000	3,500	1	19	2.22	42.22	2.91	51.90	0.15	2.61	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	358.89			
13	4,000	5,000	4,500	1	20	2.22	44.44	1.46	53.36	0.07	2.68	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	349.07			
14	5,000	7,500	6,250	1	21	2.22	46.67	0.39	53.76	0.02	2.70	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	346.52			
15	7,500	10,000	8,750	1	22	2.22	48.89	1.10	54.85	0.06	2.76	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	339.59			
16	10,000	20,000	15,000	2	24	4.44	53.33	1.85	56.70	0.09	2.85	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	328.51			
17	20,000	50,000	35,000	7	31	15.56	68.89	15.26	71.96	0.77	3.62	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	258.86			
18	50,000	100,000	75,000	7	38	15.56	84.44	26.39	98.35	1.33	4.94	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	189.40			
19	100,000	500,000	300,000	2	40	4.44	88.89	1.24	99.58	0.06	5.01	0	1	0.00	50.00	0.00	186.27	0.00	94.91	0.00	187.05			
20	500,000	UP		5	45	11.11	100.00	1,889.36	1,988.94	94.99	100.00	1	2	50.00	100.00	10.00	196.27	5.09	100.00	0.53	9.87			
				45					1,988.94					2					196.27					9.87



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 251 Paper cardboard and hardboard factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2511 Paper manufacture

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50	50	4.05	4.05	5.50	5.50	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	72	1.78	5.83	13.90	8.40	0.34	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	89	1.38	7.20	5.28	13.68	0.13	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	110	1.70	8.90	7.57	21.25	0.19	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	131	1.70	10.60	9.35	30.60	0.23	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	162	2.51	13.11	5.53	36.13	0.14	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	30	192	2.43	15.53	22.56	58.69	0.56	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	222	2.43	17.96	40.30	98.99	0.99	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	245	1.86	19.82	51.92	150.91	1.28	3.72	0	0	0.00	0.00	1.28	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	261	1.29	21.12	32.45	183.36	0.80	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	20	281	1.62	22.73	41.64	225.01	1.03	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	42	323	3.40	26.13	74.66	299.66	1.84	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	42	365	3.40	29.53	100.47	400.14	2.47	9.85	0	0	0.00	0.00	2.47	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	59	424	4.77	34.30	204.60	604.73	5.04	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	48	472	3.88	38.19	143.82	748.56	3.54	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	129	601	10.44	48.62	686.15	1,434.70	16.89	35.32	3	3	60.00	60.00	153.34	153.34	6.68	6.68	22.35	10.69			
17	20,000	50,000	35,000	123	724	9.95	58.58	450.64	1,885.35	11.09	46.41	0	3	0.00	60.00	0.00	153.34	0.00	6.68	0.00	8.13			
18	50,000	100,000	75,000	77	801	6.23	64.81	562.92	2,448.27	13.86	60.27	0	3	0.00	60.00	0.00	153.34	0.00	6.68	0.00	6.26			
19	100,000	500,000	300,000	268	1,069	21.68	86.49	1,001.91	3,450.17	24.67	84.94	1	4	20.00	80.00	2,137.50	2,290.84	93.15	99.83	213.34	66.40			
20	500,000	UP		167	1,236	13.51	100.00	611.80	4,061.97	15.06	100.00	1	5	20.00	100.00	3.89	2,294.73	0.17	100.00	0.64	56.49			
				1,236					4,061.97					5					2,294.73					56.49



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2512 Manufacture of cardboard and hardboard

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	5.00	5.00	1.00	1.00	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	7	6.67	11.67	5.91	6.91	0.85	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	9	3.33	15.00	2.58	9.49	0.37	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	1.67	16.67	3.23	12.72	0.46	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	12	3.33	20.00	2.46	15.18	0.35	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	16	6.67	26.67	8.76	23.94	1.25	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	18	3.33	30.00	2.45	26.39	0.35	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	20	3.33	33.33	4.29	22.10	0.61	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	1.67	35.00	6.01	28.11	0.86	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	1.67	36.67	6.16	34.27	0.88	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	1.67	38.33	8.46	42.73	1.21	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	27	6.67	45.00	17.68	60.41	2.53	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	29	3.33	48.33	25.33	85.74	3.62	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	32	5.00	53.33	34.99	120.74	5.01	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	34	3.33	56.67	56.83	177.57	8.13	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	40	10.00	66.67	120.09	297.65	17.18	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	49	15.00	81.67	312.19	609.84	44.67	87.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	53	6.67	88.33	40.38	650.22	5.78	93.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	59	10.00	98.33	41.07	691.29	5.88	98.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	60	1.67	100.00	7.63	698.92	1.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				60					698.92					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2518 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.74	0.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	1.62	2.35	0.56	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	4.84	7.19	1.68	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	5.36	12.55	1.87	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	1.64	14.19	0.57	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	2.67	16.87	0.93	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	3.68	20.55	1.28	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	11.26	31.80	3.92	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	11.96	43.76	4.17	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	5.68	49.45	1.98	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	10.27	59.72	3.58	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	6.01	65.73	2.09	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.17	54.17	2.28	68.01	0.79	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.17	58.33	10.87	78.88	3.79	27.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.17	62.50	80.77	159.66	28.13	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	24	37.50	100.00	127.51	287.17	44.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	287.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	287.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	287.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					287.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2521 Carton manufacture (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	4.94	4.94	32.47	32.47	0.67	0.67	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	26	0.90	5.84	6.14	38.61	0.13	0.79	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	31	1.12	6.97	19.38	57.99	0.40	1.19	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	0.90	7.87	4.00	61.99	0.08	1.27	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	48	2.92	10.79	17.53	79.52	0.36	1.64	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	54	1.35	12.13	1.63	77.88	0.03	1.60	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	63	2.02	14.16	24.00	101.88	0.49	2.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	94	6.97	21.12	90.90	192.78	1.87	3.96	4	4	4	50.00	50.00	255.00	255.00	17.34	17.34	280.53			
9	1,500	2,000	1,750	11	105	2.47	23.60	45.81	238.60	0.94	4.91	0	4	4	0.00	50.00	0.00	255.00	0.00	17.34	106.87			
10	2,000	2,500	2,250	12	117	2.70	26.29	85.36	323.96	1.76	6.66	1	5	5	12.50	62.50	1,080.00	1,335.00	73.45	90.80	412.09			
11	2,500	3,000	2,750	17	134	3.82	30.11	156.60	480.55	3.22	9.88	0	5	5	0.00	62.50	0.00	1,335.00	0.00	90.80	277.80			
12	3,000	4,000	3,500	27	161	6.07	36.18	199.12	679.68	4.10	13.98	0	5	5	0.00	62.50	0.00	1,335.00	0.00	90.80	196.42			
13	4,000	5,000	4,500	15	176	3.37	39.55	137.25	816.93	2.82	16.80	0	5	5	0.00	62.50	0.00	1,335.00	0.00	90.80	163.42			
14	5,000	7,500	6,250	14	190	3.15	42.70	20.14	837.07	0.41	17.22	0	5	5	0.00	62.50	0.00	1,335.00	0.00	90.80	159.48			
15	7,500	10,000	8,750	14	204	3.15	45.84	160.34	997.41	3.30	20.51	0	5	5	0.00	62.50	0.00	1,335.00	0.00	90.80	133.85			
16	10,000	20,000	15,000	40	244	8.99	54.83	621.50	1,618.91	12.78	33.29	3	8	8	37.50	100.00	135.32	1,470.32	9.20	100.00	90.82			
17	20,000	50,000	35,000	46	290	10.34	65.17	735.54	2,354.45	15.13	48.42	0	8	8	0.00	100.00	0.00	1,470.32	0.00	100.00	62.45			
18	50,000	100,000	75,000	74	364	16.63	81.80	1,529.88	3,884.33	31.46	79.89	0	8	8	0.00	100.00	0.00	1,470.32	0.00	100.00	37.85			
19	100,000	500,000	300,000	43	407	9.66	91.46	599.04	4,483.36	12.32	92.21	0	8	8	0.00	100.00	0.00	1,470.32	0.00	100.00	32.79			
20	500,000	UP		38	445	8.54	100.00	378.97	4,862.33	7.79	100.00	0	8	8	0.00	100.00	0.00	1,470.32	0.00	100.00	30.24			
				445					4,862.33					8					1,470.32					30.24



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2522 Paper goods and or carton goods factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	90	90	4.45	4.45	186.59	186.59	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	102	0.59	5.04	4.14	190.73	0.03	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	125	1.14	6.18	11.69	202.42	0.09	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	143	0.89	7.07	11.40	213.82	0.09	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	179	1.78	8.84	43.65	257.47	0.33	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	44	223	2.17	11.02	70.85	328.32	0.54	2.51	1	1	7.69	7.69	30.00	30.00	3.48	3.48	42.34	9.14			
7	750	1,000	875	75	298	3.71	14.72	134.83	463.14	1.03	3.53	0	1	0.00	7.69	0.00	30.00	0.00	3.48	0.00	6.48			
8	1,000	1,500	1,250	74	372	3.66	18.38	283.73	746.88	2.17	5.70	0	1	0.00	7.69	0.00	30.00	0.00	3.48	0.00	4.02			
9	1,500	2,000	1,750	84	456	4.15	22.53	293.42	1,040.30	2.24	7.94	0	1	0.00	7.69	0.00	30.00	0.00	3.48	0.00	2.88			
10	2,000	2,500	2,250	51	507	2.52	25.05	272.21	1,312.52	2.08	10.02	2	3	15.38	23.08	69.95	99.95	8.11	11.59	25.70	7.62			
11	2,500	3,000	2,750	56	563	2.77	27.82	310.82	1,623.33	2.37	12.39	2	5	15.38	38.46	154.52	254.47	17.91	29.50	49.71	15.68			
12	3,000	4,000	3,500	70	633	3.46	31.27	460.17	2,083.50	3.51	15.90	0	5	0.00	38.46	0.00	254.47	0.00	29.50	0.00	12.21			
13	4,000	5,000	4,500	61	694	3.01	34.29	377.39	2,460.90	2.88	18.78	0	5	0.00	38.46	0.00	254.47	0.00	29.50	0.00	10.34			
14	5,000	7,500	6,250	123	817	6.08	40.37	944.34	3,405.24	7.21	25.99	0	5	0.00	38.46	0.00	254.47	0.00	29.50	0.00	7.47			
15	7,500	10,000	8,750	97	914	4.79	45.16	695.43	4,100.67	5.31	31.29	0	5	0.00	38.46	0.00	254.47	0.00	29.50	0.00	6.21			
16	10,000	20,000	15,000	225	1,139	11.12	56.27	2,058.35	6,159.03	15.71	47.00	2	7	15.38	53.85	528.45	782.92	61.27	90.77	25.67	12.71			
17	20,000	50,000	35,000	312	1,451	15.42	71.69	2,875.49	9,034.52	21.94	68.94	4	11	30.77	84.62	28.52	811.44	3.31	94.08	0.99	8.98			
18	50,000	100,000	75,000	229	1,680	11.31	83.00	1,761.15	10,795.67	13.44	82.38	1	12	7.69	92.31	248.90	562.54	28.86	65.22	14.13	5.21			
19	100,000	500,000	300,000	252	1,932	12.45	95.45	1,430.66	12,226.33	10.92	93.30	1	13	7.69	100.00	300.00	862.54	34.78	100.00	20.97	7.05			
20	500,000	UP		92	2,024	4.55	100.00	878.15	13,104.48	6.70	100.00	0	13	0.00	100.00	0.00	862.54	0.00	100.00	0.00	6.58			
				2,024					13,104.48					13					862.54					6.58



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2523 Bookbinders

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	2.41	2.41	11.51	11.51	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	11	0.53	2.94	4.92	16.43	0.27	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	15	1.07	4.01	1.81	18.23	0.10	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	20	1.34	5.35	3.35	21.58	0.18	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	31	2.94	8.29	9.98	31.56	0.54	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	46	4.01	12.30	8.37	39.93	0.45	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	50	1.07	13.37	9.25	49.19	0.50	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	69	5.08	18.45	39.69	88.88	2.15	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	82	3.48	21.93	4.50	93.38	0.24	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	98	4.28	26.20	51.08	144.46	2.77	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	103	1.34	27.54	13.01	157.47	0.70	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	129	6.95	34.49	92.05	249.53	4.98	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	145	4.28	38.77	59.64	309.17	3.23	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	84	229	22.46	61.23	316.44	625.60	17.13	33.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	258	7.75	68.98	137.51	763.12	7.44	41.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	298	10.70	79.68	267.67	1,030.79	14.49	55.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	48	346	12.83	92.51	487.78	1,518.56	26.41	82.21	1	1	100.00	100.00	19.94	19.94	100.00	100.00	4.09	1.31			
18	50,000	100,000	75,000	19	365	5.08	97.59	207.92	1,726.49	11.26	93.47	0	1	0.00	100.00	0.00	19.94	0.00	100.00	0.00	1.15			
19	100,000	500,000	300,000	9	374	2.41	100.00	120.59	1,847.07	6.53	100.00	0	1	0.00	100.00	0.00	19.94	0.00	100.00	0.00	1.08			
20	500,000	UP		0	374	0.00	100.00	0.00	1,847.07	0.00	100.00	0	1	0.00	100.00	0.00	19.94	0.00	100.00	0.00	1.08			
				374					1,847.07					1					19.94					1.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2528 Mixed

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	3	13.64	13.64	0.85	0.85	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	4.55	18.18	2.09	2.94	0.52	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.55	22.73	3.48	6.43	0.86	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.55	27.27	5.10	11.52	1.26	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.55	31.82	4.87	16.40	1.21	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.55	36.36	6.79	23.19	1.68	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	4.55	40.91	8.03	31.22	1.99	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	4.55	45.45	20.05	51.27	4.97	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	4.55	50.00	0.00	51.27	0.00	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	4.55	54.55	29.41	80.68	7.29	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	4.55	59.09	0.00	80.68	0.00	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	4.55	63.64	45.42	126.10	11.26	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	4.55	68.18	89.68	215.78	22.22	53.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	4.55	72.73	89.62	305.39	22.21	75.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	4.55	77.27	3.84	309.23	0.95	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	4.55	81.82	1.02	310.26	0.25	76.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	4.55	86.36	57.67	367.92	14.29	91.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	22	13.64	100.00	35.61	403.53	8.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	22	0.00	100.00	0.00	403.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				22				403.53					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 253 Newspaper printers other printers art printing works lithogr

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2531 Newspaper printers

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	3.79	3.79	29.74	29.74	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	26	0.15	3.95	0.07	29.81	0.00	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	30	0.61	4.55	1.10	30.91	0.07	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	42	1.82	6.37	6.99	37.90	0.45	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	65	3.49	9.86	5.24	43.14	0.34	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	84	2.88	12.75	10.66	32.48	0.69	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	105	3.19	15.93	17.27	49.75	1.11	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	45	150	6.83	22.76	28.06	77.81	1.81	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	189	5.92	28.68	35.22	113.03	2.27	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	206	2.58	31.26	40.82	153.85	2.63	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	214	1.21	32.47	14.05	167.90	0.90	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	93	307	14.11	46.59	167.75	335.65	10.81	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	50	357	7.59	54.17	79.94	415.59	5.15	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	64	421	9.71	63.88	161.59	577.18	10.41	37.18	1	1	50.00	50.00	31.53	31.53	36.44	36.44	19.51	5.46			
15	7,500	10,000	8,750	55	476	8.35	72.23	132.02	709.20	8.50	45.68	0	1	0.00	50.00	0.00	31.53	0.00	36.44	0.00	4.45			
16	10,000	20,000	15,000	70	546	10.62	82.85	404.09	1,113.29	26.03	71.71	0	1	0.00	50.00	0.00	31.53	0.00	36.44	0.00	2.83			
17	20,000	50,000	35,000	63	609	9.56	92.41	247.56	1,360.85	15.95	87.66	0	1	0.00	50.00	0.00	31.53	0.00	36.44	0.00	2.32			
18	50,000	100,000	75,000	21	630	3.19	95.60	73.29	1,434.14	4.72	92.38	0	1	0.00	50.00	0.00	31.53	0.00	36.44	0.00	2.20			
19	100,000	500,000	300,000	22	652	3.34	98.94	93.68	1,527.82	6.03	98.41	1	2	50.00	100.00	55.00	86.53	63.56	100.00	58.71	5.66			
20	500,000	UP		7	659	1.06	100.00	24.67	1,552.49	1.59	100.00	0	2	0.00	100.00	0.00	86.53	0.00	100.00	0.00	5.57			
				659					1,552.49					2					86.53					5.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2532 Other printers art printing works lithographers

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	435	435	4.61	4.61	88.40	88.40	0.31	0.31	1	1	2.70	2.70	26.61	26.61	0.37	0.37	30.10	30.10			
2	50	100	75	245	680	2.59	7.20	64.33	152.73	0.22	0.53	0	1	0.00	2.70	0.00	26.61	0.00	0.37	0.00	17.42			
3	100	200	150	456	1,136	4.83	12.03	150.85	303.58	0.52	1.05	0	1	0.00	2.70	0.00	26.61	0.00	0.37	0.00	8.77			
4	200	300	250	571	1,707	6.05	18.08	286.00	589.58	0.99	2.04	0	1	0.00	2.70	0.00	26.61	0.00	0.37	0.00	4.51			
5	300	500	400	803	2,510	8.50	26.58	508.08	1,097.66	1.76	3.80	1	2	2.70	5.41	362.27	388.88	5.05	5.42	71.30	35.43			
6	500	750	625	666	3,176	7.05	33.64	644.51	1,742.17	2.23	6.03	0	2	0.00	5.41	0.00	388.88	0.00	5.42	0.00	22.32			
7	750	1,000	875	645	3,821	6.83	40.47	830.74	2,572.91	2.88	8.91	0	2	0.00	5.41	0.00	388.88	0.00	5.42	0.00	15.11			
8	1,000	1,500	1,250	762	4,583	8.07	48.54	1,254.60	3,827.52	4.34	13.25	3	5	8.11	13.51	182.26	571.14	2.54	7.96	14.53	14.92			
9	1,500	2,000	1,750	660	5,243	6.99	55.53	1,428.87	5,256.39	4.95	18.20	0	5	0.00	13.51	0.00	571.14	0.00	7.96	0.00	10.87			
10	2,000	2,500	2,250	396	5,639	4.19	59.72	1,125.70	6,382.09	3.90	22.10	0	5	0.00	13.51	0.00	571.14	0.00	7.96	0.00	8.95			
11	2,500	3,000	2,750	332	5,971	3.52	63.24	1,128.08	7,510.17	3.91	26.01	0	5	0.00	13.51	0.00	571.14	0.00	7.96	0.00	7.60			
12	3,000	4,000	3,500	436	6,407	4.62	67.86	1,746.26	9,256.44	6.05	32.06	0	5	0.00	13.51	0.00	571.14	0.00	7.96	0.00	6.17			
13	4,000	5,000	4,500	361	6,768	3.82	71.68	1,501.29	10,757.72	5.20	37.25	0	5	0.00	13.51	0.00	571.14	0.00	7.96	0.00	5.31			
14	5,000	7,500	6,250	598	7,366	6.33	78.01	3,195.87	13,953.60	11.07	48.32	2	7	5.41	18.92	18.67	589.81	0.26	8.22	0.58	4.23			
15	7,500	10,000	8,750	394	7,760	4.17	82.19	2,702.64	16,656.24	9.36	57.68	0	7	0.00	18.92	0.00	589.81	0.00	8.22	0.00	3.54			
16	10,000	20,000	15,000	622	8,382	6.59	88.77	5,176.77	21,833.00	17.93	75.61	3	10	8.11	27.03	5,555.31	6,145.12	77.47	85.69	107.31	28.15			
17	20,000	50,000	35,000	540	8,922	5.72	94.49	3,907.11	25,740.11	13.53	89.14	14	24	37.84	64.86	851.72	6,996.84	11.88	97.57	21.80	27.18			
18	50,000	100,000	75,000	253	9,175	2.68	97.17	1,781.69	27,521.80	6.17	95.31	9	33	24.32	89.19	111.68	7,108.52	1.56	99.13	6.27	25.83			
19	100,000	500,000	300,000	213	9,388	2.26	99.43	1,020.37	28,542.17	3.53	98.84	4	37	10.81	100.00	62.70	7,171.22	0.87	100.00	6.14	25.12			
20	500,000	UP		54	9,442	0.57	100.00	333.91	28,876.08	1.16	100.00	0	37	0.00	100.00	0.00	7,171.22	0.00	100.00	0.00	24.83			
				9,442					28,876.08					37					7,171.22					24.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2533 Typeplate workshopsblock workshops

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	6.15	6.15	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.54	7.69	0.16	0.16	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.54	9.23	0.40	0.56	0.14	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	4.62	13.85	2.02	2.58	0.70	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	16	10.77	24.62	6.39	8.97	2.21	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	22	9.23	33.85	6.84	15.81	2.36	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	29	10.77	44.62	13.37	29.18	4.62	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	42	20.00	64.62	24.53	53.71	8.48	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	44	3.08	67.69	8.37	62.08	2.89	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	47	4.62	72.31	12.23	74.31	4.23	25.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	48	1.54	73.85	4.95	79.26	1.71	27.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	54	9.23	83.08	23.68	102.94	8.19	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	55	1.54	84.62	3.92	106.86	1.36	36.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	62	10.77	95.38	85.91	192.77	29.70	66.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	63	1.54	96.92	1.21	193.99	0.42	67.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	64	1.54	98.46	48.04	242.03	16.61	83.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	65	1.54	100.00	47.23	289.26	16.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	65	0.00	100.00	0.00	289.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	289.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	65	0.00	100.00	0.00	289.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				65					289.26					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2534 Photogravure workshop

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM					
1	0	50	25	20	20	8.44	8.44	6.13	6.13	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	27	2.95	11.39	2.34	8.47	0.27	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	34	2.95	14.35	5.26	13.73	0.61	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	40	2.53	16.88	4.50	18.24	0.52	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	60	8.44	25.32	21.91	40.15	2.53	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	75	6.33	31.65	20.95	61.10	2.42	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	87	5.06	36.71	19.27	80.37	2.23	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	102	6.33	43.04	37.56	117.93	4.34	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	114	5.06	48.10	44.41	162.34	5.13	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	118	1.69	49.79	20.73	183.06	2.39	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	126	3.38	53.16	51.23	234.29	5.92	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	128	0.84	54.01	23.61	257.91	2.73	29.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	136	3.38	57.38	30.35	288.25	3.51	33.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	153	7.17	64.56	106.19	394.44	12.27	45.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	166	5.49	70.04	32.34	426.79	3.74	49.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	199	13.92	83.97	174.71	601.49	20.19	69.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	221	9.28	93.25	212.66	814.15	24.57	94.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	225	1.69	94.94	26.44	840.59	3.05	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	231	2.53	97.47	19.42	860.01	2.24	99.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	237	2.53	100.00	5.48	865.49	0.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				237					865.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2538 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	4.38	4.38	2.44	2.44	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	24	1.80	6.19	4.12	6.56	0.28	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	37	3.35	9.54	12.92	19.48	0.87	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	52	3.87	13.40	14.13	33.62	0.95	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	78	6.70	20.10	24.48	58.09	1.65	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	106	7.22	27.32	40.30	98.39	2.72	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	39	145	10.05	37.37	48.25	146.64	3.26	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	163	4.64	42.01	42.62	189.26	2.88	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	35	198	9.02	51.03	63.96	253.22	4.32	17.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	227	7.47	58.51	68.67	321.89	4.64	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	238	2.84	61.34	53.42	375.32	3.61	25.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	245	1.80	63.14	45.72	421.03	3.09	28.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	261	4.12	67.27	54.12	475.15	3.66	32.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	286	6.44	73.71	127.17	602.32	8.59	40.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	300	3.61	77.32	181.53	783.85	12.27	52.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	336	9.28	86.60	260.87	1,044.72	17.63	70.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	366	7.73	94.33	241.58	1,286.29	16.32	86.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	20	386	5.15	99.48	161.27	1,447.57	10.90	97.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	388	0.52	100.00	32.46	1,480.03	2.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	388	0.00	100.00	0.00	1,480.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				388					1,480.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 254 Coloured paper and wallpaper printing works

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	15.45	15.45	0.63	0.63	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	24	6.36	21.82	2.47	1.84	0.80	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	31	6.36	28.18	3.63	5.47	1.17	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	3.64	31.82	3.29	8.76	1.06	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	41	5.45	37.27	4.66	13.42	1.50	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	48	6.36	43.64	8.88	22.30	2.86	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	50	1.82	45.45	5.71	28.01	1.84	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	56	5.45	50.91	10.43	38.45	3.37	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	61	4.55	55.45	24.65	63.10	7.95	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	64	2.73	58.18	11.32	74.41	3.65	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	67	2.73	60.91	22.11	96.52	7.13	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	73	5.45	66.36	33.72	130.25	10.88	42.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	76	2.73	69.09	34.34	164.59	11.08	53.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	81	4.55	73.64	45.40	209.99	14.64	67.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	82	0.91	74.55	20.67	230.66	6.67	74.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	85	2.73	77.27	29.23	259.89	9.43	83.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	92	6.36	83.64	28.47	288.37	9.18	93.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	99	6.36	90.00	8.47	296.83	2.73	95.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	104	4.55	94.55	1.75	298.59	0.56	96.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	110	5.45	100.00	11.49	310.08	3.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				110					310.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 255 Straw and rush goods factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 256 Leather production and tanneries

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	1.46	1.46	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	10	2.19	3.65	0.95	1.11	0.08	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	14	1.46	5.11	1.41	2.51	0.12	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	19	1.82	6.93	1.69	4.21	0.15	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	30	4.01	10.95	2.66	1.55	0.23	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	49	6.93	17.88	13.55	15.10	1.19	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	58	3.28	21.17	11.47	26.57	1.01	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	74	5.84	27.01	31.10	57.67	2.74	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	84	3.65	30.66	14.32	71.99	1.26	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	96	4.38	35.04	20.26	92.25	1.79	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	103	2.55	37.59	17.77	110.03	1.57	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	117	5.11	42.70	69.35	179.38	6.11	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	131	5.11	47.81	73.95	253.33	6.51	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	141	3.65	51.46	26.27	279.61	2.31	24.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	169	10.22	61.68	98.32	377.93	8.66	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	210	14.96	76.64	263.38	641.31	23.20	56.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	46	256	16.79	93.43	423.92	1,065.23	37.34	93.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	263	2.55	95.99	63.73	1,128.96	5.61	99.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	274	4.01	100.00	6.29	1,135.25	0.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	274	0.00	100.00	0.00	1,135.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				274					1,135.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 257 Shoe factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.53	3.53	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.18	4.71	0.13	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.18	5.88	2.17	2.12	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.18	7.06	0.00	2.12	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	3.53	10.59	6.90	9.02	0.67	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.18	11.76	0.98	10.00	0.10	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	17	8.24	20.00	27.27	37.27	2.67	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	1.18	21.18	4.15	41.42	0.41	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	22	4.71	25.88	18.79	60.21	1.84	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	24	2.35	28.24	8.36	68.57	0.82	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	30	7.06	35.29	26.85	95.42	2.63	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	34	4.71	40.00	45.91	141.33	4.49	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	39	5.88	45.88	86.77	228.10	8.49	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	50	12.94	58.82	146.92	375.02	14.37	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	56	7.06	65.88	24.62	399.64	2.41	39.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	60	4.71	70.59	104.11	503.75	10.18	49.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	73	15.29	85.88	350.05	853.79	34.24	83.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	78	5.88	91.76	97.49	951.29	9.54	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	81	3.53	95.29	54.39	1,005.67	5.32	98.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	85	4.71	100.00	16.67	1,022.35	1.63	100.00	2	2	100.00	100.00	48.45	48.45	100.00	100.00	290.61	4.74			
				85					1,022.35					2					48.45					4.74



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2571 Leather

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	4.28	4.28	2.43	2.43	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	25	2.41	6.68	10.52	12.96	0.23	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	39	3.74	10.43	24.34	37.29	0.53	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	50	2.94	13.37	15.06	52.36	0.33	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	74	6.42	19.79	55.49	107.85	1.21	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	99	6.68	26.47	72.87	180.72	1.58	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	124	6.68	33.16	145.54	326.26	3.16	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	146	5.88	39.04	123.86	450.12	2.69	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	166	5.35	44.39	131.44	581.56	2.85	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	177	2.94	47.33	95.59	677.15	2.08	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	186	2.41	49.73	81.45	758.60	1.77	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	208	5.88	55.61	159.24	917.84	3.46	19.94	2	2	66.67	66.67	8.34	8.34	16.60	16.60	5.23	0.91			
13	4,000	5,000	4,500	19	227	5.08	60.70	224.97	1,142.81	4.89	24.82	0	2	0.00	66.67	0.00	8.34	0.00	16.60	16.60	0.00	0.73		
14	5,000	7,500	6,250	31	258	8.29	68.98	390.23	1,533.04	8.48	33.30	0	2	0.00	66.67	0.00	8.34	0.00	16.60	0.00	0.54			
15	7,500	10,000	8,750	14	272	3.74	72.73	390.55	1,923.58	8.48	41.78	0	2	0.00	66.67	0.00	8.34	0.00	16.60	0.00	0.43			
16	10,000	20,000	15,000	26	298	6.95	79.68	572.24	2,495.82	12.43	54.21	1	3	33.33	100.00	41.87	50.20	83.40	100.00	7.32	2.01			
17	20,000	50,000	35,000	37	335	9.89	89.57	1,112.17	3,607.99	24.16	78.36	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.39			
18	50,000	100,000	75,000	21	356	5.61	95.19	562.36	4,170.36	12.21	90.58	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.20			
19	100,000	500,000	300,000	16	372	4.28	99.47	425.85	4,596.21	9.25	99.83	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.09			
20	500,000	UP		2	374	0.53	100.00	7.94	4,604.15	0.17	100.00	0	3	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.09			
				374					4,604.15					3					50.20					1.09



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2572 Rubber and/or Canvas

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	5.90	5.90	4.58	4.58	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	76	1.11	7.01	3.37	7.95	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	94	1.66	8.67	11.64	19.59	0.10	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	103	0.83	9.50	9.35	28.94	0.08	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	39	142	3.60	13.10	51.52	80.45	0.46	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	40	182	3.69	16.79	60.34	140.79	0.54	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	207	2.31	19.10	60.09	200.88	0.54	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	42	249	3.87	22.97	127.55	328.43	1.15	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	272	2.12	25.09	100.49	428.92	0.91	3.86	1	1	6.67	6.67	15.00	15.00	1.10	1.10	14.93	3.50			
10	2,000	2,500	2,250	23	295	2.12	27.21	107.68	536.60	0.97	4.83	0	1	0.00	6.67	0.00	15.00	0.00	1.10	0.00	2.80			
11	2,500	3,000	2,750	36	331	3.32	30.54	109.87	646.47	0.99	5.82	0	1	0.00	6.67	0.00	15.00	0.00	1.10	0.00	2.32			
12	3,000	4,000	3,500	63	394	5.81	36.35	389.74	1,036.21	3.51	9.34	0	1	0.00	6.67	0.00	15.00	0.00	1.10	0.00	1.45			
13	4,000	5,000	4,500	35	429	3.23	39.58	340.43	1,376.64	3.07	12.40	0	1	0.00	6.67	0.00	15.00	0.00	1.10	0.00	1.09			
14	5,000	7,500	6,250	88	517	8.12	47.69	699.82	2,076.46	6.30	18.71	0	1	0.00	6.67	0.00	15.00	0.00	1.10	0.00	0.72			
15	7,500	10,000	8,750	44	561	4.06	51.75	435.68	2,512.13	3.92	22.63	0	1	0.00	6.67	0.00	15.00	0.00	1.10	0.00	0.60			
16	10,000	20,000	15,000	114	675	10.52	62.27	1,615.75	4,127.88	14.56	37.19	1	2	6.67	13.33	38.36	53.36	2.82	3.92	2.37	1.29			
17	20,000	50,000	35,000	158	833	14.58	76.85	2,291.96	6,419.84	20.65	57.84	1	3	6.67	20.00	11.00	64.36	0.81	4.72	0.48	1.00			
18	50,000	100,000	75,000	75	908	6.92	83.76	1,327.75	7,747.60	11.96	69.80	1	4	6.67	26.67	78.20	142.56	5.74	10.46	5.89	1.84			
19	100,000	500,000	300,000	135	1,043	12.45	96.22	2,899.89	10,647.48	26.12	95.92	6	10	40.00	66.67	630.67	773.23	46.29	56.76	21.75	7.26			
20	500,000	UP		41	1,084	3.78	100.00	452.70	11,100.18	4.08	100.00	5	15	33.33	100.00	589.17	1,362.40	43.24	100.00	130.15	12.27			
				1,084					11,100.18					15					1,362.40					12.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2578

Other materials or mixture of abovementioned materials&other

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	3.13	3.13	13.08	13.08	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	28	1.74	4.86	4.62	17.70	0.06	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	41	2.26	7.12	12.77	30.47	0.18	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	57	2.78	9.90	22.95	53.43	0.31	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	79	3.82	13.72	48.46	101.89	0.66	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	101	3.82	17.53	65.65	167.54	0.90	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	117	2.78	20.31	50.25	217.80	0.69	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	53	170	9.20	29.51	139.39	357.18	1.91	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	192	3.82	33.33	114.50	471.68	1.57	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	209	2.95	36.28	178.90	650.58	2.45	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	228	3.30	39.58	72.25	722.83	0.99	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	245	2.95	42.53	194.96	917.79	2.67	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	259	2.43	44.97	100.30	1,018.09	1.38	13.97	1	1	25.00	25.00	64.10	64.10	44.44	44.44	63.91	6.30			
14	5,000	7,500	6,250	38	297	6.60	51.56	300.71	1,318.80	4.13	18.09	0	1	0.00	25.00	0.00	64.10	0.00	44.44	0.00	4.86			
15	7,500	10,000	8,750	31	328	5.38	56.94	347.81	1,666.61	4.77	22.86	0	1	0.00	25.00	0.00	64.10	0.00	44.44	0.00	3.85			
16	10,000	20,000	15,000	73	401	12.67	69.62	1,041.06	2,707.66	14.28	37.14	0	1	0.00	25.00	0.00	64.10	0.00	44.44	0.00	2.37			
17	20,000	50,000	35,000	99	500	17.19	86.81	2,506.36	5,214.03	34.38	71.53	3	4	75.00	100.00	80.13	144.23	55.56	100.00	3.20	2.77			
18	50,000	100,000	75,000	35	535	6.08	92.88	571.27	5,785.30	7.84	79.36	0	4	0.00	100.00	0.00	144.23	0.00	100.00	0.00	2.49			
19	100,000	500,000	300,000	19	554	3.30	96.18	426.72	6,212.02	5.85	85.22	0	4	0.00	100.00	0.00	144.23	0.00	100.00	0.00	2.32			
20	500,000	UP		22	576	3.82	100.00	1,077.48	7,289.50	14.78	100.00	0	4	0.00	100.00	0.00	144.23	0.00	100.00	0.00	1.98			
				576					7,289.50					4					144.23					1.98



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 258 Leather goods factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2581 Leather goods factories (loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.16	2.16	7.03	7.03	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	8	3.60	5.76	1.19	8.22	0.18	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	15	5.04	10.79	0.18	8.40	0.03	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	22	5.04	15.83	2.48	10.88	0.38	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	30	5.76	21.58	3.35	14.23	0.52	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	45	10.79	32.37	8.85	23.08	1.36	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	50	3.60	35.97	9.97	33.05	1.54	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	59	6.47	42.45	14.79	47.84	2.28	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	69	7.19	49.64	30.96	78.80	4.77	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	71	1.44	51.08	4.80	83.59	0.74	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	81	7.19	58.27	17.76	101.35	2.74	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	88	5.04	63.31	17.27	118.62	2.66	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	94	4.32	67.63	50.56	169.18	7.79	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	101	5.04	72.66	39.47	208.65	6.08	32.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	111	7.19	79.86	23.90	232.55	3.68	35.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	123	8.63	88.49	96.11	328.66	14.81	50.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	129	4.32	92.81	152.28	480.94	23.46	74.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	138	6.47	99.28	149.23	630.17	22.99	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	139	0.72	100.00	18.84	649.01	2.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	139	0.00	100.00	0.00	649.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				139					649.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2582 Imitation leather goods factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.98	3.98	10.43	10.43	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	18	4.98	8.96	2.87	13.30	0.26	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	31	6.47	15.42	5.02	18.31	0.46	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	14	45	6.97	22.39	11.10	29.41	1.02	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	61	7.96	30.35	22.16	51.57	2.03	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	76	7.46	37.81	31.71	83.28	2.91	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	93	8.46	46.27	33.70	116.98	3.09	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	102	4.48	50.75	15.15	132.13	1.39	12.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	111	4.48	55.22	52.54	184.67	4.82	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	25	136	12.44	67.66	45.01	229.68	4.13	21.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	138	1.00	68.66	11.99	241.66	1.10	22.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	146	3.98	72.64	45.31	286.97	4.15	26.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	149	1.49	74.13	2.95	289.92	0.27	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	155	2.99	77.11	100.80	390.72	9.24	35.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	160	2.49	79.60	46.27	437.00	4.24	40.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	20	180	9.95	89.55	236.69	673.69	21.70	61.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	197	8.46	98.01	310.43	984.12	28.46	90.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	198	0.50	98.51	25.14	1,009.26	2.31	92.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	201	1.49	100.00	81.45	1,090.71	7.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	201	0.00	100.00	0.00	1,090.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				201				1,090.71				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2588 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	4.72	4.72	0.58	0.58	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	8	1.57	6.30	0.65	1.23	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	14	4.72	11.02	3.08	4.31	0.24	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	18	3.15	14.17	9.21	13.52	0.73	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	24	4.72	18.90	8.92	22.44	0.70	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	34	7.87	26.77	10.78	33.22	0.85	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	37	2.36	29.13	8.46	41.68	0.67	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	46	7.09	36.22	19.23	60.90	1.52	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	53	5.51	41.73	9.81	70.71	0.77	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	55	1.57	43.31	10.34	81.05	0.81	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	63	6.30	49.61	48.26	129.31	3.80	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	65	1.57	51.18	23.27	152.58	1.83	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	78	10.24	61.42	81.35	233.93	6.41	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	91	10.24	71.65	131.86	365.80	10.39	28.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	98	5.51	77.17	89.05	454.84	7.02	35.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	21	119	16.54	93.70	506.36	961.20	39.91	75.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	124	3.94	97.64	251.53	1,212.73	19.82	95.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	125	0.79	98.43	4.15	1,216.88	0.33	95.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	126	0.79	99.21	49.04	1,265.92	3.87	99.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	127	0.79	100.00	2.84	1,268.76	0.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				127					1,268.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 259 Rubber goods factories foamed rubber factories tyre factorie

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.00	8.00	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.00	12.00	0.03	0.05	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.00	16.00	0.10	0.15	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.00	20.00	1.74	1.89	1.67	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.00	24.00	1.74	3.63	1.67	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.00	28.00	0.19	3.81	0.18	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.00	32.00	5.43	9.24	5.22	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.00	36.00	2.99	12.23	2.87	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.00	40.00	0.44	12.67	0.43	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.00	44.00	1.33	14.01	1.28	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.00	48.00	1.75	15.76	1.68	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.00	52.00	1.77	17.53	1.70	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.00	56.00	1.77	19.30	1.70	18.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.00	60.00	35.39	54.69	34.02	52.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.00	64.00	21.36	76.05	20.53	73.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	19	12.00	76.00	12.99	89.04	12.48	85.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	4.00	80.00	8.00	97.03	7.69	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	23	12.00	92.00	5.18	102.22	4.98	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	25	8.00	100.00	1.81	104.02	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					104.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2591 Rubber goods factories (excluding foamed rubber)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	287	287	15.41	15.41	103.04	103.04	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	53	340	2.84	18.25	2.27	105.31	0.02	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	84	424	4.51	22.76	1.83	107.14	0.02	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	63	487	3.38	26.14	5.94	113.07	0.06	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	69	556	3.70	29.84	27.17	140.24	0.28	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	57	613	3.06	32.90	35.15	175.39	0.37	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	51	664	2.74	35.64	80.20	255.59	0.84	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	62	726	3.33	38.97	93.58	349.17	0.98	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	67	793	3.60	42.57	152.80	501.97	1.60	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	40	833	2.15	44.71	97.29	599.26	1.02	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	868	1.88	46.59	144.44	743.69	1.51	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	70	938	3.76	50.35	271.04	1,014.74	2.83	10.59	1	1	12.50	12.50	12.63	12.63	4.98	4.98	4.66	1.24			
13	4,000	5,000	4,500	55	993	2.95	53.30	330.36	1,345.09	3.45	14.04	1	2	12.50	25.00	70.31	82.94	27.75	32.74	21.28	6.17			
14	5,000	7,500	6,250	105	1,098	5.64	58.94	767.48	2,112.57	8.01	22.06	0	2	0.00	25.00	0.00	82.94	0.00	32.74	0.00	3.93			
15	7,500	10,000	8,750	71	1,169	3.81	62.75	588.47	2,701.04	6.14	28.20	1	3	12.50	37.50	85.00	167.94	33.55	66.29	14.44	6.22			
16	10,000	20,000	15,000	189	1,358	10.14	72.89	1,567.33	4,268.38	16.36	44.56	0	3	0.00	37.50	0.00	167.94	0.00	66.29	0.00	3.93			
17	20,000	50,000	35,000	180	1,538	9.66	82.56	2,247.38	6,515.76	23.46	68.03	0	3	0.00	37.50	23.46	167.94	0.00	66.29	0.00	2.58			
18	50,000	100,000	75,000	96	1,634	5.15	87.71	1,097.99	7,613.75	11.46	79.49	1	4	12.50	50.00	23.16	191.10	9.14	75.43	2.11	2.51			
19	100,000	500,000	300,000	179	1,813	9.61	97.32	1,678.93	9,292.68	17.53	97.02	3	7	37.50	87.50	45.00	236.10	17.76	93.19	2.68	2.54			
20	500,000	UP		50	1,863	2.68	100.00	285.24	9,577.93	2.98	100.00	1	8	12.50	100.00	17.25	253.35	6.81	100.00	6.05	2.65			
				1,863					9,577.93					8					253.35					2.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2592 Foamed rubber factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.32	3.32	0.09	0.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	15	1.21	4.53	3.71	3.80	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	18	0.91	5.44	1.52	5.32	0.05	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	0.30	5.74	4.06	9.38	0.14	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	37	5.44	11.18	17.73	27.11	0.60	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	55	5.44	16.62	27.27	54.38	0.92	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	61	1.81	18.43	36.29	90.67	1.23	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	78	5.14	23.56	97.29	187.96	3.30	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	95	5.14	28.70	122.66	310.62	4.16	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	22	117	6.65	35.35	119.50	430.12	4.05	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	130	3.93	39.27	51.52	481.64	1.75	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	161	9.37	48.64	198.03	679.67	6.72	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	183	6.65	55.29	56.86	736.54	1.93	24.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	224	12.39	67.67	444.41	1,180.95	15.07	40.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	245	6.34	74.02	453.45	1,634.40	15.38	55.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	277	9.67	83.69	374.85	2,009.25	12.71	68.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	304	8.16	91.84	450.49	2,459.74	15.28	83.43	3	3	60.00	60.00	147.16	147.16	3.80	3.80	32.67	5.98			
18	50,000	100,000	75,000	9	313	2.72	94.56	234.37	2,694.11	7.95	91.37	1	4	20.00	80.00	3,700.00	3,847.16	95.50	99.30	1578.71	142.80			
19	100,000	500,000	300,000	18	331	5.44	100.00	254.32	2,948.43	8.63	100.00	1	5	20.00	100.00	27.28	3,874.44	0.70	100.00	10.73	131.41			
20	500,000	UP		0	331	0.00	100.00	0.00	2,948.43	0.00	100.00	0	5	0.00	100.00	0.00	3,874.44	0.00	100.00	0.00	131.41			
				331					2,948.43					5					3,874.44					131.41



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2593 Tyre factories vulcanizing works rubber factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	4.39	4.39	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	28	1.46	5.86	2.68	2.78	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	44	3.35	9.21	2.96	5.74	0.15	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	53	1.88	11.09	5.17	10.91	0.27	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	81	5.86	16.95	10.63	21.53	0.55	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	104	4.81	21.76	11.99	33.53	0.62	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	117	2.72	24.48	13.51	47.04	0.70	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	131	2.93	27.41	22.41	69.45	1.16	3.60	1	1	100.00	100.00	233.86	233.86	100.00	100.00	1043.61	336.74			
9	1,500	2,000	1,750	22	153	4.60	32.01	19.17	88.62	0.99	4.59	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	263.88			
10	2,000	2,500	2,250	14	167	2.93	34.94	22.14	110.76	1.15	5.73	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	211.14			
11	2,500	3,000	2,750	10	177	2.09	37.03	26.96	137.72	1.40	7.13	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	169.80			
12	3,000	4,000	3,500	26	203	5.44	42.47	91.02	228.75	4.71	11.84	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	102.23			
13	4,000	5,000	4,500	27	230	5.65	48.12	140.36	369.11	7.27	19.11	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	63.36			
14	5,000	7,500	6,250	20	250	4.18	52.30	107.05	476.16	5.54	24.65	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	49.11			
15	7,500	10,000	8,750	13	263	2.72	55.02	52.32	528.48	2.71	27.36	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	44.25			
16	10,000	20,000	15,000	50	313	10.46	65.48	414.63	943.10	21.47	48.83	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	24.80			
17	20,000	50,000	35,000	46	359	9.62	75.10	388.44	1,331.54	20.11	68.94	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	17.56			
18	50,000	100,000	75,000	15	374	3.14	78.24	206.64	1,538.18	10.70	79.64	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	15.20			
19	100,000	500,000	300,000	41	415	8.58	86.82	132.82	1,671.01	6.88	86.51	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	14.00			
20	500,000	UP		63	478	13.18	100.00	260.49	1,931.49	13.49	100.00	0	1	0.00	100.00	0.00	233.86	0.00	100.00	0.00	12.11			
				478					1,931.49					1					233.86					12.11



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 25931 Tyre cord manufacturers (using tyre yarn as basic material)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.08	2.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.08	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.08	6.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.08	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.08	10.42	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.08	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.08	14.58	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	2.08	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	2.08	18.75	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	2.08	20.83	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	2.08	22.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	2.08	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	2.08	27.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	2.08	29.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	2.08	31.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	2.08	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	2.08	35.42	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	2.08	37.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		30	48	62.50	100.00	93.29	93.29	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					93.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2594 Remilling factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	22.22	22.22	0.71	0.71	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	1.59	23.81	1.42	0.71	0.49	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	16	1.59	25.40	1.13	1.84	0.39	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	1.59	26.98	0.83	2.67	0.29	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	19	3.17	30.16	2.32	4.99	0.81	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	1.59	31.75	2.11	7.10	0.73	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	1.59	33.33	0.39	7.49	0.14	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	1.59	34.92	0.00	7.49	0.00	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	24	3.17	38.10	12.93	5.44	4.50	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	27	4.76	42.86	10.88	16.32	3.79	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	29	3.17	46.03	2.10	18.42	0.73	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	44	23.81	69.84	10.90	29.32	3.79	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	1.59	71.43	18.44	10.88	6.42	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	46	1.59	73.02	44.63	33.75	15.53	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	47	1.59	74.60	13.14	46.89	4.57	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	54	11.11	85.71	181.74	228.63	63.24	79.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	63	14.29	100.00	58.77	287.40	20.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	63	0.00	100.00	0.00	287.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	63	0.00	100.00	0.00	287.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	63	0.00	100.00	0.00	287.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					287.40					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2595 Smoke houses

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.59	0.59	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.81	1.39	0.39	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.01	1.40	0.00	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	0.09	1.49	0.04	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	0.09	1.58	0.04	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	8	30.00	80.00	0.11	1.70	0.05	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	10.00	90.00	60.74	62.43	29.41	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	10.00	100.00	144.10	206.54	69.77	100.00	2	2	100.00	100.00	630.71	630.71	100.00	100.00	437.67	305.37	305.37	305.37	
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
20	500,000	UP		0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	2	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37	
				10					206.54					2					630.71					305.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2596 Crumb rubber factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79	79	5.57	5.57	61.52	61.52	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	96	1.20	6.77	10.15	71.67	0.11	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	105	0.63	7.40	0.59	72.26	0.01	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	130	1.76	9.16	2.61	74.87	0.03	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	173	3.03	12.19	12.05	86.92	0.13	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	204	2.18	14.38	17.84	104.77	0.19	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	38	242	2.68	17.05	15.19	119.96	0.16	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	67	309	4.72	21.78	50.19	170.15	0.53	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	321	0.85	22.62	25.03	195.18	0.26	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	330	0.63	23.26	20.53	215.70	0.22	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	351	1.48	24.74	58.17	273.87	0.61	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	376	1.76	26.50	95.92	369.79	1.01	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	391	1.06	27.55	20.34	390.14	0.21	4.10	1	1	3.85	3.85	14.80	14.80	0.53	0.53	72.74	3.79			
14	5,000	7,500	6,250	34	425	2.40	29.95	270.55	660.69	2.84	6.94	0	1	0.00	3.85	0.00	14.80	0.00	0.53	0.00	2.24			
15	7,500	10,000	8,750	39	464	2.75	32.70	221.82	882.51	2.33	9.28	0	1	0.00	3.85	0.00	14.80	0.00	0.53	0.00	1.68			
16	10,000	20,000	15,000	127	591	8.95	41.65	946.72	1,829.23	9.95	19.23	2	3	7.69	11.54	0.00	14.80	0.00	0.53	0.00	0.81			
17	20,000	50,000	35,000	303	894	21.35	63.00	3,003.19	4,832.42	31.56	50.79	0	3	0.00	11.54	0.00	14.80	0.00	0.53	0.00	0.31			
18	50,000	100,000	75,000	215	1,109	15.15	78.15	2,297.86	7,130.28	24.15	74.94	4	7	15.38	26.92	380.51	395.31	13.66	14.19	16.56	5.54			
19	100,000	500,000	300,000	180	1,289	12.68	90.84	2,121.18	9,251.46	22.29	97.23	13	20	50.00	76.92	394.07	789.38	14.15	28.34	18.58	8.53			
20	500,000	UP		130	1,419	9.16	100.00	263.25	9,514.71	2.77	100.00	6	26	23.08	100.00	1,996.39	2,785.78	71.66	100.00	758.38	29.28			
				1,419					9,514.71					26					2,785.78					29.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2598 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	9.15	9.15	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	19	4.23	13.38	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	0.70	14.08	0.66	0.75	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	33	9.15	23.24	0.61	1.36	0.13	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	42	6.34	29.58	6.35	7.71	1.40	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	43	0.70	30.28	0.03	7.74	0.01	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	50	4.93	35.21	1.59	9.32	0.35	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	59	6.34	41.55	22.86	32.19	5.06	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	66	4.93	46.48	3.03	35.21	0.67	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	67	0.70	47.18	12.60	22.61	2.79	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	73	4.23	51.41	5.05	27.67	1.12	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	74	0.70	52.11	3.22	30.89	0.71	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	75	0.70	52.82	0.03	30.92	0.01	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	86	7.75	60.56	12.02	42.94	2.66	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	104	12.68	73.24	44.66	87.60	9.88	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	111	4.93	78.17	107.34	194.94	23.75	43.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	140	20.42	98.59	241.86	436.80	53.51	96.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	141	0.70	99.30	13.82	450.62	3.06	99.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	142	0.70	100.00	1.40	452.02	0.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	142	0.00	100.00	0.00	452.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				142					452.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.14	3.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.63	3.77	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.63	4.40	2.70	2.70	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.63	5.03	0.39	3.09	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.63	5.66	1.78	1.31	0.09	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	2.52	8.18	8.50	9.81	0.43	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	1.26	9.43	7.98	17.78	0.40	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	33	11.32	20.75	86.62	104.41	4.38	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	47	8.81	29.56	44.14	148.55	2.23	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	52	3.14	32.70	50.73	199.28	2.57	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	60	5.03	37.74	61.05	260.33	3.09	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	68	5.03	42.77	50.63	310.95	2.56	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	79	6.92	49.69	110.84	421.79	5.61	21.35	1	1	33.33	33.33	0.15	0.15	13.05	13.05	0.14	0.04
14	5,000	7,500	6,250	9	88	5.66	55.35	78.49	500.29	3.97	25.32	0	1	0.00	33.33	0.00	0.15	0.00	13.05	0.00	0.03
15	7,500	10,000	8,750	13	101	8.18	63.52	211.49	711.77	10.71	36.03	0	1	0.00	33.33	0.00	0.15	0.00	13.05	0.00	0.02
16	10,000	20,000	15,000	20	121	12.58	76.10	533.74	1,245.52	27.02	63.05	1	2	33.33	66.67	1.00	1.15	86.78	99.83	0.19	0.09
17	20,000	50,000	35,000	21	142	13.21	89.31	450.94	1,696.46	22.83	85.87	1	3	33.33	100.00	0.00	1.15	0.17	100.00	0.00	0.07
18	50,000	100,000	75,000	16	158	10.06	99.37	259.57	1,956.02	13.14	99.01	0	3	0.00	100.00	0.00	1.15	0.00	100.00	0.00	0.06
19	100,000	500,000	300,000	1	159	0.63	100.00	19.58	1,975.60	0.99	100.00	0	3	0.00	100.00	0.00	1.15	0.00	100.00	0.00	0.06
20	500,000	UP		0	159	0.00	100.00	0.00	1,975.60	0.00	100.00	0	3	0.00	100.00	0.00	1.15	0.00	100.00	0.00	0.06
				159				1,975.60		3						1.15					0.06



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 260 Sawmills carpenters shops parquet factories sawing and cutti

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.33	3.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.33	6.67	0.43	0.43	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.33	10.00	1.76	2.19	1.11	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.33	13.33	0.40	2.59	0.26	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.33	16.67	1.31	3.90	0.83	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.33	20.00	1.31	5.21	0.83	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.33	23.33	7.01	12.23	4.43	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.33	26.67	0.81	13.04	0.51	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.33	30.00	0.81	13.84	0.51	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.33	33.33	0.95	14.79	0.60	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.33	36.67	1.62	16.41	1.02	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.33	40.00	1.62	18.03	1.02	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	15	10.00	50.00	9.59	27.61	6.05	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	17	6.67	56.67	23.46	51.07	14.81	32.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	20	10.00	66.67	54.05	105.12	34.11	66.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	23	10.00	76.67	11.15	116.27	7.04	73.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	30	23.33	100.00	42.16	158.43	26.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	158.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	158.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	30	0.00	100.00	0.00	158.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					158.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2601 Sawmills panglong (saw mills with manual manufacture only)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	172	172	12.64	12.64	59.52	59.52	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	140	312	10.29	22.92	134.73	194.25	1.34	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	142	454	10.43	33.36	215.89	410.14	2.15	4.08	1	1	14.29	14.29	199.50	199.50	5.36	5.36	92.41	48.64			
4	200	300	250	82	536	6.02	39.38	128.08	538.22	1.27	5.35	0	1	0.00	14.29	0.00	199.50	0.00	5.36	0.00	37.07			
5	300	500	400	90	626	6.61	46.00	177.45	715.67	1.76	7.12	0	1	0.00	14.29	0.00	199.50	0.00	5.36	0.00	27.88			
6	500	750	625	56	682	4.11	50.11	269.55	985.22	2.68	9.80	0	1	0.00	14.29	0.00	199.50	0.00	5.36	0.00	20.25			
7	750	1,000	875	57	739	4.19	54.30	267.41	1,252.63	2.66	12.46	1	2	14.29	28.57	157.79	357.29	4.24	9.60	59.01	28.52			
8	1,000	1,500	1,250	70	809	5.14	59.44	297.77	1,550.39	2.96	15.42	0	2	0.00	28.57	0.00	357.29	0.00	9.60	0.00	23.05			
9	1,500	2,000	1,750	60	869	4.41	63.85	425.11	1,975.51	4.23	19.65	0	2	0.00	28.57	0.00	357.29	0.00	9.60	0.00	18.09			
10	2,000	2,500	2,250	56	925	4.11	67.96	426.76	2,402.26	4.24	23.89	0	2	0.00	28.57	0.00	357.29	0.00	9.60	0.00	14.87			
11	2,500	3,000	2,750	17	942	1.25	69.21	232.51	2,634.78	2.31	26.20	0	2	0.00	28.57	0.00	357.29	0.00	9.60	0.00	13.56			
12	3,000	4,000	3,500	43	985	3.16	72.37	387.47	3,022.25	3.85	30.06	0	2	0.00	28.57	0.00	357.29	0.00	9.60	0.00	11.82			
13	4,000	5,000	4,500	24	1,009	1.76	74.14	387.79	3,410.04	3.86	33.91	0	2	0.00	28.57	0.00	357.29	0.00	9.60	0.00	10.48			
14	5,000	7,500	6,250	67	1,076	4.92	79.06	713.70	4,123.74	7.10	41.01	1	3	14.29	42.86	5.06	362.35	0.14	9.74	0.71	8.79			
15	7,500	10,000	8,750	49	1,125	3.60	82.66	408.51	4,532.25	4.06	45.07	1	4	14.29	57.14	1,712.98	2,075.33	46.04	55.78	419.33	45.79			
16	10,000	20,000	15,000	83	1,208	6.10	88.76	2,398.24	6,930.49	23.85	68.92	0	4	0.00	57.14	0.00	2,075.33	0.00	55.78	0.00	29.94			
17	20,000	50,000	35,000	118	1,326	8.67	97.43	2,064.67	8,995.16	20.53	89.45	3	7	42.86	100.00	1,645.23	3,720.56	44.22	100.00	79.69	41.36			
18	50,000	100,000	75,000	22	1,348	1.62	99.04	572.72	9,567.87	5.70	95.15	0	7	0.00	100.00	0.00	3,720.56	0.00	100.00	0.00	38.89			
19	100,000	500,000	300,000	10	1,358	0.73	99.78	192.12	9,759.99	1.91	97.06	0	7	0.00	100.00	0.00	3,720.56	0.00	100.00	0.00	38.12			
20	500,000	UP		3	1,361	0.22	100.00	295.54	10,055.53	2.94	100.00	0	7	0.00	100.00	0.00	3,720.56	0.00	100.00	0.00	37.00			
				1,361					10,055.53					7					3,720.56					37.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2602 Carpenters shops parquet factories sawing and cutting

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	7.91	7.91	10.49	10.49	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	79	2.68	10.59	14.79	25.28	0.27	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	106	3.62	14.21	16.44	41.72	0.31	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	126	2.68	16.89	18.55	60.27	0.34	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	162	4.83	21.72	66.87	127.14	1.24	2.36	1	1	9.09	9.09	157.55	157.55	24.30	24.30	235.60	123.92			
6	500	750	625	15	177	2.01	23.73	48.56	175.70	0.90	3.26	0	1	0.00	9.09	0.00	157.55	0.00	24.30	0.00	89.67			
7	750	1,000	875	20	197	2.68	26.41	52.28	227.97	0.97	4.23	0	1	0.00	9.09	0.00	157.55	0.00	24.30	0.00	69.11			
8	1,000	1,500	1,250	35	232	4.69	31.10	116.75	344.73	2.17	6.40	0	1	0.00	9.09	0.00	157.55	0.00	24.30	0.00	45.70			
9	1,500	2,000	1,750	42	274	5.63	36.73	128.69	473.42	2.39	8.79	0	1	0.00	9.09	0.00	157.55	0.00	24.30	0.00	33.28			
10	2,000	2,500	2,250	37	311	4.96	41.69	158.67	632.09	2.95	11.74	0	1	0.00	9.09	0.00	157.55	0.00	24.30	0.00	24.93			
11	2,500	3,000	2,750	15	326	2.01	43.70	68.11	700.19	1.26	13.00	0	1	0.00	9.09	0.00	157.55	0.00	24.30	0.00	22.50			
12	3,000	4,000	3,500	28	354	3.75	47.45	118.63	818.82	2.20	15.20	1	2	9.09	18.18	83.61	241.16	12.90	37.20	70.48	29.45			
13	4,000	5,000	4,500	24	378	3.22	50.67	148.89	967.71	2.76	17.97	3	5	27.27	45.45	0.30	241.46	0.05	37.25	0.20	24.95			
14	5,000	7,500	6,250	67	445	8.98	59.65	576.40	1,544.11	10.70	28.67	0	5	0.00	45.45	0.00	241.46	0.00	37.25	0.00	15.64			
15	7,500	10,000	8,750	32	477	4.29	63.94	367.36	1,911.47	6.82	35.49	0	5	0.00	45.45	0.00	241.46	0.00	37.25	0.00	12.63			
16	10,000	20,000	15,000	93	570	12.47	76.41	1,462.40	3,373.87	27.15	62.64	3	8	27.27	72.73	197.81	439.27	30.51	67.76	13.53	13.02			
17	20,000	50,000	35,000	69	639	9.25	85.66	865.20	4,239.07	16.06	78.70	0	8	0.00	72.73	0.00	439.27	0.00	67.76	0.00	10.36			
18	50,000	100,000	75,000	73	712	9.79	95.44	681.96	4,921.03	12.66	91.36	3	11	27.27	100.00	209.00	648.27	32.24	100.00	30.65	13.17			
19	100,000	500,000	300,000	21	733	2.82	98.26	205.25	5,126.28	3.81	95.17	0	11	0.00	100.00	0.00	648.27	0.00	100.00	0.00	12.65			
20	500,000	UP		13	746	1.74	100.00	259.99	5,386.27	4.83	100.00	0	11	0.00	100.00	0.00	648.27	0.00	100.00	0.00	12.04			
				746					5,386.27					11					648.27					12.04



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2603 Badminton table tennis and tennis racket factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.82	0.82	11.11	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	1.07	1.89	14.40	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	1.17	3.06	15.78	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	7	40.00	70.00	0.00	3.06	0.00	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	10.00	80.00	2.04	5.10	27.51	68.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	10.00	90.00	1.24	6.34	16.80	85.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	10.00	100.00	1.07	7.41	14.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	7.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					7.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2604 Obat nyamuk factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.33	2.33	0.96	0.96	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	2.33	4.65	1.81	2.77	0.15	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.78	5.43	2.24	5.01	0.19	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.78	6.20	1.79	6.80	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.78	6.98	3.50	10.30	0.29	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.78	7.75	2.47	12.76	0.21	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	1.55	9.30	4.14	16.90	0.35	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	15	2.33	11.63	9.03	25.94	0.76	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	17	1.55	13.18	5.99	31.93	0.50	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	25	6.20	19.38	22.45	54.38	1.89	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	30	3.88	23.26	5.41	59.79	0.46	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	46	12.40	35.66	57.86	117.65	4.86	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	17	63	13.18	48.84	38.32	155.97	3.22	13.11	1	1	33.33	33.33	2,313.00	2,313.00	79.37	79.37	6035.81	1482.99
14	5,000	7,500	6,250	11	74	8.53	57.36	148.23	304.19	12.46	25.57	0	1	0.00	33.33	0.00	2,313.00	0.00	79.37	0.00	760.37
15	7,500	10,000	8,750	14	88	10.85	68.22	254.78	558.97	21.42	46.99	1	2	33.33	66.67	541.08	2,854.08	18.57	97.94	212.37	510.59
16	10,000	20,000	15,000	11	99	8.53	76.74	224.39	783.36	18.86	65.85	0	2	0.00	66.67	0.00	2,854.08	0.00	97.94	0.00	364.34
17	20,000	50,000	35,000	21	120	16.28	93.02	222.02	1,005.38	18.66	84.51	0	2	0.00	66.67	0.00	2,854.08	0.00	97.94	0.00	283.88
18	50,000	100,000	75,000	1	121	0.78	93.80	7.71	1,013.09	0.65	85.16	0	2	0.00	66.67	0.00	2,854.08	0.00	97.94	0.00	281.72
19	100,000	500,000	300,000	7	128	5.43	99.22	164.34	1,177.44	13.82	98.98	1	3	33.33	100.00	60.00	2,914.08	2.06	100.00	36.51	247.49
20	500,000	UP		1	129	0.78	100.00	12.16	1,189.59	1.02	100.00	0	3	0.00	100.00	0.00	2,914.08	0.00	100.00	0.00	244.96
				129				1,189.59		3						2,914.08				244.96	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2605 Toothpickchopsticks factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	13.33	13.33	0.59	0.59	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	5	20.00	33.33	2.37	2.96	2.63	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	13.33	46.67	1.09	4.05	1.21	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	6.67	53.33	1.90	5.95	2.11	6.62	1	1	100.00	100.00	57.00	57.00	100.00	100.00	2996.88	957.46	
5	300	500	400	1	9	6.67	60.00	3.90	9.85	4.34	10.95	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	578.40	
6	500	750	625	1	10	6.67	66.67	12.80	22.65	14.22	25.18	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	251.65	
7	750	1,000	875	1	11	6.67	73.33	11.31	33.97	12.58	37.75	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	167.82	
8	1,000	1,500	1,250	1	12	6.67	80.00	32.71	66.67	36.36	74.11	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	85.49	
9	1,500	2,000	1,750	1	13	6.67	86.67	6.75	73.42	7.50	81.61	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	77.63	
10	2,000	2,500	2,250	1	14	6.67	93.33	8.27	81.70	9.20	90.80	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	69.77	
11	2,500	3,000	2,750	1	15	6.67	100.00	8.27	89.97	9.20	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
20	500,000	UP		0	15	0.00	100.00	0.00	89.97	0.00	100.00	0	1	0.00	100.00	0.00	57.00	0.00	100.00	0.00	63.35	
				15					89.97					1					57.00			63.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2606 Rattan drying & peeling mills

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.44	2.44	0.88	0.88	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	4.88	7.32	2.80	3.68	1.49	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	7.32	14.63	3.67	7.35	1.95	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	10	9.76	24.39	6.61	13.96	3.52	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	2.44	26.83	0.00	13.96	0.00	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	20	21.95	48.78	11.36	25.32	6.04	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	24	9.76	58.54	1.92	27.24	1.02	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	27	7.32	65.85	12.97	40.21	6.89	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	2.44	68.29	1.11	41.32	0.59	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	30	4.88	73.17	20.23	61.55	10.76	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	32	4.88	78.05	3.07	64.62	1.63	34.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	33	2.44	80.49	19.00	83.62	10.10	44.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	39	14.63	95.12	86.60	170.22	46.04	90.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	40	2.44	97.56	11.19	181.41	5.95	96.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	41	2.44	100.00	6.69	188.11	3.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	188.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	188.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	188.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	41	0.00	100.00	0.00	188.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				41					188.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 261 Furniture manufacture cabinetmakers wooden boat builders

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	513	513	7.29	7.29	136.40	136.40	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	310	823	4.41	11.70	181.52	317.93	0.41	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	446	1,269	6.34	18.04	491.22	809.14	1.11	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	309	1,578	4.39	22.43	365.04	1,174.18	0.83	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	395	1,973	5.61	28.05	588.39	1,762.57	1.33	3.99	1	1	1.82	1.82	2,000.00	2,000.00	6.55	6.55	339.91	113.47			
6	500	750	625	348	2,321	4.95	32.99	788.01	2,550.58	1.78	5.77	0	1	0.00	1.82	0.00	2,000.00	0.00	6.55	0.00	78.41			
7	750	1,000	875	331	2,652	4.71	37.70	830.26	3,380.83	1.88	7.65	0	1	0.00	1.82	0.00	2,000.00	0.00	6.55	0.00	59.16			
8	1,000	1,500	1,250	438	3,090	6.23	43.92	1,348.93	4,729.77	3.05	10.71	0	1	0.00	1.82	0.00	2,000.00	0.00	6.55	0.00	42.29			
9	1,500	2,000	1,750	344	3,434	4.89	48.81	1,426.79	6,156.56	3.23	13.94	2	3	3.64	5.45	26.89	2,026.89	0.09	6.64	1.88	32.92			
10	2,000	2,500	2,250	224	3,658	3.18	52.00	1,294.81	7,451.37	2.93	16.87	0	3	0.00	5.45	0.00	2,026.89	0.00	6.64	0.00	27.20			
11	2,500	3,000	2,750	257	3,915	3.65	55.65	1,626.63	9,078.00	3.68	20.55	0	3	0.00	5.45	0.00	2,026.89	0.00	6.64	0.00	22.33			
12	3,000	4,000	3,500	344	4,259	4.89	60.54	2,265.51	11,343.51	5.13	25.68	3	6	5.45	10.91	1,429.34	3,456.23	4.68	11.32	63.09	30.47			
13	4,000	5,000	4,500	290	4,549	4.12	64.66	2,137.50	13,481.01	4.84	30.51	1	7	1.82	12.73	412.38	3,868.61	1.35	12.67	19.29	28.70			
14	5,000	7,500	6,250	441	4,990	6.27	70.93	3,908.35	17,389.36	8.85	39.36	2	9	3.64	16.36	650.48	4,519.09	2.13	14.80	16.64	25.99			
15	7,500	10,000	8,750	332	5,322	4.72	75.65	2,760.79	20,150.15	6.25	45.61	8	17	14.55	30.91	121.65	4,640.74	0.40	15.20	4.41	23.03			
16	10,000	20,000	15,000	649	5,971	9.23	84.88	9,880.43	30,030.58	22.36	67.98	17	34	30.91	61.82	5,143.49	9,784.23	16.85	32.05	52.06	32.58			
17	20,000	50,000	35,000	568	6,539	8.07	92.95	8,380.82	38,411.39	18.97	86.95	9	43	16.36	78.18	14,661.12	24,445.35	48.03	80.08	174.94	63.64			
18	50,000	100,000	75,000	281	6,820	3.99	96.94	3,299.05	41,710.44	7.47	94.41	10	53	18.18	96.36	5,829.58	30,274.92	19.10	99.17	176.70	72.58			
19	100,000	500,000	300,000	173	6,993	2.46	99.40	1,523.44	43,233.88	3.45	97.86	2	55	3.64	100.00	252.23	30,527.16	0.83	100.00	16.56	70.61			
20	500,000	UP		42	7,035	0.60	100.00	944.44	44,178.32	2.14	100.00	0	55	0.00	100.00	0.00	30,527.16	0.00	100.00	0.00	69.10			
				7,035					44,178.32					55					30,527.16					69.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 262 Manufacture of wood fibreboard / hardboard / masonite wood c

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.46	2.46	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.82	3.28	0.75	0.75	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.82	4.10	0.10	0.86	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.82	4.92	0.02	0.84	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	0.82	5.74	0.74	1.58	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	11	3.28	9.02	4.73	6.30	0.41	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	0.82	9.84	1.18	7.48	0.10	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	17	4.10	13.93	23.21	30.69	2.01	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	26	7.38	21.31	25.59	56.28	2.22	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	0.82	22.13	1.86	58.14	0.16	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	35	6.56	28.69	15.76	73.90	1.37	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	38	2.46	31.15	22.56	96.46	1.96	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	48	8.20	39.34	54.26	150.72	4.71	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	62	11.48	50.82	62.81	213.53	5.45	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	68	4.92	55.74	57.08	270.61	4.95	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	89	17.21	72.95	305.31	575.92	26.49	49.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	113	19.67	92.62	484.02	1,059.94	41.99	91.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	119	4.92	97.54	81.85	1,141.79	7.10	99.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	120	0.82	98.36	8.93	1,150.73	0.77	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	122	1.64	100.00	1.89	1,152.62	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					1,152.62					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2621 Manufacture of fibreboardharboardmasonite

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	16.16	16.16	7.68	7.68	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	38	0.44	16.59	0.04	7.64	0.01	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	40	0.87	17.47	0.14	7.78	0.02	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	42	0.87	18.34	0.20	7.58	0.02	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	46	1.75	20.09	1.44	6.14	0.16	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	51	2.18	22.27	7.59	13.73	0.86	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	54	1.31	23.58	5.33	19.05	0.60	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	59	2.18	25.76	11.04	30.09	1.25	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	67	3.49	29.26	12.73	42.82	1.44	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	80	5.68	34.93	18.53	61.35	2.10	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	88	3.49	38.43	7.39	68.74	0.84	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	92	1.75	40.17	19.37	88.11	2.20	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	97	2.18	42.36	30.94	119.06	3.51	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	100	1.31	43.67	32.76	151.82	3.72	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	104	1.75	45.41	13.73	165.55	1.56	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	128	10.48	55.90	186.00	351.55	21.10	39.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	155	11.79	67.69	147.90	499.45	16.78	56.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	165	4.37	72.05	91.53	590.98	10.38	67.05	1	1	25.00	25.00	501.11	501.11	30.05	30.05	547.49	84.79			
19	100,000	500,000	300,000	57	222	24.89	96.94	276.01	866.98	31.32	98.37	3	4	75.00	100.00	1,166.32	1,667.43	69.95	100.00	422.57	192.33			
20	500,000	UP		7	229	3.06	100.00	14.40	881.38	1.63	100.00	0	4	0.00	100.00	0.00	1,667.43	0.00	100.00	0.00	189.18			
				229					881.38					4					1,667.43					189.18



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2622 Manufacture of wood chipboard particle board pressed wood

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	4.09	4.09	2.40	2.40	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	26	0.97	5.07	2.65	5.05	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	28	0.39	5.46	1.67	6.72	0.05	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	34	1.17	6.63	8.39	15.11	0.25	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	42	1.56	8.19	13.94	29.04	0.42	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	53	2.14	10.33	21.68	50.72	0.65	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	68	2.92	13.26	14.07	64.79	0.42	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	80	2.34	15.59	34.93	99.72	1.05	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	92	2.34	17.93	38.05	137.77	1.14	4.13	1	1	16.67	16.67	429.46	429.46	49.52	49.52	1128.80	311.72			
10	2,000	2,500	2,250	13	105	2.53	20.47	19.03	156.80	0.57	4.70	0	1	0.00	16.67	0.00	429.46	0.00	49.52	0.00	273.88			
11	2,500	3,000	2,750	17	122	3.31	23.78	69.20	226.01	2.07	6.78	1	2	16.67	33.33	355.40	784.86	40.98	90.50	513.55	347.27			
12	3,000	4,000	3,500	15	137	2.92	26.71	72.80	298.81	2.18	8.96	0	2	0.00	33.33	0.00	784.86	0.00	90.50	0.00	262.66			
13	4,000	5,000	4,500	12	149	2.34	29.04	66.77	365.58	2.00	10.96	0	2	0.00	33.33	0.00	784.86	0.00	90.50	0.00	214.69			
14	5,000	7,500	6,250	38	187	7.41	36.45	310.07	675.65	9.30	20.25	0	2	0.00	33.33	0.00	784.86	0.00	90.50	0.00	116.16			
15	7,500	10,000	8,750	28	215	5.46	41.91	285.78	961.43	8.57	28.82	2	4	33.33	66.67	28.39	813.25	3.27	93.77	9.93	84.59			
16	10,000	20,000	15,000	118	333	23.00	64.91	674.35	1,635.79	20.22	49.04	1	5	16.67	83.33	36.00	849.25	4.15	97.92	5.34	51.92			
17	20,000	50,000	35,000	104	437	20.27	85.19	1,164.02	2,799.81	34.89	83.93	1	6	16.67	100.00	18.00	867.25	2.08	100.00	1.55	30.98			
18	50,000	100,000	75,000	24	461	4.68	89.86	305.29	3,105.09	9.15	93.08	0	6	0.00	100.00	0.00	867.25	0.00	100.00	0.00	27.93			
19	100,000	500,000	300,000	33	494	6.43	96.30	128.41	3,233.51	3.85	96.93	0	6	0.00	100.00	0.00	867.25	0.00	100.00	0.00	26.82			
20	500,000	UP		19	513	3.70	100.00	102.34	3,335.85	3.07	100.00	0	6	0.00	100.00	0.00	867.25	0.00	100.00	0.00	26.00			
				513					3,335.85					6					867.25					26.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 26221 Using synthetic adhesives other than formaldehyde synthetic

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2623 Manufacture of plywood provided carried out in the plywood

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	125	125	5.54	5.54	28.66	28.66	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	136	0.49	6.03	5.12	23.54	0.02	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	168	1.42	7.45	25.57	2.03	0.11	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	29	197	1.29	8.74	28.17	30.20	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	234	1.64	10.38	69.61	99.81	0.31	0.45	1	1	3.33	3.33	250.68	250.68	1.54	1.54	360.11	251.14			
6	500	750	625	53	287	2.35	12.73	150.37	250.18	0.67	1.12	1	2	3.33	6.67	431.75	682.43	2.66	4.20	287.13	272.77			
7	750	1,000	875	29	316	1.29	14.01	79.57	329.75	0.36	1.47	0	2	0.00	6.67	0.00	682.43	0.00	4.20	0.00	206.95			
8	1,000	1,500	1,250	64	380	2.84	16.85	260.57	590.32	1.16	2.64	3	5	10.00	16.67	788.66	1,471.09	4.86	9.06	302.67	249.20			
9	1,500	2,000	1,750	55	435	2.44	19.29	262.94	853.26	1.17	3.81	1	6	3.33	20.00	557.01	2,028.10	3.43	12.49	211.84	237.69			
10	2,000	2,500	2,250	63	498	2.79	22.08	284.94	1,138.20	1.27	5.08	0	6	0.00	20.00	0.00	2,028.10	0.00	12.49	0.00	178.19			
11	2,500	3,000	2,750	39	537	1.73	23.81	241.23	1,379.43	1.08	6.16	0	6	0.00	20.00	0.00	2,028.10	0.00	12.49	0.00	147.03			
12	3,000	4,000	3,500	72	609	3.19	27.01	468.17	1,847.59	2.09	8.25	2	8	6.67	26.67	293.33	2,321.43	1.81	14.30	62.65	125.65			
13	4,000	5,000	4,500	77	686	3.41	30.42	522.14	2,369.73	2.33	10.59	2	10	6.67	33.33	302.52	2,623.95	1.86	16.16	57.94	110.73			
14	5,000	7,500	6,250	135	821	5.99	36.41	1,121.25	3,490.99	5.01	15.59	0	10	0.00	33.33	0.00	2,623.95	0.00	16.16	0.00	75.16			
15	7,500	10,000	8,750	140	961	6.21	42.62	1,427.93	4,918.92	6.38	21.97	2	12	6.67	40.00	588.59	3,212.53	3.63	19.79	41.22	65.31			
16	10,000	20,000	15,000	315	1,276	13.97	56.59	4,755.60	9,674.51	21.24	43.21	4	16	13.33	53.33	9,160.63	12,373.16	56.42	76.21	192.63	127.89			
17	20,000	50,000	35,000	362	1,638	16.05	72.64	6,427.69	16,102.21	28.71	71.93	10	26	33.33	86.67	3,854.98	16,228.14	23.74	99.95	59.97	100.78			
18	50,000	100,000	75,000	244	1,882	10.82	83.46	2,804.98	18,907.19	12.53	84.46	0	26	0.00	86.67	0.00	16,228.14	0.00	99.95	0.00	85.83			
19	100,000	500,000	300,000	321	2,203	14.24	97.69	2,554.96	21,462.15	11.41	95.87	3	29	10.00	96.67	8.00	16,236.14	0.05	100.00	0.31	75.65			
20	500,000	UP		52	2,255	2.31	100.00	924.89	22,387.04	4.13	100.00	1	30	3.33	100.00	0.00	16,236.14	0.00	100.00	0.00	72.52			
				2,255					22,387.04					30					16,236.14					72.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2624 Sirap factories (discounts/loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2628 Mixed (discount/loadings if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 263 Tuners shopcoacbuilders shaoppipeswalking sticks

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	25	36	4.02	4.02	37.10	37.10	2.89	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	36	1.77	5.79	2.56	39.66	0.20	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	26	62	4.18	9.97	12.66	52.32	0.99	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	73	1.77	11.74	10.39	62.71	0.81	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	26	99	4.18	15.92	11.24	73.96	0.88	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	17	116	2.73	18.65	5.27	79.22	0.41	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	18	134	2.89	21.54	18.84	98.06	1.47	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	151	2.73	24.28	22.60	120.66	1.76	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	26	177	4.18	28.46	38.38	159.05	2.99	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	20	197	3.22	31.67	7.01	166.06	0.55	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	27	224	4.34	36.01	26.65	192.71	2.08	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	48	272	7.72	43.73	49.35	242.06	3.85	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	27	299	4.34	48.07	41.68	283.74	3.25	22.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	39	338	6.27	54.34	161.72	445.46	12.61	34.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	356	2.89	57.23	51.74	497.20	4.04	38.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	64	420	10.29	67.52	192.09	689.29	14.98	53.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	105	525	16.88	84.41	166.70	855.99	13.00	66.77	1	1	100.00	100.00	208.30	208.30	100.00	100.00	124.96	24.33	
18	50,000	100,000	75,000	35	560	5.63	90.03	106.32	962.31	8.29	75.06	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	21.65	
19	100,000	500,000	300,000	32	592	5.14	95.18	303.46	1,265.77	23.67	98.73	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	16.46	
20	500,000	UP		30	622	4.82	100.00	16.30	1,282.07	1.27	100.00	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	16.25	
				622					1,282.07					1					208.30			16.25



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 264 Wicker work factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 265 Cork goods factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.55	13.64	1.32	1.32	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.55	18.18	2.38	3.70	2.53	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.55	22.73	7.14	10.84	7.58	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	9.09	31.82	4.30	6.55	4.56	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	12	22.73	54.55	13.21	19.76	14.02	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	14	9.09	63.64	11.76	31.52	12.48	33.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	4.55	68.18	2.38	33.90	2.53	35.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	9.09	77.27	2.38	36.29	2.53	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	4.55	81.82	16.08	52.37	17.07	55.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	4.55	86.36	11.71	64.08	12.43	68.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	4.55	90.91	11.71	75.80	12.43	80.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	4.55	95.45	14.84	90.64	15.75	96.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	4.55	100.00	3.59	94.23	3.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	94.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					94.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 266 Broombrush and paintbrush factories (discount/loadings)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.90	1.90	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	7	2.53	4.43	1.04	1.15	0.21	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	10	1.90	6.33	1.17	2.32	0.24	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	20	6.33	12.66	2.06	4.38	0.42	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	29	5.70	18.35	1.93	6.31	0.40	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	32	1.90	20.25	4.39	10.69	0.91	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	40	5.06	25.32	7.51	18.20	1.55	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	52	7.59	32.91	11.11	29.31	2.30	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	61	5.70	38.61	21.47	50.78	4.43	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	63	1.27	39.87	3.54	54.32	0.73	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	65	1.27	41.14	9.85	64.17	2.04	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	75	6.33	47.47	27.53	91.70	5.69	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	89	8.86	56.33	23.70	115.41	4.90	23.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	107	11.39	67.72	46.47	161.88	9.60	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	122	9.49	77.22	48.07	209.94	9.93	43.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	137	9.49	86.71	177.66	387.60	36.69	80.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	145	5.06	91.77	35.36	422.96	7.30	87.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	158	8.23	100.00	61.20	484.16	12.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	158	0.00	100.00	0.00	484.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	158	0.00	100.00	0.00	484.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				158					484.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 267 Timber impregnation installations (discount/loadings)

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 268 Wooden musical instruments factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	11.11	11.11	11.76	11.76	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	27	7.64	18.75	2.83	14.59	0.16	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	30	2.08	20.83	1.73	16.32	0.10	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	34	2.78	23.61	4.08	20.40	0.24	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	37	2.08	25.69	1.18	21.58	0.07	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	38	0.69	26.39	1.13	22.71	0.06	1.31	1	1	100.00	100.00	336.64	336.64	100.00	100.00	29923.95	1482.56			
7	750	1,000	875	7	45	4.86	31.25	7.90	30.61	0.46	1.76	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	1099.89			
8	1,000	1,500	1,250	2	47	1.39	32.64	4.64	35.25	0.27	2.03	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	955.11			
9	1,500	2,000	1,750	1	48	0.69	33.33	6.41	41.66	0.37	2.40	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	808.09			
10	2,000	2,500	2,250	2	50	1.39	34.72	25.63	67.29	1.48	3.88	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	500.28			
11	2,500	3,000	2,750	2	52	1.39	36.11	16.57	83.86	0.96	4.83	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	401.42			
12	3,000	4,000	3,500	1	53	0.69	36.81	8.65	92.52	0.50	5.33	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	363.88			
13	4,000	5,000	4,500	1	54	0.69	37.50	21.50	114.02	1.24	6.57	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	295.26			
14	5,000	7,500	6,250	8	62	5.56	43.06	90.74	204.75	5.23	11.80	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	164.42			
15	7,500	10,000	8,750	2	64	1.39	44.44	10.31	215.06	0.59	12.40	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	156.53			
16	10,000	20,000	15,000	15	79	10.42	54.86	349.91	564.98	20.17	32.57	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	59.59			
17	20,000	50,000	35,000	12	91	8.33	63.19	173.13	738.11	9.98	42.54	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	45.61			
18	50,000	100,000	75,000	22	113	15.28	78.47	391.16	1,129.27	22.55	65.09	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	29.81			
19	100,000	500,000	300,000	27	140	18.75	97.22	479.93	1,609.20	27.66	92.75	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	20.92			
20	500,000	UP		4	144	2.78	100.00	125.72	1,734.92	7.25	100.00	0	1	0.00	100.00	0.00	336.64	0.00	100.00	0.00	19.40			
				144					1,734.92					1					336.64					19.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 269 Charcoal producers (discount/ loading if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.67	2.67	0.50	0.50	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	9	3.33	6.00	1.91	2.40	0.18	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	13	2.67	8.67	2.46	4.87	0.24	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	2.00	10.67	1.11	5.98	0.11	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	22	4.00	14.67	10.01	15.98	0.96	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	27	3.33	18.00	9.86	25.84	0.95	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	31	2.67	20.67	6.67	32.51	0.64	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	35	2.67	23.33	18.31	50.82	1.76	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	38	2.00	25.33	7.16	57.98	0.69	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	44	4.00	29.33	21.73	79.71	2.09	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	47	2.00	31.33	28.26	107.96	2.72	10.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	61	9.33	40.67	62.88	170.85	6.06	16.46	1	1	16.67	16.67	0.69	0.69	0.08	0.08	1.09	0.40			
13	4,000	5,000	4,500	10	71	6.67	47.33	81.15	252.00	7.82	24.28	0	1	0.00	16.67	0.00	0.69	0.00	0.08	0.00	0.27			
14	5,000	7,500	6,250	8	79	5.33	52.67	188.72	440.72	18.18	42.46	0	1	0.00	16.67	0.00	0.69	0.00	0.08	0.00	0.16			
15	7,500	10,000	8,750	2	81	1.33	54.00	46.18	486.90	4.45	46.91	0	1	0.00	16.67	0.00	0.69	0.00	0.08	0.00	0.14			
16	10,000	20,000	15,000	16	97	10.67	64.67	236.85	723.75	22.82	69.73	0	1	0.00	16.67	0.00	0.69	0.00	0.08	0.00	0.09			
17	20,000	50,000	35,000	19	116	12.67	77.33	174.54	898.28	16.81	86.54	3	4	50.00	66.67	9.95	10.64	1.21	1.29	5.70	1.18			
18	50,000	100,000	75,000	12	128	8.00	85.33	115.87	1,014.16	11.16	97.70	0	4	0.00	66.67	0.00	10.64	0.00	1.29	0.00	1.05			
19	100,000	500,000	300,000	12	140	8.00	93.33	3.85	1,018.00	0.37	98.08	0	4	0.00	66.67	0.00	10.64	0.00	1.29	0.00	1.04			
20	500,000	UP		10	150	6.67	100.00	19.98	1,037.98	1.92	100.00	2	6	33.33	100.00	812.94	823.58	98.71	100.00	4069.23	79.34			
				150					1,037.98					6					823.58					79.34



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2699 Other industries in main category 26 (discounts/loadings)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	11.38	11.38	0.90	0.90	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.81	12.20	2.05	2.95	0.22	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	16	0.81	13.01	3.42	6.37	0.37	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	0.81	13.82	1.57	7.94	0.17	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	20	2.44	16.26	8.38	16.32	0.92	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	21	0.81	17.07	1.06	17.38	0.12	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	24	2.44	19.51	2.25	19.63	0.25	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	27	2.44	21.95	9.12	28.75	1.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	0.81	22.76	0.79	29.54	0.09	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	33	4.07	26.83	22.54	52.08	2.47	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	36	2.44	29.27	29.78	81.86	3.26	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	45	7.32	36.59	23.59	105.44	2.58	11.54	1	1	50.00	50.00	1,308.31	1,308.31	66.39	66.39	5546.88	1240.78			
13	4,000	5,000	4,500	3	48	2.44	39.02	52.74	158.18	5.77	17.32	0	1	0.00	50.00	0.00	1,308.31	0.00	66.39	0.00	827.11			
14	5,000	7,500	6,250	8	56	6.50	45.53	82.55	240.73	9.04	26.36	0	1	0.00	50.00	0.00	1,308.31	0.00	66.39	0.00	543.48			
15	7,500	10,000	8,750	6	62	4.88	50.41	74.03	314.76	8.11	34.46	0	1	0.00	50.00	0.00	1,308.31	0.00	66.39	0.00	415.66			
16	10,000	20,000	15,000	25	87	20.33	70.73	277.66	592.42	30.40	64.86	1	2	50.00	100.00	662.41	1,970.72	33.61	100.00	238.56	332.66			
17	20,000	50,000	35,000	22	109	17.89	88.62	172.91	765.34	18.93	83.80	0	2	0.00	100.00	0.00	1,970.72	0.00	100.00	0.00	257.50			
18	50,000	100,000	75,000	6	115	4.88	93.50	152.45	917.79	16.69	100.49	0	2	0.00	100.00	0.00	1,970.72	0.00	100.00	0.00	214.73			
19	100,000	500,000	300,000	8	123	6.50	100.00	4.46	913.32	0.49	100.00	0	2	0.00	100.00	0.00	1,970.72	0.00	100.00	0.00	215.78			
20	500,000	UP		0	123	0.00	100.00	0.00	913.32	0.00	100.00	0	2	0.00	100.00	0.00	1,970.72	0.00	100.00	0.00	215.78			
				123					913.32					2					1,970.72					215.78



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.09	4.09	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.45	4.55	0.03	0.09	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	12	0.91	5.45	0.72	0.82	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.45	5.91	0.14	0.95	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	24	5.00	10.91	2.62	3.58	0.21	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	34	4.55	15.45	5.02	8.60	0.40	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	49	6.82	22.27	11.62	20.22	0.93	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	60	5.00	27.27	21.33	41.55	1.70	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	74	6.36	33.64	22.52	64.07	1.80	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	81	3.18	36.82	19.42	83.50	1.55	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	90	4.09	40.91	24.24	107.74	1.93	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	107	7.73	48.64	66.14	173.88	5.28	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	113	2.73	51.36	12.19	186.07	0.97	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	126	5.91	57.27	105.40	291.47	8.41	23.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	137	5.00	62.27	97.13	388.60	7.75	31.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	172	15.91	78.18	479.38	867.98	38.24	69.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	201	13.18	91.36	266.95	1,134.93	21.30	90.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	220	8.64	100.00	118.56	1,253.49	9.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	220	0.00	100.00	0.00	1,253.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	220	0.00	100.00	0.00	1,253.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				220					1,253.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 270 Corn mills paddy (rice) gambir

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	1.38	1.38	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	0.99	2.37	0.53	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	0.74	3.11	0.40	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	0.32	3.43	0.17	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	5.78	9.21	3.10	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	4.67	13.89	2.51	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	4.09	17.98	2.20	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	5.43	23.41	2.91	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	4.03	27.44	2.16	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.26	52.63	4.33	31.77	2.32	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.26	57.89	21.16	52.93	11.36	28.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.26	63.16	2.38	55.30	1.28	29.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.26	68.42	3.16	58.46	1.69	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.26	73.68	47.26	105.72	25.37	56.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.26	78.95	47.84	153.55	25.68	82.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.26	84.21	4.16	157.71	2.23	84.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	18	10.53	94.74	21.47	179.18	11.52	96.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	19	5.26	100.00	7.12	186.30	3.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	186.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					186.30					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2701 Corn mills (discounts if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	3.68	3.68	4.03	4.03	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	19	0.69	4.37	0.02	4.05	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	25	1.38	5.75	0.67	4.73	0.07	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	38	2.99	8.74	3.78	8.51	0.38	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	42	0.92	9.66	1.10	9.61	0.11	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	49	1.61	11.26	4.42	14.03	0.45	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	58	2.07	13.33	9.23	23.26	0.93	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	76	4.14	17.47	14.93	38.19	1.51	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	84	1.84	19.31	16.12	54.31	1.63	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	103	4.37	23.68	7.30	61.61	0.74	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	119	3.68	27.36	37.09	98.70	3.74	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	147	6.44	33.79	46.13	144.83	4.65	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	164	3.91	37.70	15.23	160.06	1.54	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	44	208	10.11	47.82	89.83	249.89	9.06	25.21	1	1	33.33	33.33	77.47	77.47	84.78	84.78	86.24	31.00			
15	7,500	10,000	8,750	19	227	4.37	52.18	62.23	312.12	6.28	31.49	0	1	0.00	33.33	0.00	77.47	0.00	84.78	0.00	24.82			
16	10,000	20,000	15,000	52	279	11.95	64.14	166.91	479.03	16.84	48.33	0	1	0.00	33.33	0.00	77.47	0.00	84.78	0.00	16.17			
17	20,000	50,000	35,000	105	384	24.14	88.28	286.78	765.81	28.94	77.27	0	1	0.00	33.33	0.00	77.47	0.00	84.78	0.00	10.12			
18	50,000	100,000	75,000	29	413	6.67	94.94	164.22	930.03	16.57	93.84	0	1	0.00	33.33	0.00	77.47	0.00	84.78	0.00	8.33			
19	100,000	500,000	300,000	10	423	2.30	97.24	33.85	963.88	3.42	97.25	2	3	66.67	100.00	13.91	91.38	15.22	100.00	41.10	9.48			
20	500,000	UP		12	435	2.76	100.00	27.22	991.11	2.75	100.00	0	3	0.00	100.00	0.00	91.38	0.00	100.00	0.00	9.22			
				435					991.11					3					91.38					9.22



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2702 Fodder mills (discounts if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	1.99	1.99	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	36	0.40	2.38	0.50	0.55	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	55	1.26	3.64	2.04	2.59	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	73	1.19	4.83	1.32	3.91	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	116	2.85	7.68	17.52	21.43	0.38	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	145	1.92	9.60	8.54	29.97	0.19	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	169	1.59	11.18	17.43	47.40	0.38	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	202	2.18	13.37	56.95	104.35	1.24	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	224	1.46	14.82	37.51	141.86	0.82	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	32	256	2.12	16.94	9.51	151.36	0.21	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	28	284	1.85	18.80	20.43	171.80	0.45	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	37	321	2.45	21.24	84.26	256.06	1.84	5.59	2	2	8.33	8.33	0.94	0.94	0.03	0.03	1.12	0.37			
13	4,000	5,000	4,500	39	360	2.58	23.83	69.81	325.87	1.52	7.12	0	2	0.00	8.33	0.00	0.94	0.00	0.03	0.03	0.29			
14	5,000	7,500	6,250	46	406	3.04	26.87	129.69	455.56	2.83	9.95	0	2	0.00	8.33	0.00	0.94	0.00	0.03	0.00	0.21			
15	7,500	10,000	8,750	68	474	4.50	31.37	205.05	660.62	4.48	14.43	0	2	0.00	8.33	0.00	0.94	0.00	0.03	0.00	0.14			
16	10,000	20,000	15,000	140	614	9.27	40.64	574.50	1,235.11	12.55	26.97	2	4	8.33	16.67	401.76	402.70	13.57	13.60	69.93	32.60			
17	20,000	50,000	35,000	187	801	12.38	53.01	910.93	2,146.05	19.89	46.86	2	6	8.33	25.00	49.09	451.79	1.66	15.26	5.39	21.05			
18	50,000	100,000	75,000	156	957	10.32	63.34	640.38	2,786.43	13.98	60.85	5	11	20.83	45.83	126.02	577.82	4.26	19.52	19.68	20.74			
19	100,000	500,000	300,000	407	1,364	26.94	90.27	1,479.62	4,266.05	32.31	93.16	10	21	41.67	87.50	1,504.17	2,081.99	50.81	70.32	101.66	48.80			
20	500,000	UP		147	1,511	9.73	100.00	313.18	4,579.23	6.84	100.00	3	24	12.50	100.00	878.58	2,960.56	29.68	100.00	280.54	64.65			
				1,511					4,579.23					24					2,960.56					64.65



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

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2703 Gaplek mills (discounts if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	6.93	6.93	0.63	0.63	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	29	7.43	14.36	1.10	1.73	0.18	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	47	8.91	23.27	2.65	4.38	0.44	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	69	10.89	34.16	3.70	8.08	0.61	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	84	7.43	41.58	5.02	13.10	0.83	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	91	3.47	45.05	3.71	16.80	0.61	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	95	1.98	47.03	2.61	19.42	0.43	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	104	4.46	51.49	9.42	28.84	1.56	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	113	4.46	55.94	17.97	46.81	2.97	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	118	2.48	58.42	9.41	56.22	1.55	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	121	1.49	59.90	6.59	62.80	1.09	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	129	3.96	63.86	17.32	80.13	2.86	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	143	6.93	70.79	52.73	132.86	8.71	21.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	157	6.93	77.72	35.25	168.11	5.82	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	162	2.48	80.20	51.64	219.75	8.53	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	172	4.95	85.15	61.78	281.52	10.21	46.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	192	9.90	95.05	145.71	427.23	24.08	70.60	1	1	33.33	33.33	43.13	43.13	11.75	11.75	29.60	10.09			
18	50,000	100,000	75,000	4	196	1.98	97.03	58.58	485.81	9.68	80.28	2	3	66.67	100.00	324.05	367.18	88.25	100.00	553.19	75.58			
19	100,000	500,000	300,000	6	202	2.97	100.00	119.35	605.16	19.72	100.00	0	3	0.00	100.00	0.00	367.18	0.00	100.00	0.00	60.67			
20	500,000	UP		0	202	0.00	100.00	0.00	605.16	0.00	100.00	0	3	0.00	100.00	0.00	367.18	0.00	100.00	0.00	60.67			
				202					605.16					3					367.18					60.67



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2704 Gambir factories

(discounts if applicable)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	16.67	33.33	2.29	2.29	6.55	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	16.67	50.00	4.51	6.79	12.92	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	16.67	66.67	10.81	4.02	30.99	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	16.67	83.33	28.10	24.08	80.53	69.01	1	1	100.00	100.00	15.50	15.50	100.00	100.00	55.16	64.36
6	500	750	625	1	6	16.67	100.00	10.81	34.90	30.99	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
7	750	1,000	875	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
20	500,000	UP		0	6	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
				6				34.90		1				15.50						44.42	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2705 Flour Mills

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	8.97	8.97	0.36	0.36	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	79	1.77	10.73	0.95	0.59	0.04	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	96	2.31	13.04	3.49	4.08	0.13	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	106	1.36	14.40	2.03	6.11	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	119	1.77	16.17	3.32	9.43	0.12	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	125	0.82	16.98	4.91	14.34	0.18	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	132	0.95	17.93	6.98	21.32	0.26	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	34	166	4.62	22.55	31.00	52.32	1.15	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	187	2.85	25.41	20.54	72.85	0.76	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	198	1.49	26.90	17.42	90.27	0.64	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	207	1.22	28.13	2.42	92.69	0.09	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	221	1.90	30.03	40.75	133.44	1.51	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	255	4.62	34.65	71.86	205.31	2.66	7.60	3	3	25.00	25.00	74.35	74.35	7.71	7.71	103.46	36.22			
14	5,000	7,500	6,250	45	300	6.11	40.76	165.90	371.21	6.14	13.74	1	4	8.33	33.33	0.00	74.35	0.00	7.71	0.00	20.03			
15	7,500	10,000	8,750	20	320	2.72	43.48	88.01	459.22	3.26	16.99	0	4	0.00	33.33	0.00	74.35	0.00	7.71	0.00	16.19			
16	10,000	20,000	15,000	83	403	11.28	54.76	535.81	995.04	19.83	36.82	1	5	8.33	41.67	315.24	389.59	32.69	40.40	58.83	39.15			
17	20,000	50,000	35,000	88	491	11.96	66.71	483.55	1,478.59	17.89	54.71	4	9	33.33	75.00	28.47	418.07	2.95	43.36	5.89	28.27			
18	50,000	100,000	75,000	62	553	8.42	75.14	372.61	1,851.20	13.79	68.50	1	10	8.33	83.33	151.76	569.83	15.74	59.09	40.73	30.78			
19	100,000	500,000	300,000	122	675	16.58	91.71	612.31	2,463.51	22.66	91.15	0	10	0.00	83.33	0.00	569.83	0.00	59.09	0.00	23.13			
20	500,000	UP		61	736	8.29	100.00	239.12	2,702.63	8.85	100.00	2	12	16.67	100.00	394.43	964.26	40.91	100.00	164.95	35.68			
				736					2,702.63					12					964.26					35.68



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2708 Mixed (discounts if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	8.65	8.65	2.92	2.92	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	14	4.81	13.46	0.12	3.04	0.02	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	2.88	16.35	1.91	4.95	0.24	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.96	17.31	0.00	4.95	0.00	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	22	3.85	21.15	3.04	7.99	0.39	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	26	3.85	25.00	1.26	9.25	0.16	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	27	0.96	25.96	1.64	10.89	0.21	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	33	5.77	31.73	17.60	28.50	2.24	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	35	1.92	33.65	5.95	34.45	0.76	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	39	3.85	37.50	22.77	57.22	2.90	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	43	3.85	41.35	19.28	76.50	2.46	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	50	6.73	48.08	35.18	111.68	4.48	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	53	2.88	50.96	24.85	136.53	3.17	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	61	7.69	58.65	76.65	213.19	9.77	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	68	6.73	65.38	95.93	309.12	12.23	39.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	77	8.65	74.04	183.11	492.23	23.34	62.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	85	7.69	81.73	148.25	640.48	18.90	81.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	88	2.88	84.62	38.53	679.00	4.91	86.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	99	10.58	95.19	102.58	781.58	13.07	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	104	4.81	100.00	3.03	784.61	0.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					784.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2709 Paddy & Hulling Mills

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	629	629	12.07	12.07	35.43	35.43	0.42	0.42	1	1	5.88	5.88	33.25	33.25	1.24	1.24	93.86	93.86			
2	50	100	75	641	1,270	12.30	24.37	103.55	138.97	1.22	1.64	0	1	0.00	5.88	0.00	33.25	0.00	1.24	0.00	23.93	23.93		
3	100	200	150	878	2,148	16.85	41.21	221.49	360.47	2.62	4.26	3	4	17.65	23.53	159.78	193.03	5.94	7.17	72.14	53.55			
4	200	300	250	497	2,645	9.54	50.75	186.57	547.03	2.20	6.46	0	4	0.00	23.53	0.00	193.03	0.00	7.17	0.00	35.29	35.29		
5	300	500	400	571	3,216	10.96	61.70	315.35	862.38	3.73	10.19	1	5	5.88	29.41	377.50	570.53	14.03	21.20	119.71	66.16			
6	500	750	625	351	3,567	6.73	68.44	285.04	1,147.42	3.37	13.56	1	6	5.88	35.29	208.05	778.58	7.73	28.93	72.99	67.86			
7	750	1,000	875	216	3,783	4.14	72.58	226.51	1,373.92	2.68	16.23	0	6	0.00	35.29	0.00	778.58	0.00	28.93	0.00	56.67	56.67		
8	1,000	1,500	1,250	233	4,016	4.47	77.05	392.65	1,766.57	4.64	20.87	0	6	0.00	35.29	0.00	778.58	0.00	28.93	0.00	44.07	44.07		
9	1,500	2,000	1,750	200	4,216	3.84	80.89	329.64	2,096.20	3.90	24.77	1	7	5.88	41.18	22.43	801.01	0.83	29.76	6.80	38.21	38.21		
10	2,000	2,500	2,250	115	4,331	2.21	83.10	296.70	2,392.90	3.51	28.28	0	7	0.00	41.18	0.00	801.01	0.00	29.76	0.00	33.47	33.47		
11	2,500	3,000	2,750	119	4,450	2.28	85.38	363.56	2,756.46	4.30	32.57	1	8	5.88	47.06	1.25	802.26	0.05	29.81	0.34	29.10	29.10		
12	3,000	4,000	3,500	140	4,590	2.69	88.07	498.00	3,254.46	5.88	38.46	2	10	11.76	58.82	9.66	811.91	0.36	30.17	1.94	24.95	24.95		
13	4,000	5,000	4,500	115	4,705	2.21	90.27	504.40	3,758.86	5.96	44.42	2	12	11.76	70.59	5.40	817.31	0.20	30.37	1.07	21.74	21.74		
14	5,000	7,500	6,250	138	4,843	2.65	92.92	884.48	4,643.34	10.45	54.87	0	12	0.00	70.59	0.00	817.31	0.00	30.37	0.00	17.60	17.60		
15	7,500	10,000	8,750	90	4,933	1.73	94.65	661.90	5,305.24	7.82	62.69	0	12	0.00	70.59	0.00	817.31	0.00	30.37	0.00	15.41	15.41		
16	10,000	20,000	15,000	121	5,054	2.32	96.97	1,203.02	6,508.26	14.22	76.90	1	13	5.88	76.47	171.00	988.31	6.35	36.72	14.21	15.19	15.19		
17	20,000	50,000	35,000	84	5,138	1.61	98.58	1,154.31	7,662.57	13.64	90.54	2	15	11.76	88.24	32.14	1,020.46	1.19	37.92	2.78	13.32	13.32		
18	50,000	100,000	75,000	49	5,187	0.94	99.52	484.94	8,147.52	5.73	96.27	0	15	0.00	88.24	0.00	1,020.46	0.00	37.92	0.00	12.52	12.52		
19	100,000	500,000	300,000	23	5,210	0.44	99.96	304.70	8,452.21	3.60	99.87	2	17	11.76	100.00	1,670.80	2,691.26	62.08	100.00	548.35	31.84	31.84		
20	500,000	UP		2	5,212	0.04	100.00	10.70	8,462.92	0.13	100.00	0	17	0.00	100.00	0.00	2,691.26	0.00	100.00	0.00	0.00	31.80		
				5,212					8,462.92					17					2,691.26					31.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 271 Sugar mills chocolate factories sweets factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	6.63	6.63	0.44	0.44	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	1.51	8.13	0.13	0.57	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	30	0.90	9.04	0.25	0.82	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	36	1.81	10.84	0.57	1.40	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	43	2.11	12.95	1.25	2.65	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	47	1.20	14.16	0.90	3.55	0.09	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	48	0.30	14.46	0.00	3.55	0.00	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	55	2.11	16.57	3.06	6.61	0.32	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	61	1.81	18.37	3.38	9.99	0.35	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	65	1.20	19.58	4.06	14.05	0.42	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	75	3.01	22.59	31.31	45.35	3.28	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	82	2.11	24.70	30.78	76.14	3.22	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	94	3.61	28.31	48.64	124.78	5.09	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	97	0.90	29.22	27.27	152.05	2.85	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	108	3.31	32.53	88.32	240.37	9.24	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	122	4.22	36.75	135.33	375.71	14.16	39.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	151	8.73	45.48	50.76	426.46	5.31	44.63	11	11	57.89	57.89	379.71	379.71	43.98	43.98	748.07	89.04			
18	50,000	100,000	75,000	37	188	11.14	56.63	86.47	512.93	9.05	53.68	4	15	21.05	78.95	11.92	391.62	1.38	45.36	13.78	76.35			
19	100,000	500,000	300,000	56	244	16.87	73.49	195.25	708.18	20.44	74.12	1	16	5.26	84.21	0.00	391.62	0.00	45.36	0.00	55.30			
20	500,000	UP		88	332	26.51	100.00	247.29	955.47	25.88	100.00	3	19	15.79	100.00	471.73	863.36	54.64	100.00	190.76	90.36			
				332					955.47					19					863.36					90.36



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 27111 Sugar mills excluding spontaneous combustion

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	7.57	7.57	0.44	0.44	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	36	2.16	9.73	0.94	1.38	0.10	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	40	1.08	10.81	0.49	1.87	0.05	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	49	2.43	13.24	0.96	2.83	0.10	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	62	3.51	16.76	4.35	7.18	0.48	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	67	1.35	18.11	2.01	9.19	0.22	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	74	1.89	20.00	8.57	17.75	0.94	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	77	0.81	20.81	0.02	17.78	0.00	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	81	1.08	21.89	1.63	19.41	0.18	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	87	1.62	23.51	14.88	34.29	1.63	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	92	1.35	24.86	23.62	57.91	2.59	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	98	1.62	26.49	23.62	81.53	2.59	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	99	0.27	26.76	9.00	90.53	0.99	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	104	1.35	28.11	16.19	106.72	1.78	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	110	1.62	29.73	39.93	146.66	4.38	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	127	4.59	34.32	23.53	170.18	2.58	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	157	8.11	42.43	212.76	382.94	23.33	41.99	1	1	16.67	16.67	32.50	32.50	0.58	0.58	15.28	8.49			
18	50,000	100,000	75,000	29	186	7.84	50.27	235.68	147.26	25.84	16.15	0	1	0.00	16.67	0.00	32.50	0.00	0.58	0.00	22.07			
19	100,000	500,000	300,000	67	253	18.11	68.38	27.46	174.72	3.01	19.16	3	4	50.00	66.67	5,468.21	5,500.71	97.86	98.45	19912.60	3148.31			
20	500,000	UP		117	370	31.62	100.00	737.26	911.98	80.84	100.00	2	6	33.33	100.00	86.86	5,587.58	1.55	100.00	11.78	612.69			
				370					911.98					6					5,587.58					612.69



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 27112 Sugar mills including spontaneous combustion

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.67	3.67	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	1.83	5.50	0.48	0.59	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	9	2.75	8.26	0.40	1.00	0.07	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	1.83	10.09	0.58	1.57	0.10	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.92	11.01	0.53	2.11	0.09	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.92	11.93	1.32	3.43	0.24	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	0.92	12.84	1.11	4.54	0.20	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	17	2.75	15.60	1.06	5.60	0.19	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	0.92	16.51	0.01	5.61	0.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	0.92	17.43	0.01	5.61	0.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	0.92	18.35	3.05	8.66	0.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	22	1.83	20.18	8.92	17.58	1.59	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	0.92	21.10	9.02	26.60	1.61	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	0.92	22.02	8.58	35.18	1.53	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	0.92	22.94	3.24	38.42	0.58	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	28	2.75	25.69	6.84	45.26	1.22	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	45	15.60	41.28	112.59	157.86	20.04	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	57	11.01	52.29	88.50	69.36	15.75	12.35	4	4	57.14	57.14	277.68	277.68	75.84	75.84	313.78	400.35			
19	100,000	500,000	300,000	20	77	18.35	70.64	138.55	207.91	24.66	37.01	1	5	14.29	71.43	33.75	311.43	9.22	85.06	24.36	149.79			
20	500,000	UP		32	109	29.36	100.00	353.87	561.78	62.99	100.00	2	7	28.57	100.00	54.71	366.14	14.94	100.00	15.46	65.18			
				109					561.78					7					366.14					65.18



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 27113 Chocolate and sweets factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	2.84	2.84	0.07	0.07	0.01	0.01	1	1	7.14	7.14	18.48	18.48	2.49	2.49	25656.48	25656.48	
2	50	100	75	8	22	1.62	4.46	0.05	0.12	0.00	0.01	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	15437.53	
3	100	200	150	17	39	3.45	7.91	0.89	1.01	0.06	0.07	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	1825.55	
4	200	300	250	17	56	3.45	11.36	1.56	2.58	0.11	0.18	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	717.37	
5	300	500	400	39	95	7.91	19.27	5.61	8.18	0.40	0.58	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	225.77	
6	500	750	625	14	109	2.84	22.11	3.40	11.58	0.24	0.83	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	159.51	
7	750	1,000	875	13	122	2.64	24.75	6.35	17.94	0.45	1.28	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	103.02	
8	1,000	1,500	1,250	22	144	4.46	29.21	10.69	28.62	0.76	2.04	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	64.56	
9	1,500	2,000	1,750	14	158	2.84	32.05	19.95	48.58	1.42	3.46	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	38.04	
10	2,000	2,500	2,250	18	176	3.65	35.70	29.22	77.80	2.08	5.54	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	23.75	
11	2,500	3,000	2,750	7	183	1.42	37.12	9.15	86.95	0.65	6.19	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	21.25	
12	3,000	4,000	3,500	10	193	2.03	39.15	15.31	102.26	1.09	7.28	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	18.07	
13	4,000	5,000	4,500	11	204	2.23	41.38	22.02	124.27	1.57	8.85	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	14.87	
14	5,000	7,500	6,250	30	234	6.09	47.46	124.84	249.12	8.89	17.74	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	7.42	
15	7,500	10,000	8,750	25	259	5.07	52.54	98.10	347.22	6.99	24.73	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	5.32	
16	10,000	20,000	15,000	41	300	8.32	60.85	353.34	700.55	25.17	49.90	0	1	0.00	7.14	0.00	18.48	0.00	2.49	0.00	2.64	
17	20,000	50,000	35,000	48	348	9.74	70.59	148.57	849.13	10.58	60.48	1	2	7.14	14.29	2.71	21.19	0.37	2.85	1.83	2.50	
18	50,000	100,000	75,000	37	385	7.51	78.09	145.80	994.93	10.39	70.87	8	10	57.14	71.43	190.69	211.88	25.66	28.52	130.78	21.30	
19	100,000	500,000	300,000	61	446	12.37	90.47	281.89	1,276.82	20.08	90.95	1	11	7.14	78.57	500.00	711.88	67.29	95.81	177.38	55.75	
20	500,000	UP		47	493	9.53	100.00	127.09	1,403.90	9.05	100.00	3	14	21.43	100.00	31.12	743.00	4.19	100.00	24.49	52.92	
				493					1,403.90					14					743.00			52.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 272 Food paste producers bakeries processed food factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	40.00	40.00	0.91	0.91	6.40	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	20.00	60.00	0.73	0.18	5.12	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	20.00	80.00	7.58	7.40	53.31	52.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	20.00	100.00	6.82	14.23	47.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	14.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					14.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2721 Alimentary paste producers

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.81	3.81	0.58	0.58	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	11	6.67	10.48	1.49	2.07	0.37	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	26	14.29	24.76	4.76	6.82	1.19	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	33	6.67	31.43	1.30	8.12	0.32	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	41	7.62	39.05	5.80	13.91	1.45	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	51	9.52	48.57	7.94	21.85	1.99	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	53	1.90	50.48	2.23	24.08	0.56	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	59	5.71	56.19	5.12	29.21	1.28	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	62	2.86	59.05	12.99	42.20	3.26	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	67	4.76	63.81	5.47	47.67	1.37	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	69	1.90	65.71	10.25	57.92	2.57	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	73	3.81	69.52	12.03	69.94	3.01	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	83	9.52	79.05	30.47	100.42	7.64	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	87	3.81	82.86	24.76	125.17	6.20	31.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	88	0.95	83.81	13.77	138.94	3.45	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	92	3.81	87.62	35.18	174.13	8.82	43.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	95	2.86	90.48	68.54	242.67	17.17	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	102	6.67	97.14	78.57	321.24	19.69	80.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	105	2.86	100.00	77.88	399.12	19.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	105	0.00	100.00	0.00	399.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				105					399.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2722 Bakeries and biscuit works

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,743	3,743	37.09	37.09	216.20	216.20	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	497	4,240	4.93	42.02	102.95	319.15	1.12	3.47	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	244	4,484	2.42	44.44	66.26	385.41	0.72	4.19	0	1	0.00	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	435	4,919	4.31	48.75	96.74	482.14	1.05	5.24	0	1	0.00	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	717	5,636	7.11	55.85	247.66	729.80	2.69	7.93	1	2	4.35	8.70	1.69	1.69	0.08	0.08	0.68	0.23			
6	500	750	625	993	6,629	9.84	65.69	310.43	1,040.23	3.37	11.31	0	2	0.00	8.70	0.00	1.69	0.00	0.08	0.00	0.16			
7	750	1,000	875	268	6,897	2.66	68.35	280.12	1,320.35	3.04	14.35	0	2	0.00	8.70	0.00	1.69	0.00	0.08	0.00	0.13			
8	1,000	1,500	1,250	568	7,465	5.63	73.98	585.13	1,905.47	6.36	20.71	1	3	4.35	13.04	13.50	15.19	0.63	0.71	2.31	0.80			
9	1,500	2,000	1,750	787	8,252	7.80	81.78	124.36	2,029.83	1.35	22.06	1	4	4.35	17.39	110.00	125.19	5.12	5.83	88.46	6.17			
10	2,000	2,500	2,250	535	8,787	5.30	87.08	950.17	2,980.01	10.33	32.39	2	6	8.70	26.09	44.77	169.96	2.09	7.92	4.71	5.70			
11	2,500	3,000	2,750	183	8,970	1.81	88.89	328.17	3,308.18	3.57	35.96	0	6	0.00	26.09	0.00	169.96	0.00	7.92	0.00	5.14			
12	3,000	4,000	3,500	118	9,088	1.17	90.06	362.34	3,670.52	3.94	39.90	0	6	0.00	26.09	0.00	169.96	0.00	7.92	0.00	4.63			
13	4,000	5,000	4,500	176	9,264	1.74	91.80	71.95	3,598.57	0.78	39.11	1	7	4.35	30.43	1,682.49	1,852.45	78.36	86.28	2338.40	51.48			
14	5,000	7,500	6,250	173	9,437	1.71	93.52	800.97	4,399.53	8.71	47.82	0	7	0.00	30.43	0.00	1,852.45	0.00	86.28	0.00	42.11			
15	7,500	10,000	8,750	70	9,507	0.69	94.21	498.51	4,898.04	5.42	53.24	0	7	0.00	30.43	0.00	1,852.45	0.00	86.28	0.00	37.82			
16	10,000	20,000	15,000	164	9,671	1.63	95.84	1,683.90	6,581.95	18.30	71.54	1	8	4.35	34.78	57.67	1,910.12	2.69	88.97	3.42	29.02			
17	20,000	50,000	35,000	141	9,812	1.40	97.24	1,334.20	7,916.14	14.50	86.04	2	10	8.70	43.48	25.03	1,935.15	1.17	90.13	1.88	24.45			
18	50,000	100,000	75,000	103	9,915	1.02	98.26	619.71	8,535.85	6.74	92.78	1	11	4.35	47.83	16.66	1,951.81	0.78	90.91	2.69	22.87			
19	100,000	500,000	300,000	123	10,038	1.22	99.47	501.39	9,037.24	5.45	98.23	12	23	52.17	100.00	195.22	2,147.04	9.09	100.00	38.94	23.76			
20	500,000	UP		53	10,091	0.53	100.00	162.89	9,200.13	1.77	100.00	0	23	0.00	100.00	0.00	2,147.04	0.00	100.00	0.00	23.34			
				10,091					9,200.13					23					2,147.04					23.34



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2723 Processed food factories (bihunmielomiekerupuk) atc

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	235	235	10.18	10.18	16.78	16.78	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	139	374	6.02	16.20	31.47	48.25	0.41	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	227	601	9.84	26.04	88.74	136.99	1.16	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	159	760	6.89	32.93	106.36	243.35	1.39	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	184	944	7.97	40.90	123.02	366.37	1.60	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	129	1,073	5.59	46.49	149.95	516.32	1.95	6.73	1	1	11.11	11.11	16.63	16.63	2.51	2.51	11.09	3.22			
7	750	1,000	875	110	1,183	4.77	51.26	204.46	720.79	2.66	9.39	0	1	0.00	11.11	0.00	16.63	0.00	2.51	0.00	2.31			
8	1,000	1,500	1,250	117	1,300	5.07	56.33	250.16	970.95	3.26	12.65	1	2	11.11	22.22	7.50	24.13	1.13	3.65	3.00	2.49			
9	1,500	2,000	1,750	100	1,400	4.33	60.66	262.69	1,233.64	3.42	16.08	0	2	0.00	22.22	0.00	24.13	0.00	3.65	0.00	1.96			
10	2,000	2,500	2,250	84	1,484	3.64	64.30	250.21	1,483.85	3.26	19.34	0	2	0.00	22.22	0.00	24.13	0.00	3.65	0.00	1.63			
11	2,500	3,000	2,750	58	1,542	2.51	66.81	197.94	1,681.80	2.58	21.92	0	2	0.00	22.22	0.00	24.13	0.00	3.65	0.00	1.44			
12	3,000	4,000	3,500	70	1,612	3.03	69.84	353.28	2,035.08	4.60	26.52	0	2	0.00	22.22	0.00	24.13	0.00	3.65	0.00	1.19			
13	4,000	5,000	4,500	73	1,685	3.16	73.01	515.08	2,550.15	6.71	33.23	0	2	0.00	22.22	0.00	24.13	0.00	3.65	0.00	0.95			
14	5,000	7,500	6,250	110	1,795	4.77	77.77	777.90	3,328.05	10.14	43.37	0	2	0.00	22.22	0.00	24.13	0.00	3.65	0.00	0.73			
15	7,500	10,000	8,750	84	1,879	3.64	81.41	913.25	4,241.31	11.90	55.27	0	2	0.00	22.22	0.00	24.13	0.00	3.65	0.00	0.57			
16	10,000	20,000	15,000	119	1,998	5.16	86.57	1,559.73	5,801.04	20.33	75.60	3	5	33.33	55.56	156.98	181.12	23.71	27.36	10.06	3.12			
17	20,000	50,000	35,000	86	2,084	3.73	90.29	1,122.43	6,923.47	14.63	90.22	1	6	11.11	66.67	83.31	264.43	12.58	39.94	7.42	3.82			
18	50,000	100,000	75,000	92	2,176	3.99	94.28	346.89	7,270.36	4.52	94.74	1	7	11.11	77.78	377.04	641.47	56.95	96.89	108.69	8.82			
19	100,000	500,000	300,000	111	2,287	4.81	99.09	335.39	7,605.75	4.37	99.12	2	9	22.22	100.00	20.56	662.03	3.11	100.00	6.13	8.70			
20	500,000	UP		21	2,308	0.91	100.00	67.88	7,673.63	0.88	100.00	0	9	0.00	100.00	0.00	662.03	0.00	100.00	0.00	8.63			
				2,308					7,673.63					9					662.03					8.63



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2728 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	13.47	13.47	4.21	4.21	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	100	5.50	18.98	5.14	9.35	0.30	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	140	7.59	26.57	14.38	23.73	0.85	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	178	7.21	33.78	18.75	42.48	1.11	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	218	7.59	41.37	31.64	74.12	1.87	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	241	4.36	45.73	32.13	106.25	1.90	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	26	267	4.93	50.66	40.84	147.08	2.42	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	297	5.69	56.36	47.56	194.64	2.81	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	315	3.42	59.77	61.96	256.60	3.67	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	328	2.47	62.24	41.80	298.40	2.47	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	336	1.52	63.76	25.76	324.16	1.52	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	353	3.23	66.98	66.99	391.15	3.96	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	368	2.85	69.83	71.06	462.20	4.20	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	392	4.55	74.38	182.38	644.59	10.79	38.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	399	1.33	75.71	81.52	726.11	4.82	42.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	439	7.59	83.30	490.59	1,216.70	29.02	71.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	455	3.04	86.34	184.86	1,401.56	10.94	82.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	35	490	6.64	92.98	162.07	1,563.63	9.59	92.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	513	4.36	97.34	78.07	1,641.71	4.62	97.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	527	2.66	100.00	48.64	1,690.34	2.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				527					1,690.34					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 273 Preserves factories (jams etc) pabrik sari gula Monosodium g

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.17	0.17	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.31	0.48	1.62	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	0.34	0.82	1.78	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.62	1.44	3.22	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	2.14	3.58	11.12	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	0.01	3.59	0.03	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	0.01	3.60	0.06	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	10.33	13.93	53.68	72.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	5.31	19.24	27.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	19.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					19.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2731 Preserve factories (jam etc)pabrik sari gulaMSG producers

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	3.94	3.94	0.89	0.89	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	26	1.18	5.13	0.56	1.44	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	31	0.99	6.11	1.95	3.39	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	43	2.37	8.48	4.85	8.24	0.21	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	65	4.34	12.82	10.04	18.27	0.43	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	83	3.55	16.37	16.12	34.39	0.69	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	97	2.76	19.13	13.19	47.58	0.56	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	114	3.35	22.49	25.58	73.16	1.09	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	137	4.54	27.02	45.32	118.48	1.94	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	146	1.78	28.80	25.75	144.22	1.10	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	155	1.78	30.57	24.69	168.91	1.06	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	176	4.14	34.71	79.94	248.85	3.42	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	189	2.56	37.28	70.51	319.36	3.02	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	213	4.73	42.01	120.32	439.68	5.15	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	228	2.96	44.97	106.42	546.10	4.55	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	61	289	12.03	57.00	517.88	1,063.98	22.17	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	55	344	10.85	67.85	392.28	1,456.26	16.79	62.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	46	390	9.07	76.92	296.29	1,752.55	12.68	75.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	62	452	12.23	89.15	281.83	2,034.38	12.06	87.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		55	507	10.85	100.00	301.90	2,336.28	12.92	100.00	3	3	100.00	100.00	251.98	251.98	100.00	100.00	83.46	10.79			
				507					2,336.28					3					251.98					10.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2732 Meatmeat products and fish products factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	77	77	4.41	4.41	20.82	20.82	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	103	1.49	5.89	3.80	24.61	0.06	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	125	1.26	7.15	5.19	29.81	0.08	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	42	167	2.40	9.55	0.26	30.07	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	61	228	3.49	13.04	20.73	50.80	0.32	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	52	280	2.97	16.02	25.79	76.59	0.40	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	53	333	3.03	19.05	25.79	102.38	0.40	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	380	2.69	21.74	57.26	159.64	0.88	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	48	428	2.75	24.49	41.42	201.06	0.64	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	50	478	2.86	27.35	50.14	251.20	0.77	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	37	515	2.12	29.46	73.41	324.60	1.13	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	55	570	3.15	32.61	113.50	438.11	1.75	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	63	633	3.60	36.21	222.79	660.90	3.43	10.17	1	1	6.25	6.25	24.96	24.96	5.94	5.94	11.20	3.78			
14	5,000	7,500	6,250	91	724	5.21	41.42	335.07	995.97	5.16	15.33	0	1	0.00	6.25	0.00	24.96	0.00	5.94	0.00	2.51			
15	7,500	10,000	8,750	64	788	3.66	45.08	391.19	1,387.15	6.02	21.36	0	1	0.00	6.25	0.00	24.96	0.00	5.94	0.00	1.80			
16	10,000	20,000	15,000	136	924	7.78	52.86	982.52	2,369.68	15.13	36.48	1	2	6.25	12.50	52.00	76.96	12.39	18.33	5.29	3.25			
17	20,000	50,000	35,000	271	1,195	15.50	68.36	1,920.57	4,290.24	29.57	66.05	7	9	43.75	56.25	285.43	362.38	67.99	86.32	14.86	8.45			
18	50,000	100,000	75,000	196	1,391	11.21	79.58	1,163.72	5,453.96	17.92	83.96	1	10	6.25	62.50	0.05	362.44	0.01	86.34	0.00	6.65			
19	100,000	500,000	300,000	243	1,634	13.90	93.48	844.47	6,298.43	13.00	96.97	6	16	37.50	100.00	57.36	419.80	13.66	100.00	6.79	6.67			
20	500,000	UP		114	1,748	6.52	100.00	197.12	6,495.55	3.03	100.00	0	16	0.00	100.00	0.00	419.80	0.00	100.00	0.00	6.46			
				1,748					6,495.55					16					419.80					6.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2733 Soya beantomato and hot pepper sauce

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	7.86	7.86	2.66	2.66	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	86	10.92	18.78	3.66	6.32	0.41	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	119	7.21	25.98	7.67	13.99	0.87	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	147	6.11	32.10	5.94	19.93	0.67	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	39	186	8.52	40.61	13.02	32.95	1.47	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	212	5.68	46.29	15.91	48.86	1.80	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	229	3.71	50.00	19.73	68.59	2.23	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	258	6.33	56.33	28.25	96.84	3.20	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	279	4.59	60.92	37.98	134.83	4.30	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	289	2.18	63.10	24.01	158.84	2.72	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	298	1.97	65.07	22.84	181.68	2.59	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	323	5.46	70.52	96.74	278.41	10.95	31.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	336	2.84	73.36	47.01	325.42	5.32	36.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	351	3.28	76.64	55.86	381.29	6.32	43.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	373	4.80	81.44	86.63	467.92	9.81	52.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	391	3.93	85.37	175.78	643.70	19.90	72.86	2	2	40.00	40.00	99.29	99.29	103.12	103.12	56.48	15.42			
17	20,000	50,000	35,000	16	407	3.49	88.86	171.52	815.22	19.41	92.27	0	2	0.00	40.00	0.00	99.29	0.00	103.12	0.00	12.18			
18	50,000	100,000	75,000	8	415	1.75	90.61	20.87	836.08	2.36	94.63	0	2	0.00	40.00	0.00	99.29	0.00	103.12	0.00	11.88			
19	100,000	500,000	300,000	42	457	9.17	99.78	46.39	882.48	5.25	99.88	3	5	60.00	100.00	3.00	96.29	3.12	100.00	6.47	10.91			
20	500,000	UP		1	458	0.22	100.00	1.03	883.51	0.12	100.00	0	5	0.00	100.00	0.00	96.29	0.00	100.00	0.00	10.90			
				458					883.51					5					96.29					10.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2734 Poultry farms :

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,059	1,059	4.36	4.36	75.14	75.14	0.49	0.49	2	2.99	2.99	288.82	288.82	7.13	7.13	384.39	384.39				
2	50	100	75	1,332	2,391	5.49	9.85	187.78	262.92	1.24	1.73	0	2	0.00	2.99	0.00	288.82	0.00	7.13	0.00	109.85			
3	100	200	150	2,399	4,790	9.89	19.74	562.96	825.88	3.71	5.44	5	7	7.46	10.45	25.45	314.26	0.63	7.76	4.52	38.05			
4	200	300	250	1,402	6,192	5.78	25.52	336.12	1,162.00	2.21	7.65	0	7	0.00	10.45	0.00	314.26	0.00	7.76	0.00	27.05			
5	300	500	400	2,271	8,463	9.36	34.88	556.51	1,718.51	3.66	11.32	1	8	1.49	11.94	20.66	334.92	0.51	8.27	3.71	19.49			
6	500	750	625	2,291	10,754	9.44	44.32	577.06	2,295.57	3.80	15.12	1	9	1.49	13.43	46.59	381.52	1.15	9.42	8.07	16.62			
7	750	1,000	875	1,645	12,399	6.78	51.10	408.07	2,703.64	2.69	17.81	3	12	4.48	17.91	539.75	921.27	13.33	22.75	132.27	34.08			
8	1,000	1,500	1,250	1,409	13,808	5.81	56.90	540.35	3,243.99	3.56	21.36	2	14	2.99	20.90	10.33	931.60	0.26	23.00	1.91	28.72			
9	1,500	2,000	1,750	1,205	15,013	4.97	61.87	381.47	3,625.46	2.51	23.88	0	14	0.00	20.90	0.00	931.60	0.00	23.00	0.00	25.70			
10	2,000	2,500	2,250	907	15,920	3.74	65.61	524.40	4,149.86	3.45	27.33	3	17	4.48	25.37	54.07	985.67	1.34	24.34	10.31	23.75			
11	2,500	3,000	2,750	1,642	17,562	6.77	72.37	559.61	4,709.48	3.69	31.01	2	19	2.99	28.36	5.00	990.67	0.12	24.46	0.89	21.04			
12	3,000	4,000	3,500	1,425	18,987	5.87	78.25	761.99	5,471.47	5.02	36.03	0	19	0.00	28.36	0.00	990.67	0.00	24.46	0.00	18.11			
13	4,000	5,000	4,500	573	19,560	2.36	80.61	451.03	5,922.50	2.97	39.00	1	20	1.49	29.85	5.00	995.67	0.12	24.59	1.11	16.81			
14	5,000	7,500	6,250	1,002	20,562	4.13	84.74	1,113.88	7,036.37	7.34	46.34	1	21	1.49	31.34	46.33	1,041.99	1.14	25.73	4.16	14.81			
15	7,500	10,000	8,750	579	21,141	2.39	87.12	755.64	7,792.01	4.98	51.31	2	23	2.99	34.33	115.77	1,157.76	2.86	28.59	15.32	14.86			
16	10,000	20,000	15,000	957	22,098	3.94	91.07	2,052.16	9,844.17	13.51	64.83	5	28	7.46	41.79	313.36	1,471.13	7.74	36.33	15.27	14.94			
17	20,000	50,000	35,000	835	22,933	3.44	94.51	3,393.93	13,238.11	22.35	87.18	18	46	26.87	68.66	1,723.83	3,194.96	42.57	78.89	50.79	24.13			
18	50,000	100,000	75,000	326	23,259	1.34	95.85	1,360.59	14,598.70	8.96	96.14	18	64	26.87	95.52	230.29	3,425.25	5.69	84.58	16.93	23.46			
19	100,000	500,000	300,000	207	23,466	0.85	96.70	176.45	14,775.15	1.16	97.30	2	66	2.99	98.51	46.86	3,472.10	1.16	85.74	26.55	23.50			
20	500,000	UP		800	24,266	3.30	100.00	409.57	15,184.72	2.70	100.00	1	67	1.49	100.00	577.63	4,049.74	14.26	100.00	141.03	26.67			
				24,266					15,184.72					67					4,049.74					26.67



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27341 Poultry farms: using electrical lighting

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	7.68	7.68	48.09	48.09	5.18	5.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	38	97	4.95	12.63	7.40	55.49	0.80	5.97	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	47	144	6.12	18.75	18.37	73.86	1.98	7.95	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	20	164	2.60	21.35	13.36	87.22	1.44	9.39	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	44	208	5.73	27.08	23.42	110.64	2.52	11.91	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	30	238	3.91	30.99	34.55	145.19	3.72	15.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	21	259	2.73	33.72	14.70	159.89	1.58	17.21	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	26	285	3.39	37.11	31.69	191.58	3.41	20.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	7	292	0.91	38.02	13.72	205.30	1.48	22.09	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	380	672	49.48	87.50	234.05	439.35	25.19	47.28	1	1	33.33	33.33	35.41	35.41	32.45	32.45	15.13	8.06			
11	2,500	3,000	2,750	6	678	0.78	88.28	33.31	472.66	3.58	50.86	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	7.49	7.49		
12	3,000	4,000	3,500	4	682	0.52	88.80	31.35	504.01	3.37	54.24	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	7.03	7.03		
13	4,000	5,000	4,500	63	745	8.20	97.01	106.18	610.20	11.43	65.66	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	5.80	5.80		
14	5,000	7,500	6,250	7	752	0.91	97.92	64.50	674.69	6.94	72.61	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	5.25	5.25		
15	7,500	10,000	8,750	8	760	1.04	98.96	73.33	748.02	7.89	80.50	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.73	4.73		
16	10,000	20,000	15,000	2	762	0.26	99.22	10.39	758.41	1.12	81.62	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.67	4.67		
17	20,000	50,000	35,000	4	766	0.52	99.74	93.13	851.55	10.02	91.64	0	1	0.00	33.33	0.00	35.41	0.00	32.45	0.00	4.16	4.16		
18	50,000	100,000	75,000	2	768	0.26	100.00	77.71	929.26	8.36	100.00	2	3	66.67	100.00	73.72	109.13	67.55	100.00	94.86	11.74	11.74		
19	100,000	500,000	300,000	0	768	0.00	100.00	0.00	929.26	0.00	100.00	0	3	0.00	100.00	0.00	109.13	0.00	100.00	0.00	11.74	11.74		
20	500,000	UP		0	768	0.00	100.00	0.00	929.26	0.00	100.00	0	3	0.00	100.00	0.00	109.13	0.00	100.00	0.00	11.74	11.74		
				768					929.26					3					109.13					11.74



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 27342 Poultry farms: using kerosene lighting

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2735 Other farms

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	398	398	13.03	13.03	31.95	31.95	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	273	671	8.94	21.96	51.08	83.03	1.54	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	421	1,092	13.78	35.74	129.36	212.39	3.90	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	285	1,377	9.33	45.07	132.01	344.40	3.98	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	387	1,764	12.67	57.74	237.77	582.17	7.16	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	312	2,076	10.21	67.95	243.06	825.22	7.32	24.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	186	2,262	6.09	74.04	194.00	1,019.22	5.84	30.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	193	2,455	6.32	80.36	230.88	1,250.10	6.95	37.66	1	1	10.00	10.00	112.25	112.25	2.45	2.45	48.62	8.98			
9	1,500	2,000	1,750	86	2,541	2.82	83.18	158.05	1,408.15	4.76	42.42	0	1	0.00	10.00	0.00	112.25	0.00	2.45	0.00	7.97			
10	2,000	2,500	2,250	74	2,615	2.42	85.60	149.19	1,557.34	4.49	46.91	1	2	10.00	20.00	47.23	159.48	1.03	3.48	31.66	10.24			
11	2,500	3,000	2,750	36	2,651	1.18	86.78	83.57	1,640.91	2.52	49.43	0	2	0.00	20.00	0.00	159.48	0.00	3.48	0.00	9.72			
12	3,000	4,000	3,500	38	2,689	1.24	88.02	71.33	1,712.24	2.15	51.58	0	2	0.00	20.00	0.00	159.48	0.00	3.48	0.00	9.31			
13	4,000	5,000	4,500	11	2,700	0.36	88.38	45.59	1,757.83	1.37	52.95	0	2	0.00	20.00	0.00	159.48	0.00	3.48	0.00	9.07			
14	5,000	7,500	6,250	58	2,758	1.90	90.28	143.52	1,901.36	4.32	57.27	1	3	10.00	30.00	422.79	582.27	9.22	12.70	294.58	30.62			
15	7,500	10,000	8,750	38	2,796	1.24	91.52	129.43	2,030.78	3.90	61.17	0	3	0.00	30.00	0.00	582.27	0.00	12.70	0.00	28.67			
16	10,000	20,000	15,000	67	2,863	2.19	93.72	457.11	2,487.89	13.77	74.94	0	3	0.00	30.00	0.00	582.27	0.00	12.70	0.00	23.40			
17	20,000	50,000	35,000	72	2,935	2.36	96.07	511.62	2,999.51	15.41	90.35	1	4	10.00	40.00	3,790.22	4,372.49	82.64	95.33	740.83	145.77			
18	50,000	100,000	75,000	56	2,991	1.83	97.91	161.18	3,160.69	4.86	95.21	3	7	30.00	70.00	155.06	4,527.55	3.38	98.71	96.21	143.25			
19	100,000	500,000	300,000	46	3,037	1.51	99.41	89.60	3,250.29	2.70	97.90	3	10	30.00	100.00	59.00	4,586.55	1.29	100.00	65.85	141.11			
20	500,000	UP		18	3,055	0.59	100.00	69.58	3,319.86	2.10	100.00	0	10	0.00	100.00	0.00	4,586.55	0.00	100.00	0.00	138.15			
				3,055					3,319.86					10					4,586.55					138.15



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2736 Hatcheries

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	3.66	3.66	1.49	1.49	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	64	1.79	5.44	0.57	2.07	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	88	2.04	7.48	1.93	4.00	0.08	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	119	2.64	10.12	4.19	8.18	0.18	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	41	160	3.49	13.61	13.03	21.22	0.57	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	173	1.11	14.71	6.41	27.63	0.28	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	33	206	2.81	17.52	19.20	46.83	0.84	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	59	265	5.02	22.53	37.23	84.06	1.63	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	44	309	3.74	26.28	7.02	91.07	0.31	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	38	347	3.23	29.51	22.68	113.76	0.99	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	356	0.77	30.27	1.02	114.77	0.04	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	374	1.53	31.80	13.68	128.46	0.60	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	48	422	4.08	35.88	50.44	178.89	2.21	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	78	500	6.63	42.52	133.92	312.81	5.87	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	71	571	6.04	48.55	189.99	502.80	8.33	22.03	1	1	20.00	20.00	37.93	37.93	9.27	9.27	19.96	7.54			
16	10,000	20,000	15,000	179	750	15.22	63.78	450.60	953.40	19.75	41.78	1	2	20.00	40.00	21.66	59.58	5.30	14.57	4.81	6.25			
17	20,000	50,000	35,000	226	976	19.22	82.99	861.68	1,815.08	37.76	79.54	1	3	20.00	60.00	151.29	210.88	36.99	51.56	17.56	11.62			
18	50,000	100,000	75,000	68	1,044	5.78	88.78	172.71	1,987.80	7.57	87.11	0	3	0.00	60.00	0.00	210.88	0.00	51.56	0.00	10.61			
19	100,000	500,000	300,000	58	1,102	4.93	93.71	144.12	2,131.92	6.32	93.42	1	4	20.00	80.00	59.04	269.92	14.44	66.00	40.97	12.66			
20	500,000	UP		74	1,176	6.29	100.00	150.06	2,281.98	6.58	100.00	1	5	20.00	100.00	139.06	408.98	34.00	100.00	92.67	17.92			
				1,176					2,281.98					5					408.98					17.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2737 Fish Hatcheries

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	8.33	8.33	0.72	0.72	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	24	7.05	15.38	0.77	1.48	0.84	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	36	7.69	23.08	0.83	2.32	0.92	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	41	3.21	26.28	2.22	4.54	2.44	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	57	10.26	36.54	0.28	4.81	0.30	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	68	7.05	43.59	1.71	6.52	1.89	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	69	0.64	44.23	0.81	7.34	0.89	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	74	3.21	47.44	2.47	9.81	2.72	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	75	0.64	48.08	0.02	9.82	0.02	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	76	0.64	48.72	0.01	9.83	0.01	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	82	3.85	52.56	0.89	10.72	0.98	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	83	0.64	53.21	0.02	10.74	0.02	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	91	5.13	58.33	9.19	19.93	10.12	21.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	99	5.13	63.46	1.96	21.89	2.16	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	113	8.97	72.44	32.96	54.85	36.27	60.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	136	14.74	87.18	9.14	63.99	10.06	70.41	2	2	50.00	50.00	17.50	17.50	70.00	70.00	191.51	27.35			
17	20,000	50,000	35,000	8	144	5.13	92.31	5.61	69.60	6.17	76.59	0	2	0.00	50.00	0.00	17.50	0.00	70.00	0.00	25.14			
18	50,000	100,000	75,000	12	156	7.69	100.00	21.28	90.88	23.41	100.00	2	4	50.00	100.00	7.50	25.00	30.00	100.00	35.25	27.51			
19	100,000	500,000	300,000	0	156	0.00	100.00	0.00	90.88	0.00	100.00	0	4	0.00	100.00	0.00	25.00	0.00	100.00	0.00	27.51			
20	500,000	UP		0	156	0.00	100.00	0.00	90.88	0.00	100.00	0	4	0.00	100.00	0.00	25.00	0.00	100.00	0.00	27.51			
				156					90.88					4					25.00					27.51



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 274 Edible fats edible oils and desiccated coconut producers

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2741 Edible fats producers

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	5.56	5.56	0.69	0.69	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2.78	8.33	25.74	26.43	6.37	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2.78	11.11	5.70	32.14	1.41	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	2.78	13.89	6.02	38.16	1.49	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	2.78	16.67	18.94	57.10	4.69	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	2.78	19.44	4.76	61.85	1.18	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	2.78	22.22	7.33	69.18	1.81	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	2.78	25.00	5.94	75.12	1.47	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	2.78	27.78	3.03	78.15	0.75	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	2.78	30.56	3.95	82.10	0.98	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	2.78	33.33	4.66	86.76	1.15	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	2.78	36.11	36.61	123.37	9.06	30.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	2.78	38.89	6.08	129.45	1.51	32.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	2.78	41.67	28.60	158.05	7.08	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	2.78	44.44	40.10	198.15	9.93	49.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	2.78	47.22	10.02	208.17	2.48	51.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	2.78	50.00	2.36	210.53	0.59	52.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	22.22	72.22	94.93	305.46	23.50	75.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	35	97.22	88.10	393.56	21.81	97.41	1	1	100.00	100.00	770.15	770.15	100.00	100.00	874.21	195.69	195.69	
20	500,000	UP		1	36	100.00	10.45	404.01	2.59	100.00	0	0	0.00	100.00	0.00	100.00	0.00	100.00	0.00	100.00	190.63	
				36					404.01					1					770.15			190.63



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2742 Edible oil and other plants produc edible palmoil or other

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	232	232	2.55	2.55	28.36	28.36	0.12	0.12	1	1	0.49	0.49	16.85	16.85	0.05	0.05	59.43	59.43			
2	50	100	75	52	284	0.57	3.12	10.37	38.73	0.04	0.16	0	1	0.00	0.49	0.00	16.85	0.00	0.05	0.00	43.52			
3	100	200	150	87	371	0.95	4.07	3.49	42.22	0.01	0.17	0	1	0.00	0.49	0.00	16.85	0.00	0.05	0.00	39.92			
4	200	300	250	80	451	0.88	4.95	8.10	50.32	0.03	0.21	0	1	0.00	0.49	0.00	16.85	0.00	0.05	0.00	33.49			
5	300	500	400	86	537	0.94	5.89	12.02	62.35	0.05	0.26	0	1	0.00	0.49	0.00	16.85	0.00	0.05	0.00	27.03			
6	500	750	625	169	706	1.85	7.75	24.79	87.13	0.10	0.36	1	2	0.49	0.98	7.67	24.52	0.02	0.07	30.94	28.15			
7	750	1,000	875	103	809	1.13	8.88	18.77	105.90	0.08	0.44	0	2	0.00	0.98	0.00	24.52	0.00	0.07	0.00	23.16			
8	1,000	1,500	1,250	281	1,090	3.08	11.96	65.58	171.48	0.27	0.71	0	2	0.00	0.98	0.00	24.52	0.00	0.07	0.00	14.30			
9	1,500	2,000	1,750	228	1,318	2.50	14.46	53.38	224.87	0.22	0.93	0	2	0.00	0.98	0.00	24.52	0.00	0.07	0.00	10.91			
10	2,000	2,500	2,250	189	1,507	2.07	16.54	86.64	311.50	0.36	1.28	0	2	0.00	0.98	0.00	24.52	0.00	0.07	0.00	7.87			
11	2,500	3,000	2,750	174	1,681	1.91	18.45	79.46	390.96	0.33	1.61	0	2	0.00	0.98	0.00	24.52	0.00	0.07	0.00	6.27			
12	3,000	4,000	3,500	278	1,959	3.05	21.50	129.03	519.99	0.53	2.14	0	2	0.00	0.98	0.00	24.52	0.00	0.07	0.00	4.72			
13	4,000	5,000	4,500	231	2,190	2.53	24.03	235.32	755.31	0.97	3.11	0	2	0.00	0.98	0.00	24.52	0.00	0.07	0.00	3.25			
14	5,000	7,500	6,250	510	2,700	5.60	29.63	337.47	1,092.78	1.39	4.50	2	4	0.98	1.95	66.41	90.93	0.18	0.25	19.68	8.32			
15	7,500	10,000	8,750	337	3,037	3.70	33.33	461.85	1,554.62	1.90	6.40	6	10	2.93	4.88	5,813.94	5,904.87	16.01	16.26	1258.85	379.83			
16	10,000	20,000	15,000	861	3,898	9.45	42.77	2,055.18	3,609.81	8.46	14.86	6	16	2.93	7.80	397.80	6,302.67	1.10	17.36	19.36	174.60			
17	20,000	50,000	35,000	1,177	5,075	12.92	55.69	3,715.68	7,325.48	15.30	30.15	7	23	3.41	11.22	87.46	6,390.14	0.24	17.60	2.35	87.23			
18	50,000	100,000	75,000	1,379	6,454	15.13	70.82	6,810.50	14,135.98	28.03	58.19	20	43	9.76	20.98	1,178.59	7,568.73	3.25	20.85	17.31	53.54			
19	100,000	500,000	300,000	2,177	8,631	23.89	94.71	9,232.52	23,368.51	38.00	96.19	150	193	73.17	94.15	27,778.81	35,347.54	76.51	97.36	300.88	151.26			
20	500,000	UP		482	9,113	5.29	100.00	924.58	24,293.09	3.81	100.00	12	205	5.85	100.00	960.13	36,307.67	2.64	100.00	103.85	149.46			
				9,113					24,293.09					205					36,307.67					149.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2743 Storage of crude palm oil(CPO)outside estates incl.storage

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	48	48	8.28	8.28	1.11	1.11	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	60	2.07	10.34	1.04	2.15	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	69	1.55	11.90	3.73	5.88	0.20	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	72	0.52	12.41	2.12	8.00	0.12	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	27	99	4.66	17.07	3.37	11.38	0.18	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	114	2.59	19.66	1.87	13.25	0.10	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	125	1.90	21.55	4.57	17.82	0.25	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	36	161	6.21	27.76	26.34	44.16	1.44	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	165	0.69	28.45	17.71	61.87	0.97	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	168	0.52	28.97	0.07	61.80	0.00	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	27	195	4.66	33.62	24.73	86.53	1.35	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	212	2.93	36.55	10.69	97.23	0.58	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	23	235	3.97	40.52	24.97	122.19	1.36	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	250	2.59	43.10	20.93	143.12	1.14	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	44	294	7.59	50.69	70.55	213.67	3.86	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	96	390	16.55	67.24	411.94	625.61	22.52	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	89	479	15.34	82.59	579.75	1,205.36	31.69	65.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	24	503	4.14	86.72	175.20	1,380.55	9.58	75.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	71	574	12.24	98.97	429.28	1,809.83	23.47	98.94	3	3	100.00	100.00	389.43	389.43	100.00	100.00	90.72	21.52	
20	500,000	UP		6	580	1.03	100.00	19.42	1,829.25	1.06	100.00	0	0	0.00	100.00	0.00	389.43	389.43	0.00	100.00	0.00	21.29
				580					1,829.25					3					389.43			21.29



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2748 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	0.78	0.78	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.07	0.85	0.81	0.95	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.07	0.92	1.06	2.00	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.07	0.99	0.00	2.00	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	16	0.14	1.13	0.03	2.04	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	0.07	1.20	2.71	4.74	0.13	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	22	0.35	1.56	10.77	15.51	0.50	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	26	0.28	1.84	0.82	16.33	0.04	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	52	1.84	3.68	16.05	32.38	0.75	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	55	0.21	3.89	7.51	39.89	0.35	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	67	0.85	4.74	5.79	45.68	0.27	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	78	0.78	5.52	18.03	63.71	0.84	2.98	1	1	6.67	6.67	0.08	0.08	0.00	0.00	0.46	0.13			
13	4,000	5,000	4,500	12	90	0.85	6.37	0.77	64.48	0.04	3.02	0	1	0.00	6.67	0.00	0.08	0.00	0.00	0.00	0.13			
14	5,000	7,500	6,250	45	135	3.18	9.55	78.94	143.42	3.70	6.72	0	1	0.00	6.67	0.00	0.08	0.00	0.00	0.00	0.06			
15	7,500	10,000	8,750	26	161	1.84	11.39	9.78	153.20	0.46	7.17	0	1	0.00	6.67	0.00	0.08	0.00	0.00	0.00	0.05			
16	10,000	20,000	15,000	87	248	6.16	17.55	140.51	293.71	6.58	13.75	0	1	0.00	6.67	0.00	0.08	0.00	0.00	0.00	0.03			
17	20,000	50,000	35,000	247	495	17.48	35.03	593.11	886.83	27.77	41.52	2	3	13.33	20.00	44.83	44.91	0.66	0.66	7.56	5.06			
18	50,000	100,000	75,000	287	782	20.31	55.34	398.27	1,285.09	18.65	60.17	2	5	13.33	33.33	617.18	662.09	9.12	9.78	154.97	51.52			
19	100,000	500,000	300,000	509	1,291	36.02	91.37	709.01	1,994.10	33.20	93.37	6	11	40.00	73.33	966.25	1,628.34	14.27	24.05	136.28	81.66			
20	500,000	UP		122	1,413	8.63	100.00	141.64	2,135.74	6.63	100.00	4	15	26.67	100.00	5,142.55	6,770.89	75.95	100.00	3630.61	317.03			
				1,413					2,135.74					15					6,770.89					317.03



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2751 Dairies and dairy products

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	149	149	36.43	36.43	4.22	4.22	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	189	9.78	46.21	0.37	4.59	0.05	0.66	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	199	2.44	48.66	1.09	5.68	0.16	0.81	1	2	20.00	40.00	2.44	2.44	0.45	0.45	224.05	42.90			
4	200	300	250	6	205	1.47	50.12	0.54	6.23	0.08	0.89	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	39.15			
5	300	500	400	2	207	0.49	50.61	0.95	7.18	0.14	1.03	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	33.96			
6	500	750	625	8	215	1.96	52.57	3.11	10.29	0.45	1.47	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	23.70			
7	750	1,000	875	3	218	0.73	53.30	1.14	9.14	0.16	1.31	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	26.65			
8	1,000	1,500	1,250	6	224	1.47	54.77	6.16	15.30	0.88	2.19	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	15.92			
9	1,500	2,000	1,750	3	227	0.73	55.50	2.42	12.89	0.35	1.85	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	18.91			
10	2,000	2,500	2,250	3	230	0.73	56.23	2.64	15.53	0.38	2.23	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	15.69			
11	2,500	3,000	2,750	2	232	0.49	56.72	1.95	17.48	0.28	2.51	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	13.95			
12	3,000	4,000	3,500	1	233	0.24	56.97	3.13	20.61	0.45	2.95	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	11.83			
13	4,000	5,000	4,500	1	234	0.24	57.21	5.90	26.51	0.85	3.80	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	9.19			
14	5,000	7,500	6,250	8	242	1.96	59.17	3.60	30.11	0.52	4.32	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	8.09			
15	7,500	10,000	8,750	2	244	0.49	59.66	0.60	30.71	0.09	4.40	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	7.94			
16	10,000	20,000	15,000	21	265	5.13	64.79	38.03	68.73	5.45	9.86	0	2	0.00	40.00	0.00	2.44	0.00	0.45	0.00	3.55			
17	20,000	50,000	35,000	24	289	5.87	70.66	91.47	160.21	13.12	22.97	2	4	40.00	80.00	356.81	359.25	65.86	66.31	390.07	224.24			
18	50,000	100,000	75,000	28	317	6.85	77.51	208.41	368.62	29.88	52.85	0	4	0.00	80.00	0.00	359.25	0.00	66.31	0.00	97.46			
19	100,000	500,000	300,000	63	380	15.40	92.91	159.60	528.22	22.88	75.74	0	4	0.00	80.00	0.00	359.25	0.00	66.31	0.00	68.01			
20	500,000	UP		29	409	7.09	100.00	169.23	697.45	24.26	100.00	1	5	20.00	100.00	182.53	541.77	33.69	100.00	107.86	77.68			
				409					697.45					5					541.77					77.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2752 Dairies and dairy products including desiccated milk

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	1.74	1.74	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	1.16	2.91	0.23	0.23	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	0.58	3.49	0.00	0.23	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	10	2.33	5.81	0.00	0.23	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	12	1.16	6.98	1.03	1.27	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	0.58	7.56	0.50	1.76	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	16	1.74	9.30	1.05	2.81	0.07	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	22	3.49	12.79	5.53	8.35	0.35	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	29	4.07	16.86	2.55	10.90	0.16	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	36	4.07	20.93	7.25	18.15	0.46	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	38	1.16	22.09	4.95	23.10	0.32	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	39	0.58	22.67	1.91	25.01	0.12	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	41	1.16	23.84	3.74	21.27	0.24	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	47	3.49	27.33	28.83	50.10	1.84	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	57	5.81	33.14	46.47	96.57	2.96	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	25	82	14.53	47.67	127.11	223.67	8.11	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	99	9.88	57.56	66.10	289.77	4.22	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	13	112	7.56	65.12	953.42	1,243.19	60.83	79.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	30	142	17.44	82.56	171.16	1,414.35	10.92	90.24	1	1	100.00	100.00	33.52	33.52	100.00	100.00	19.59	2.37	
20	500,000	UP		30	172	17.44	100.00	153.05	1,567.40	9.76	100.00	0	0	0.00	100.00	0.00	33.52	0.00	100.00	0.00	2.14	
				172					1,567.40					1					33.52			2.14



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 276 Coffee roasting plants coffee extract factories maltings

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2761 Coffee roasting plantscoffee extract factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	38	38	4.37	4.37	0.37	0.37	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	44	0.69	5.06	0.61	0.98	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	58	1.61	6.67	3.11	4.09	0.10	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	72	1.61	8.28	4.11	8.21	0.13	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	98	2.99	11.26	12.70	20.90	0.40	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	114	1.84	13.10	12.63	33.53	0.40	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	135	2.41	15.52	20.59	54.13	0.65	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	163	3.22	18.74	29.20	83.33	0.93	2.64	1	1	5.26	5.26	90.00	90.00	6.22	6.22	308.19	108.01			
9	1,500	2,000	1,750	19	182	2.18	20.92	24.74	108.07	0.79	3.43	0	1	0.00	5.26	0.00	90.00	0.00	6.22	0.00	83.28	83.28		
10	2,000	2,500	2,250	16	198	1.84	22.76	28.71	136.78	0.91	4.34	0	1	0.00	5.26	0.00	90.00	0.00	6.22	0.00	65.80	65.80		
11	2,500	3,000	2,750	15	213	1.72	24.48	18.63	155.40	0.59	4.93	0	1	0.00	5.26	0.00	90.00	0.00	6.22	0.00	57.91	57.91		
12	3,000	4,000	3,500	32	245	3.68	28.16	57.85	213.25	1.84	6.77	0	1	0.00	5.26	0.00	90.00	0.00	6.22	0.00	42.20	42.20		
13	4,000	5,000	4,500	29	274	3.33	31.49	77.71	290.96	2.47	9.23	0	1	0.00	5.26	0.00	90.00	0.00	6.22	0.00	30.93	30.93		
14	5,000	7,500	6,250	47	321	5.40	36.90	270.03	560.99	8.57	17.80	1	2	5.26	10.53	300.00	390.00	20.73	26.95	111.10	69.52			
15	7,500	10,000	8,750	34	355	3.91	40.80	256.76	817.75	8.15	25.95	0	2	0.00	10.53	0.00	390.00	0.00	26.95	0.00	47.69	47.69		
16	10,000	20,000	15,000	88	443	10.11	50.92	474.62	1,292.38	15.06	41.02	0	2	0.00	10.53	0.00	390.00	0.00	26.95	0.00	30.18	30.18		
17	20,000	50,000	35,000	140	583	16.09	67.01	778.80	2,071.18	24.72	65.73	1	3	5.26	15.79	890.00	1,280.00	61.50	88.45	114.28	61.80			
18	50,000	100,000	75,000	104	687	11.95	78.97	480.90	2,552.08	15.26	80.99	6	9	31.58	47.37	26.28	1,306.28	1.82	90.27	5.46	51.18	51.18		
19	100,000	500,000	300,000	118	805	13.56	92.53	439.56	2,991.64	13.95	94.94	7	16	36.84	84.21	70.80	1,377.08	4.89	95.16	16.11	46.03	46.03		
20	500,000	UP		65	870	7.47	100.00	159.29	3,150.92	5.06	100.00	3	19	15.79	100.00	70.00	1,447.08	4.84	100.00	43.95	45.93	45.93		
				870					3,150.92					19					1,447.08					45.93



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2762 Maltings

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2763 Tea sheds and tea factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	10.88	10.88	0.17	0.17	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	57	5.88	16.76	1.19	1.36	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	80	6.76	23.53	3.56	4.92	0.28	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	96	4.71	28.24	1.81	6.73	0.14	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	110	4.12	32.35	1.46	8.19	0.11	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	117	2.06	34.41	8.00	16.19	0.62	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	123	1.76	36.18	8.61	24.80	0.66	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	147	7.06	43.24	24.57	49.37	1.90	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	167	5.88	49.12	45.06	94.42	3.48	7.29	1	1	50.00	50.00	138.77	138.77	87.40	87.40	307.99	146.96			
10	2,000	2,500	2,250	14	181	4.12	53.24	24.90	119.32	1.92	9.22	0	1	0.00	50.00	0.00	138.77	0.00	87.40	0.00	116.29			
11	2,500	3,000	2,750	10	191	2.94	56.18	24.52	143.84	1.89	11.11	0	1	0.00	50.00	0.00	138.77	0.00	87.40	0.00	96.47			
12	3,000	4,000	3,500	17	208	5.00	61.18	106.07	249.92	8.19	19.31	0	1	0.00	50.00	0.00	138.77	0.00	87.40	0.00	55.52			
13	4,000	5,000	4,500	7	215	2.06	63.24	35.13	285.05	2.71	22.02	0	1	0.00	50.00	0.00	138.77	0.00	87.40	0.00	48.68			
14	5,000	7,500	6,250	38	253	11.18	74.41	234.47	519.52	18.11	40.13	0	1	0.00	50.00	0.00	138.77	0.00	87.40	0.00	26.71			
15	7,500	10,000	8,750	22	275	6.47	80.88	106.22	625.74	8.21	48.34	0	1	0.00	50.00	0.00	138.77	0.00	87.40	0.00	22.18			
16	10,000	20,000	15,000	23	298	6.76	87.65	258.13	883.87	19.94	68.28	0	1	0.00	50.00	0.00	138.77	0.00	87.40	0.00	15.70			
17	20,000	50,000	35,000	30	328	8.82	96.47	353.01	1,236.87	27.27	95.55	1	2	50.00	100.00	20.00	158.77	12.60	100.00	5.67	12.84			
18	50,000	100,000	75,000	8	336	2.35	98.82	61.80	1,298.67	4.77	100.32	0	2	0.00	100.00	0.00	158.77	0.00	100.00	0.00	12.23			
19	100,000	500,000	300,000	1	337	0.29	99.12	1.63	1,300.30	0.13	100.45	0	2	0.00	100.00	0.00	158.77	0.00	100.00	0.00	12.21			
20	500,000	UP		3	340	0.88	100.00	5.80	1,294.50	0.45	100.00	0	2	0.00	100.00	0.00	158.77	0.00	100.00	0.00	12.26			
				340					1,294.50					2					158.77					12.26



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2768 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5.56	16.67	2.99	2.99	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5.56	22.22	5.34	8.33	1.69	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5.56	27.78	5.41	13.74	1.72	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5.56	33.33	10.02	23.76	3.18	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5.56	38.89	11.29	35.05	3.58	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	5.56	44.44	3.73	38.79	1.18	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	5.56	50.00	6.26	45.05	1.99	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	5.56	55.56	8.97	54.01	2.85	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	5.56	61.11	23.01	77.02	7.30	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	5.56	66.67	40.59	117.61	12.88	37.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	5.56	72.22	0.91	118.53	0.29	37.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	5.56	77.78	42.85	161.37	13.60	51.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	5.56	83.33	25.59	186.96	8.12	59.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	5.56	88.89	15.11	202.07	4.79	64.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	5.56	94.44	24.01	226.08	7.62	71.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	5.56	100.00	89.06	315.14	28.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	0.00	100.00	0.00	315.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	0.00	100.00	0.00	315.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	0.00	100.00	0.00	315.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18			315.14			0			0.00			0.00			0.00		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 277 Cold stores ice factories abattoirs butchers drying installa

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.18	0.18	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	0.35	0.53	0.36	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	0.52	1.05	0.54	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	0.53	1.58	0.55	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	0.83	2.41	0.86	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	0.96	3.37	1.00	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	1.38	4.76	1.44	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	1.48	6.23	1.54	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	10	8.00	40.00	5.02	11.25	5.22	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	13	12.00	52.00	8.28	19.53	8.61	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	15	8.00	60.00	5.84	25.37	6.08	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	20	20.00	80.00	32.12	57.49	33.40	59.79	1	1	100.00	100.00	242.82	242.82	100.00	100.00	756.01	422.35			
14	5,000	7,500	6,250	3	23	12.00	92.00	25.14	82.63	26.15	85.94	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	293.85			
15	7,500	10,000	8,750	1	24	4.00	96.00	8.16	90.79	8.49	94.43	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	267.44			
16	10,000	20,000	15,000	1	25	4.00	100.00	5.36	96.15	5.57	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	252.54			
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	96.15	0.00	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	252.54			
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	96.15	0.00	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	252.54			
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	96.15	0.00	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	252.54			
20	500,000	UP		0	25	0.00	100.00	0.00	96.15	0.00	100.00	0	1	0.00	100.00	0.00	242.82	0.00	100.00	0.00	252.54			
				25					96.15					1					242.82					252.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2771 Cold stores and ice factories

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	87	87	4.00	4.00	4.66	4.66	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	112	1.15	5.15	30.43	35.09	0.32	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	57	169	2.62	7.77	9.17	44.26	0.10	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	212	1.98	9.74	18.94	63.20	0.20	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	79	291	3.63	13.37	42.94	106.14	0.45	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	148	439	6.80	20.17	58.41	164.55	0.61	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	138	577	6.34	26.52	150.23	314.78	1.57	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	135	712	6.20	32.72	152.86	467.63	1.60	4.90	2	2	22.22	22.22	1.10	1.10	0.05	0.05	0.72	0.23			
9	1,500	2,000	1,750	114	826	5.24	37.96	190.61	658.25	2.00	6.89	0	2	0.00	22.22	0.00	1.10	0.00	0.05	0.00	0.17			
10	2,000	2,500	2,250	97	923	4.46	42.42	216.01	874.26	2.26	9.15	0	2	0.00	22.22	0.00	1.10	0.00	0.05	0.00	0.13			
11	2,500	3,000	2,750	83	1,006	3.81	46.23	246.70	1,120.96	2.58	11.73	0	2	0.00	22.22	0.00	1.10	0.00	0.05	0.00	0.10			
12	3,000	4,000	3,500	123	1,129	5.65	51.88	435.72	1,556.68	4.56	16.29	0	2	0.00	22.22	0.00	1.10	0.00	0.05	0.00	0.07			
13	4,000	5,000	4,500	93	1,222	4.27	56.16	449.86	2,006.54	4.71	21.00	3	5	33.33	55.56	2,069.23	2,070.32	93.40	93.45	459.97	103.18			
14	5,000	7,500	6,250	201	1,423	9.24	65.40	866.48	2,873.02	9.07	30.07	0	5	0.00	55.56	0.00	2,070.32	0.00	93.45	0.00	72.06			
15	7,500	10,000	8,750	113	1,536	5.19	70.59	778.98	3,652.00	8.15	38.23	1	6	11.11	66.67	0.00	2,070.32	0.00	93.45	0.00	56.69			
16	10,000	20,000	15,000	180	1,716	8.27	78.86	1,794.17	5,446.17	18.78	57.01	0	6	0.00	66.67	0.00	2,070.32	0.00	93.45	0.00	38.01			
17	20,000	50,000	35,000	213	1,929	9.79	88.65	2,221.22	7,667.39	23.25	80.26	1	7	11.11	77.78	121.50	2,191.82	5.48	98.93	5.47	28.59			
18	50,000	100,000	75,000	112	2,041	5.15	93.80	1,140.01	8,807.41	11.93	92.19	1	8	11.11	88.89	22.00	2,213.82	0.99	99.92	1.93	25.14			
19	100,000	500,000	300,000	122	2,163	5.61	99.40	742.09	9,549.50	7.77	99.96	0	8	0.00	88.89	0.00	2,213.82	0.00	99.92	0.00	23.18			
20	500,000	UP		13	2,176	0.60	100.00	3.79	9,553.29	0.04	100.00	1	9	11.11	100.00	1.71	2,215.54	0.08	100.00	45.18	23.19			
				2,176					9,553.29					9					2,215.54					23.19



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2772 Abattoirs and butchers

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	10.30	10.30	2.31	2.31	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	66	6.28	16.58	4.19	6.50	0.44	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	86	5.03	21.61	6.81	13.30	0.71	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	113	6.78	28.39	17.03	30.34	1.79	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	144	7.79	36.18	15.00	45.34	1.57	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	159	3.77	39.95	12.38	57.71	1.30	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	176	4.27	44.22	18.48	76.19	1.94	8.00	1	1	33.33	33.33	4.71	4.71	32.02	32.02	25.49	6.18			
8	1,000	1,500	1,250	20	196	5.03	49.25	33.90	110.09	3.56	11.55	0	1	0.00	33.33	0.00	4.71	0.00	32.02	0.00	4.28			
9	1,500	2,000	1,750	7	203	1.76	51.01	13.19	123.28	1.38	12.94	0	1	0.00	33.33	0.00	4.71	0.00	32.02	0.00	3.82			
10	2,000	2,500	2,250	8	211	2.01	53.02	20.65	143.92	2.17	15.10	0	1	0.00	33.33	0.00	4.71	0.00	32.02	0.00	3.27			
11	2,500	3,000	2,750	5	216	1.26	54.27	15.84	159.76	1.66	16.77	0	1	0.00	33.33	0.00	4.71	0.00	32.02	0.00	2.95			
12	3,000	4,000	3,500	11	227	2.76	57.04	47.03	206.78	4.94	21.70	0	1	0.00	33.33	0.00	4.71	0.00	32.02	0.00	2.28			
13	4,000	5,000	4,500	3	230	0.75	57.79	22.08	228.86	2.32	24.02	0	1	0.00	33.33	0.00	4.71	0.00	32.02	0.00	2.06			
14	5,000	7,500	6,250	9	239	2.26	60.05	27.88	256.74	2.93	26.94	0	1	0.00	33.33	0.00	4.71	0.00	32.02	0.00	1.83			
15	7,500	10,000	8,750	27	266	6.78	66.83	59.55	316.29	6.25	33.19	0	1	0.00	33.33	0.00	4.71	0.00	32.02	0.00	1.49			
16	10,000	20,000	15,000	31	297	7.79	74.62	74.37	390.66	7.80	41.00	1	2	33.33	66.67	5.00	9.71	33.99	66.01	6.72	2.49			
17	20,000	50,000	35,000	50	347	12.56	87.19	350.07	740.73	36.74	77.74	1	3	33.33	100.00	5.00	14.71	33.99	100.00	1.43	1.99			
18	50,000	100,000	75,000	42	389	10.55	97.74	190.64	931.37	20.01	97.74	0	3	0.00	100.00	0.00	14.71	0.00	100.00	0.00	1.58			
19	100,000	500,000	300,000	7	396	1.76	99.50	21.21	952.58	2.23	99.97	0	3	0.00	100.00	0.00	14.71	0.00	100.00	0.00	1.54			
20	500,000	UP		2	398	0.50	100.00	0.31	952.89	0.03	100.00	0	3	0.00	100.00	0.00	14.71	0.00	100.00	0.00	1.54			
				398					952.89					3					14.71					1.54



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2773 Drying installations

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.25	6.25	0.07	0.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.25	12.50	0.22	0.29	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.25	18.75	3.20	3.50	2.32	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.25	25.00	0.27	3.76	0.19	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.25	31.25	3.84	7.60	2.78	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.25	37.50	6.59	14.19	4.77	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.25	43.75	4.39	18.58	3.18	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.25	50.00	3.29	21.88	2.39	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	6.25	56.25	27.00	48.87	19.55	35.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	6.25	62.50	7.57	56.44	5.48	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	6.25	68.75	14.83	71.27	10.74	51.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	6.25	75.00	5.93	77.21	4.30	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	6.25	81.25	20.86	98.06	15.10	71.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.25	87.50	11.87	109.94	8.60	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	6.25	93.75	10.37	120.31	7.51	87.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	6.25	100.00	17.81	138.12	12.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	138.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					138.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2778 Mixed

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	86	86	30.18	30.18	4.75	4.75	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	43	129	15.09	45.26	10.58	15.33	4.16	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	45	174	15.79	61.05	18.30	33.63	7.19	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	37	211	12.98	74.04	20.18	53.81	7.92	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	27	238	9.47	83.51	25.19	79.00	9.90	31.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	251	4.56	88.07	15.88	94.88	6.24	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	256	1.75	89.82	2.04	92.84	0.80	36.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	265	3.16	92.98	1.92	94.75	0.75	37.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	272	2.46	95.44	10.79	105.54	4.24	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	273	0.35	95.79	4.25	109.79	1.67	43.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	274	0.35	96.14	0.00	109.79	0.00	43.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	275	0.35	96.49	8.57	118.35	3.36	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	276	0.35	96.84	11.61	129.97	4.56	51.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	278	0.70	97.54	23.08	153.05	9.06	60.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	280	0.70	98.25	32.33	185.37	12.70	72.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	281	0.35	98.60	24.54	209.91	9.64	82.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	282	0.35	98.95	38.63	248.54	15.17	97.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	285	1.05	100.00	6.06	254.61	2.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	285	0.00	100.00	0.00	254.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	285	0.00	100.00	0.00	254.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				285					254.61					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 278 Breweries beverages producers spirits liquors producers dist

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2781 Breweries

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.72	1.72	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.72	3.45	0.01	0.06	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	3.45	6.90	0.05	0.11	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.72	8.62	0.78	0.89	0.23	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	1.72	10.34	0.05	0.94	0.02	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	9	5.17	15.52	0.46	1.40	0.14	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.72	17.24	0.00	1.40	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.72	18.97	0.00	1.40	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.72	20.69	0.35	1.75	0.10	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.72	22.41	0.25	1.99	0.07	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	15	3.45	25.86	0.61	2.61	0.18	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	1.72	27.59	0.94	3.55	0.28	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	1.72	29.31	0.94	4.49	0.28	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	1.72	31.03	18.83	23.32	5.60	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	1.72	32.76	0.00	23.32	0.00	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	23	6.90	39.66	17.62	40.93	5.24	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	37	24.14	63.79	48.29	89.23	14.36	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	47	17.24	81.03	43.48	132.70	12.93	39.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		11	58	18.97	100.00	203.62	336.33	60.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				58				336.33					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2782 Producers of winesfruit juices and mineral water

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	132	132	5.85	5.85	18.00	18.00	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	93	225	4.12	9.97	9.87	27.86	0.13	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	86	311	3.81	13.78	84.89	112.75	1.10	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	71	382	3.15	16.93	49.43	162.18	0.64	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	139	521	6.16	23.08	71.26	233.44	0.92	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	96	617	4.25	27.34	56.63	290.07	0.73	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	79	696	3.50	30.84	68.93	359.00	0.89	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	109	805	4.83	35.67	141.00	500.01	1.83	6.47	1	1	10.00	10.00	14.90	14.90	1.44	1.44	10.57	2.98			
9	1,500	2,000	1,750	79	884	3.50	39.17	102.29	602.30	1.32	7.80	0	1	0.00	10.00	0.00	14.90	0.00	1.44	0.00	2.47			
10	2,000	2,500	2,250	49	933	2.17	41.34	110.33	712.63	1.43	9.23	0	1	0.00	10.00	0.00	14.90	0.00	1.44	0.00	2.09			
11	2,500	3,000	2,750	48	981	2.13	43.46	142.90	855.53	1.85	11.08	0	1	0.00	10.00	0.00	14.90	0.00	1.44	0.00	1.74			
12	3,000	4,000	3,500	86	1,067	3.81	47.28	221.47	1,077.00	2.87	13.94	0	1	0.00	10.00	0.00	14.90	0.00	1.44	0.00	1.38			
13	4,000	5,000	4,500	40	1,107	1.77	49.05	158.28	1,235.28	2.05	15.99	0	1	0.00	10.00	0.00	14.90	0.00	1.44	0.00	1.21			
14	5,000	7,500	6,250	123	1,230	5.45	54.50	476.08	1,711.36	6.16	22.16	0	1	0.00	10.00	0.00	14.90	0.00	1.44	0.00	0.87			
15	7,500	10,000	8,750	94	1,324	4.16	58.66	384.73	2,096.09	4.98	27.14	0	1	0.00	10.00	0.00	14.90	0.00	1.44	0.00	0.71			
16	10,000	20,000	15,000	247	1,571	10.94	69.61	1,370.08	3,466.17	17.74	44.88	3	4	30.00	40.00	161.29	176.19	15.64	17.08	11.77	5.08			
17	20,000	50,000	35,000	252	1,823	11.17	80.77	1,754.27	5,220.44	22.71	67.59	4	8	40.00	80.00	742.50	918.69	72.00	89.08	42.33	17.60			
18	50,000	100,000	75,000	177	2,000	7.84	88.61	978.40	6,198.83	12.67	80.26	0	8	0.00	80.00	0.00	918.69	0.00	89.08	0.00	14.82			
19	100,000	500,000	300,000	194	2,194	8.60	97.21	1,146.82	7,345.65	14.85	95.11	2	10	20.00	100.00	112.61	1,031.30	10.92	100.00	9.82	14.04			
20	500,000	UP		63	2,257	2.79	100.00	377.80	7,723.45	4.89	100.00	0	10	0.00	100.00	0.00	1,031.30	0.00	100.00	0.00	13.35			
				2,257					7,723.45					10					1,031.30					13.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2783 Producers of spirits and liquors and distilleries

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.08	2.08	0.33	0.33	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.08	4.17	0.02	0.35	0.01	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.08	6.25	0.09	0.45	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.08	8.33	0.02	0.47	0.01	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	6	4.17	12.50	0.07	0.54	0.02	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.08	14.58	1.58	2.11	0.55	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.08	16.67	1.76	3.87	0.62	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	4.17	20.83	0.66	4.53	0.23	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	13	6.25	27.08	8.07	12.60	2.83	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	2.08	29.17	1.26	13.86	0.44	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	2.08	31.25	2.07	15.93	0.73	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	17	4.17	35.42	38.51	54.44	13.50	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	19	4.17	39.58	15.19	69.63	5.32	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	2.08	41.67	0.16	69.79	0.06	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	2.08	43.75	3.51	73.30	1.23	25.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	32	22.92	66.67	37.14	110.44	13.02	38.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	34	4.17	70.83	0.57	111.01	0.20	38.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	40	12.50	83.33	76.31	187.32	26.75	65.67	1	1	100.00	100.00	243.42	243.42	100.00	100.00	319.00	129.95			
19	100,000	500,000	300,000	4	44	8.33	91.67	23.84	211.16	8.36	74.03	0	1	0.00	100.00	0.00	243.42	0.00	100.00	0.00	115.28			
20	500,000	UP		4	48	8.33	100.00	74.09	285.26	25.97	100.00	0	1	0.00	100.00	0.00	243.42	0.00	100.00	0.00	85.33			
				48					285.26					1					243.42					85.33



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27831 Producers of spirits and liquors

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	76	76	85.39	85.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	77	1.12	86.52	0.50	0.50	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	78	1.12	87.64	0.66	1.16	1.13	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	79	1.12	88.76	0.00	1.16	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	80	1.12	89.89	0.00	1.16	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	81	1.12	91.01	2.74	3.90	4.64	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	82	1.12	92.13	1.82	5.72	3.08	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	83	1.12	93.26	5.48	11.20	9.27	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	84	1.12	94.38	3.64	14.83	6.16	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	85	1.12	95.51	12.05	26.88	20.40	45.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	86	1.12	96.63	7.78	34.66	13.17	58.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	87	1.12	97.75	6.55	41.21	11.08	69.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	88	1.12	98.88	9.86	51.06	16.69	86.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	89	1.12	100.00	8.00	59.06	13.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				89					59.06					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 27832 Distilleries producing alcohol from non petrochemical

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.43	9.43	0.42	0.42	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	36	24.53	33.96	2.92	3.34	2.57	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	46	9.43	43.40	2.42	5.76	2.13	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	58	11.32	54.72	4.13	9.90	3.63	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	66	7.55	62.26	4.16	14.06	3.66	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	72	5.66	67.92	5.33	19.39	4.69	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	80	7.55	75.47	10.41	29.80	9.15	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	88	7.55	83.02	12.09	41.89	10.63	36.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	90	1.89	84.91	1.02	42.92	0.90	37.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	92	1.89	86.79	4.28	47.20	3.77	41.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	96	3.77	90.57	15.55	62.75	13.67	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	97	0.94	91.51	1.32	64.07	1.16	56.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	98	0.94	92.45	6.18	70.26	5.44	61.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	99	0.94	93.40	4.00	74.26	3.52	65.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	100	0.94	94.34	0.90	75.15	0.79	66.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	101	0.94	95.28	1.43	76.59	1.26	67.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	102	0.94	96.23	0.93	77.51	0.81	68.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	103	0.94	97.17	11.00	88.51	9.67	77.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	106	2.83	100.00	25.21	113.73	22.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	106	0.00	100.00	0.00	113.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				106					113.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2784 Vinager (Acid liquor) factories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2788 Mixed

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2790 **Tobaccocigars and cigarettes manufacture**

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	255	255	8.59	8.59	34.85	34.85	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	46	301	1.55	10.14	1.24	36.09	0.02	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	74	375	2.49	12.63	21.68	57.77	0.42	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	68	443	2.29	14.92	3.07	60.84	0.06	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	60	503	2.02	16.94	6.88	67.71	0.13	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	94	597	3.17	20.11	13.55	81.26	0.26	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	53	650	1.79	21.89	22.17	103.43	0.43	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	128	778	4.31	26.20	48.55	151.98	0.94	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	79	857	2.66	28.86	92.93	244.91	1.79	4.72	0	0	0.00	0.00	1.79	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	46	903	1.55	30.41	35.69	280.60	0.69	5.41	1	1	25.00	25.00	0.20	0.20	0.39	0.39	0.56	0.07			
11	2,500	3,000	2,750	36	939	1.21	31.63	49.29	329.89	0.95	6.36	0	1	0.00	25.00	0.00	0.20	0.00	0.39	0.00	0.06			
12	3,000	4,000	3,500	158	1,097	5.32	36.95	151.27	481.15	2.92	9.28	0	1	0.00	25.00	0.00	0.20	0.00	0.39	0.00	0.04			
13	4,000	5,000	4,500	107	1,204	3.60	40.55	133.02	614.18	2.56	11.84	0	1	0.00	25.00	0.00	0.20	0.00	0.39	0.00	0.03			
14	5,000	7,500	6,250	248	1,452	8.35	48.91	287.52	901.70	5.54	17.38	2	3	50.00	75.00	28.73	28.93	56.07	56.46	9.99	3.21			
15	7,500	10,000	8,750	122	1,574	4.11	53.01	241.36	1,143.05	4.65	22.04	0	3	0.00	75.00	0.00	28.93	0.00	56.46	0.00	2.53			
16	10,000	20,000	15,000	362	1,936	12.19	65.21	892.80	2,035.86	17.21	39.25	0	3	0.00	75.00	0.00	28.93	0.00	56.46	0.00	1.42			
17	20,000	50,000	35,000	346	2,282	11.65	76.86	1,196.02	3,231.88	23.06	62.31	1	4	25.00	100.00	22.31	51.24	43.54	100.00	1.87	1.59			
18	50,000	100,000	75,000	199	2,481	6.70	83.56	738.67	3,970.55	14.24	76.55	0	4	0.00	100.00	0.00	51.24	0.00	100.00	0.00	1.29			
19	100,000	500,000	300,000	305	2,786	10.27	93.84	918.32	4,888.87	17.70	94.25	0	4	0.00	100.00	0.00	51.24	0.00	100.00	0.00	1.05			
20	500,000	UP		183	2,969	6.16	100.00	298.08	5,186.95	5.75	100.00	0	4	0.00	100.00	0.00	51.24	0.00	100.00	0.00	0.99			
				2,969					5,186.95					4					51.24					0.99



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2791 Drying sheds/smoke houses

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	14.29	14.29	31.04	31.04	5.72	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	45	62	37.82	52.10	208.06	239.10	38.32	44.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	72	8.40	60.50	33.31	272.41	6.13	50.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	73	0.84	61.34	1.46	273.87	0.27	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	78	4.20	65.55	0.18	274.05	0.03	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	80	1.68	67.23	1.12	275.17	0.21	50.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	84	3.36	70.59	4.71	279.88	0.87	51.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	85	0.84	71.43	12.96	292.84	2.39	53.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	87	1.68	73.11	2.39	295.22	0.44	54.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	89	1.68	74.79	2.02	297.25	0.37	54.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	90	0.84	75.63	0.86	298.11	0.16	54.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	94	3.36	78.99	3.25	301.36	0.60	55.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	95	0.84	79.83	6.84	308.20	1.26	56.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	97	1.68	81.51	5.86	314.07	1.08	57.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	103	5.04	86.55	20.35	334.41	3.75	61.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	110	5.88	92.44	71.24	405.66	13.12	74.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	115	4.20	96.64	57.84	463.50	10.65	85.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	117	1.68	98.32	51.13	514.63	9.42	94.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	119	1.68	100.00	28.32	542.95	5.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	119	0.00	100.00	0.00	542.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				119					542.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2792 Oven

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	7.14	7.14	0.27	0.27	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	10	10.71	17.86	0.51	0.78	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.79	19.64	0.21	0.99	0.04	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	5.36	25.00	1.09	2.08	0.19	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	3.57	28.57	0.71	2.79	0.13	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	19	5.36	33.93	6.43	9.22	1.13	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	1.79	35.71	3.21	12.43	0.57	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	28	14.29	50.00	34.52	46.96	6.09	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	31	5.36	55.36	7.23	54.19	1.28	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	33	3.57	58.93	75.51	129.70	13.31	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	36	5.36	64.29	2.25	131.95	0.40	23.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	38	3.57	67.86	112.14	244.09	19.77	43.03	15	15	93.75	93.75	126.92	126.92	94.96	94.96	113.18	52.00
13	4,000	5,000	4,500	2	40	3.57	71.43	0.50	244.59	0.09	43.12	0	15	0.00	93.75	0.00	126.92	0.00	94.96	0.00	51.89
14	5,000	7,500	6,250	3	43	5.36	76.79	7.47	252.06	1.32	44.44	0	15	0.00	93.75	0.00	126.92	0.00	94.96	0.00	50.35
15	7,500	10,000	8,750	7	50	12.50	89.29	271.42	523.48	47.85	92.29	1	16	6.25	100.00	6.74	133.66	5.04	100.00	2.48	25.53
16	10,000	20,000	15,000	3	53	5.36	94.64	6.19	529.67	1.09	93.38	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	25.23
17	20,000	50,000	35,000	3	56	5.36	100.00	37.53	567.20	6.62	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	23.56
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	567.20	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	23.56
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	567.20	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	23.56
20	500,000	UP		0	56	0.00	100.00	0.00	567.20	0.00	100.00	0	16	0.00	100.00	0.00	133.66	0.00	100.00	0.00	23.56
				56				567.20				16				133.66				23.56	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2793 Tobacco Establishment

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	1.16	1.16	0.11	0.11	0.01	0.01	1	1	16.67	16.67	9.90	9.90	16.22	16.22	8971.63	8971.63
2	50	100	75	1	5	0.29	1.45	0.16	0.27	0.01	0.01	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	3629.18
3	100	200	150	10	15	2.89	4.34	2.53	2.80	0.14	0.15	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	353.65
4	200	300	250	13	28	3.76	8.09	3.71	6.51	0.20	0.36	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	152.11
5	300	500	400	13	41	3.76	11.85	5.17	11.67	0.28	0.64	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	84.79
6	500	750	625	27	68	7.80	19.65	16.70	28.37	0.92	1.56	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	34.89
7	750	1,000	875	21	89	6.07	25.72	18.62	46.99	1.02	2.58	0	1	0.00	16.67	0.00	9.90	0.00	16.22	0.00	21.06
8	1,000	1,500	1,250	31	120	8.96	34.68	58.89	105.88	3.23	5.81	1	2	16.67	33.33	25.55	35.45	41.88	58.10	43.39	33.48
9	1,500	2,000	1,750	21	141	6.07	40.75	48.76	154.64	2.67	8.48	0	2	0.00	33.33	0.00	35.45	0.00	58.10	0.00	22.92
10	2,000	2,500	2,250	13	154	3.76	44.51	43.65	198.28	2.39	10.88	1	3	16.67	50.00	4.90	40.35	8.03	66.13	11.22	20.35
11	2,500	3,000	2,750	18	172	5.20	49.71	51.54	249.82	2.83	13.70	1	4	16.67	66.67	0.14	40.49	0.23	66.36	0.28	16.21
12	3,000	4,000	3,500	19	191	5.49	55.20	78.87	328.69	4.33	18.03	0	4	0.00	66.67	0.00	40.49	0.00	66.36	0.00	12.32
13	4,000	5,000	4,500	11	202	3.18	58.38	67.47	396.16	3.70	21.73	1	5	16.67	83.33	16.16	56.64	26.48	92.84	23.94	14.30
14	5,000	7,500	6,250	45	247	13.01	71.39	293.96	690.13	16.13	37.86	1	6	16.67	100.00	4.37	61.01	7.16	100.00	1.49	8.84
15	7,500	10,000	8,750	23	270	6.65	78.03	232.77	922.89	12.77	50.63	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	6.61
16	10,000	20,000	15,000	31	301	8.96	86.99	300.55	1,223.45	16.49	67.11	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	4.99
17	20,000	50,000	35,000	35	336	10.12	97.11	525.89	1,749.34	28.85	95.96	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.49
18	50,000	100,000	75,000	5	341	1.45	98.55	72.62	1,821.96	3.98	99.95	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.35
19	100,000	500,000	300,000	2	343	0.58	99.13	0.03	1,821.99	0.00	99.95	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.35
20	500,000	UP		3	346	0.87	100.00	0.95	1,822.94	0.05	100.00	0	6	0.00	100.00	0.00	61.01	0.00	100.00	0.00	3.35
				346				1,822.94		6						61.01					3.35



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	15.96	15.96	1.16	1.16	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	23	8.51	24.47	0.49	1.65	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	30	7.45	31.91	0.89	2.54	0.06	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	31	1.06	32.98	0.06	2.60	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	32	1.06	34.04	0.06	2.66	0.00	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	33	1.06	35.11	0.67	3.33	0.04	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	34	1.06	36.17	0.90	4.23	0.06	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	35	1.06	37.23	0.63	4.86	0.04	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	36	1.06	38.30	1.18	6.04	0.08	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	1.06	39.36	3.48	9.53	0.23	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	38	1.06	40.43	4.71	14.24	0.32	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	39	1.06	41.49	2.36	16.60	0.16	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	1.06	42.55	2.33	18.92	0.16	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	41	1.06	43.62	24.52	43.45	1.64	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	42	1.06	44.68	28.60	72.05	1.91	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	50	8.51	53.19	105.43	177.47	7.06	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	59	9.57	62.77	187.48	364.95	12.55	24.42	1	1	50.00	50.00	19.31	19.31	13.27	13.27	10.30	5.29			
18	50,000	100,000	75,000	10	69	10.64	73.40	280.90	645.85	18.80	43.22	0	1	0.00	50.00	0.00	19.31	0.00	13.27	0.00	2.99			
19	100,000	500,000	300,000	10	79	10.64	84.04	96.27	742.12	6.44	49.67	1	2	50.00	100.00	126.23	145.54	86.73	100.00	131.12	19.61			
20	500,000	UP		15	94	15.96	100.00	752.08	1,494.20	50.33	100.00	0	2	0.00	100.00	0.00	145.54	0.00	100.00	0.00	9.74			
				94					1,494.20					2					145.54					9.74



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

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 280 Hydro electric power stations (discounts if applicable)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	4.71	4.71	29.22	29.22	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	0.29	5.00	0.50	29.71	0.03	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	20	0.88	5.88	0.50	30.21	0.03	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	23	0.88	6.76	0.55	30.76	0.04	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	24	0.29	7.06	0.13	30.89	0.01	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	34	2.94	10.00	1.74	32.63	0.12	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	44	2.94	12.94	3.15	35.77	0.21	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	52	2.35	15.29	4.09	39.86	0.28	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	53	0.29	15.59	2.97	42.83	0.20	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	57	1.18	16.76	2.40	45.24	0.16	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	61	1.18	17.94	8.85	54.09	0.60	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	62	0.29	18.24	1.16	55.25	0.08	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	63	0.29	18.53	7.23	62.48	0.49	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	68	1.47	20.00	25.81	88.29	1.75	5.97	1	1	7.14	7.14	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	76	2.35	22.35	29.37	117.67	1.99	7.96	0	1	0.00	7.14	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	88	3.53	25.88	94.00	211.67	6.36	14.31	0	1	0.00	7.14	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	62	150	18.24	44.12	228.84	440.51	15.47	29.79	1	2	7.14	14.29	6.92	6.92	0.08	0.08	3.03	1.57			
18	50,000	100,000	75,000	50	200	14.71	58.82	285.06	725.56	19.28	49.06	2	4	14.29	28.57	5,692.39	5,699.31	66.39	66.47	1996.94	785.50			
19	100,000	500,000	300,000	110	310	32.35	91.18	620.53	1,346.09	41.96	91.02	9	13	64.29	92.86	2,874.59	8,573.90	33.53	100.00	463.25	636.95			
20	500,000	UP		30	340	8.82	100.00	132.74	1,478.83	8.98	100.00	1	14	7.14	100.00	0.00	8,573.90	0.00	100.00	0.00	579.78			
				340					1,478.83					14					8,573.90					579.78



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2801 Conventional hydro electric power station

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	16.67	16.67	1.41	1.41	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	5.56	22.22	2.82	4.24	3.53	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	5.56	27.78	2.82	7.06	3.53	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.56	33.33	2.82	9.88	3.53	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.56	38.89	0.37	10.25	0.46	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	5.56	44.44	7.33	17.58	9.17	21.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	5.56	50.00	0.34	17.92	0.42	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	5.56	55.56	6.82	24.74	8.53	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	5.56	61.11	22.40	47.14	28.00	58.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	5.56	66.67	1.11	48.25	1.39	60.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	5.56	72.22	24.07	72.32	30.10	90.42	1	1	50.00	50.00	113.00	113.00	43.21	43.21	469.39	156.24	
12	3,000	4,000	3,500	1	14	5.56	77.78	1.20	73.52	1.49	91.92	0	1	0.00	50.00	0.00	113.00	0.00	43.21	0.00	153.70	
13	4,000	5,000	4,500	1	15	5.56	83.33	0.91	74.43	1.14	93.05	0	1	0.00	50.00	0.00	113.00	0.00	43.21	0.00	151.83	
14	5,000	7,500	6,250	1	16	5.56	88.89	0.91	75.34	1.14	94.19	1	2	50.00	100.00	148.50	261.50	56.79	100.00	16349.32	347.11	
15	7,500	10,000	8,750	1	17	5.56	94.44	2.41	77.74	3.01	97.20	0	2	0.00	100.00	0.00	261.50	0.00	100.00	0.00	336.36	
16	10,000	20,000	15,000	1	18	5.56	100.00	2.24	79.98	2.80	100.00	0	2	0.00	100.00	0.00	261.50	0.00	100.00	0.00	326.94	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	261.50	0.00	100.00	0.00	326.94	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	261.50	0.00	100.00	0.00	326.94	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	261.50	0.00	100.00	0.00	326.94	
20	500,000	UP		0	18	0.00	100.00	0.00	79.98	0.00	100.00	0	2	0.00	100.00	0.00	261.50	0.00	100.00	0.00	326.94	
				18					79.98					2					261.50			326.94



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2802 Micro hydro electric power station

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	19	19	7.88	7.88	3.56	3.56	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	20	0.41	8.30	0.05	3.61	0.01	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	21	0.41	8.71	0.05	3.66	0.01	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	22	0.41	9.13	0.07	3.58	0.01	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	25	1.24	10.37	0.19	3.77	0.03	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	0.83	11.20	1.65	5.42	0.23	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	28	0.41	11.62	3.81	9.23	0.52	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	29	0.41	12.03	6.10	15.32	0.84	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	35	2.49	14.52	12.77	28.09	1.76	3.87	1	1	8.33	8.33	27.00	27.00	1.29	1.29	211.43	96.11
10	2,000	2,500	2,250	1	36	0.41	14.94	2.70	30.79	0.37	4.24	0	1	0.00	8.33	0.00	27.00	0.00	1.29	0.00	87.68
11	2,500	3,000	2,750	1	37	0.41	15.35	12.19	42.99	1.68	5.91	0	1	0.00	8.33	0.00	27.00	0.00	1.29	0.00	62.81
12	3,000	4,000	3,500	1	38	0.41	15.77	7.62	50.61	1.05	6.96	0	1	0.00	8.33	0.00	27.00	0.00	1.29	0.00	53.35
13	4,000	5,000	4,500	3	41	1.24	17.01	16.39	66.99	2.25	9.22	0	1	0.00	8.33	0.00	27.00	0.00	1.29	0.00	40.30
14	5,000	7,500	6,250	1	42	0.41	17.43	4.84	71.84	0.67	9.88	0	1	0.00	8.33	0.00	27.00	0.00	1.29	0.00	37.58
15	7,500	10,000	8,750	1	43	0.41	17.84	2.28	74.12	0.31	10.20	0	1	0.00	8.33	0.00	27.00	0.00	1.29	0.00	36.43
16	10,000	20,000	15,000	6	49	2.49	20.33	6.88	81.00	0.95	11.14	0	1	0.00	8.33	0.00	27.00	0.00	1.29	0.00	33.33
17	20,000	50,000	35,000	64	113	26.56	46.89	279.48	360.48	38.45	49.60	3	4	25.00	33.33	220.00	247.00	10.49	11.77	78.72	68.52
18	50,000	100,000	75,000	38	151	15.77	62.66	107.56	468.03	14.80	64.40	4	8	33.33	66.67	2.21	249.21	0.11	11.88	2.05	53.25
19	100,000	500,000	300,000	85	236	35.27	97.93	250.02	718.06	34.40	98.80	4	12	33.33	100.00	1,848.97	2,098.18	88.12	100.00	739.52	292.20
20	500,000	UP		5	241	2.07	100.00	8.74	726.79	1.20	100.00	0	12	0.00	100.00	0.00	2,098.18	0.00	100.00	0.00	288.69
				241				726.79				12				2,098.18				288.69	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 281 Conventional power station buildings with boiler houses

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	94	94	6.61	6.61	0.43	0.43	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	116	1.55	8.15	58.93	58.51	0.73	0.73	2	2	8.33	8.33	273,593.38	273,593.38	89.04	89.04	464237.59	467621.15			
3	100	200	150	14	130	0.98	9.14	14.44	72.95	0.18	0.91	0	2	0.00	8.33	0.00	273,593.38	0.00	89.04	0.00	375042.26			
4	200	300	250	27	157	1.90	11.03	3.23	76.18	0.04	0.95	0	2	0.00	8.33	0.00	273,593.38	0.00	89.04	0.00	359146.67			
5	300	500	400	29	186	2.04	13.07	5.45	81.63	0.07	1.01	1	3	4.17	12.50	110.00	273,703.38	0.04	89.08	2018.86	335308.42			
6	500	750	625	18	204	1.26	14.34	11.50	93.13	0.14	1.16	0	3	0.00	12.50	0.00	273,703.38	0.00	89.08	0.00	293890.82			
7	750	1,000	875	31	235	2.18	16.51	25.43	118.56	0.32	1.47	1	4	4.17	16.67	8.89	273,712.27	0.00	89.08	34.95	230863.91			
8	1,000	1,500	1,250	49	284	3.44	19.96	73.69	192.25	0.91	2.39	0	4	0.00	16.67	0.00	273,712.27	0.00	89.08	0.00	142371.94			
9	1,500	2,000	1,750	25	309	1.76	21.71	65.11	257.36	0.81	3.19	0	4	0.00	16.67	0.00	273,712.27	0.00	89.08	0.00	106353.93			
10	2,000	2,500	2,250	19	328	1.34	23.05	25.08	282.44	0.31	3.50	0	4	0.00	16.67	0.00	273,712.27	0.00	89.08	0.00	96909.50			
11	2,500	3,000	2,750	26	354	1.83	24.88	75.66	358.10	0.94	4.44	0	4	0.00	16.67	0.00	273,712.27	0.00	89.08	0.00	76433.54			
12	3,000	4,000	3,500	33	387	2.32	27.20	88.42	446.53	1.10	5.54	1	5	4.17	20.83	29.89	273,742.16	0.01	89.09	33.81	61304.91			
13	4,000	5,000	4,500	17	404	1.19	28.39	262.47	184.06	3.26	2.28	0	5	0.00	20.83	0.00	273,742.16	0.00	89.09	0.00	148726.32			
14	5,000	7,500	6,250	31	435	2.18	30.57	109.18	293.24	1.35	3.64	1	6	4.17	25.00	117.20	273,859.36	0.04	89.13	107.34	93390.36			
15	7,500	10,000	8,750	50	485	3.51	34.08	389.75	683.00	4.84	8.47	0	6	0.00	25.00	0.00	273,859.36	0.00	89.13	0.00	40096.75			
16	10,000	20,000	15,000	144	629	10.12	44.20	1,188.22	1,871.21	14.74	23.22	3	9	12.50	37.50	2,207.07	276,066.43	0.72	89.85	185.75	14753.34			
17	20,000	50,000	35,000	168	797	11.81	56.01	2,050.61	3,921.82	25.44	48.66	3	12	12.50	50.00	11,718.10	287,784.53	3.81	93.66	571.45	7338.03			
18	50,000	100,000	75,000	123	920	8.64	64.65	928.61	4,850.43	11.52	60.18	3	15	12.50	62.50	1,005.04	288,789.56	0.33	93.99	108.23	5953.89			
19	100,000	500,000	300,000	284	1,204	19.96	84.61	2,029.73	6,880.17	25.18	85.37	6	21	25.00	87.50	18,216.81	307,006.38	5.93	99.92	897.50	4462.19			
20	500,000	UP		219	1,423	15.39	100.00	1,179.37	8,059.53	14.63	100.00	3	24	12.50	100.00	247.08	307,253.46	0.08	100.00	20.95	3812.30			
				1,423					8,059.53					24					307,253.46					3812.30



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	7.41	7.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	3.70	11.11	32.67	32.67	3.99	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.70	14.81	32.97	65.64	4.03	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.70	18.52	9.65	75.29	1.18	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.70	22.22	60.87	136.16	7.44	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.70	25.93	60.89	197.05	7.44	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.70	29.63	0.83	197.88	0.10	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	3.70	33.33	0.30	198.19	0.04	24.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	3.70	37.04	20.76	218.95	2.54	26.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	3.70	40.74	94.60	313.55	11.56	38.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	3.70	44.44	95.58	409.13	11.68	49.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	3.70	48.15	23.65	432.78	2.89	52.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	3.70	51.85	124.15	556.93	15.17	68.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	3.70	55.56	124.15	681.08	15.17	83.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.70	59.26	23.65	704.73	2.89	86.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	3.70	62.96	23.65	728.39	2.89	88.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	3.70	66.67	0.32	728.70	0.04	89.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	3.70	70.37	0.06	728.77	0.01	89.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	22	11.11	81.48	26.28	755.04	3.21	92.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	27	18.52	100.00	63.48	818.53	7.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					818.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 28111 PLTU using steam boiler

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.73	2.73	48.70	48.70	5.94	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.45	3.18	0.02	48.72	0.00	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	10	1.36	4.55	0.14	48.86	0.02	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.45	5.00	0.15	48.71	0.02	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	1.36	6.36	0.27	48.44	0.03	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.45	6.82	0.03	48.41	0.00	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	18	1.36	8.18	0.05	48.46	0.01	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	25	3.18	11.36	0.53	48.99	0.07	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	0.45	11.82	2.76	51.75	0.34	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	0.45	12.27	0.60	52.35	0.07	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	0.45	12.73	9.15	61.50	1.12	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	29	0.45	13.18	2.46	63.96	0.30	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	30	0.45	13.64	4.23	68.19	0.52	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	33	1.36	15.00	0.16	68.35	0.02	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	35	0.91	15.91	0.00	68.35	0.00	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	50	6.82	22.73	74.16	142.50	9.05	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	75	11.36	34.09	69.04	211.54	8.43	25.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	98	10.45	44.55	90.08	301.62	10.99	36.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	50	148	22.73	67.27	235.22	536.84	28.71	65.51	1	1	16.67	16.67	13.85	13.85	0.31	0.31	5.89	2.58			
20	500,000	UP		72	220	32.73	100.00	282.58	819.42	34.49	100.00	5	6	83.33	100.00	4,468.22	4,482.07	99.69	100.00	1581.23	546.98			
				220					819.42					6					4,482.07					546.98



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	5.62	5.62	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.56	6.18	0.18	0.22	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.56	6.74	0.22	0.01	0.01	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.56	7.30	0.22	0.21	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.56	7.87	1.36	1.57	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.56	8.43	0.78	2.35	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.56	8.99	0.01	2.35	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	0.56	9.55	0.48	2.84	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	19	1.12	10.67	6.55	9.38	0.16	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	0.56	11.24	0.90	10.28	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	0.56	11.80	1.30	11.58	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	0.56	12.36	34.54	46.12	0.85	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	0.56	12.92	15.44	61.56	0.38	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	28	2.81	15.73	24.93	86.50	0.61	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	29	0.56	16.29	25.31	111.81	0.62	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	38	5.06	21.35	338.91	450.71	8.30	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	54	8.99	30.34	326.03	776.74	7.99	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	73	10.67	41.01	2,570.78	3,347.52	62.97	82.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	81	154	45.51	86.52	588.74	3,936.26	14.42	96.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		24	178	13.48	100.00	146.31	4,082.57	3.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				178					4,082.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2813 PLTGU (combined cycle)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	26.47	26.47	2.75	2.75	1.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	2.94	29.41	0.34	3.09	0.17	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	2.94	32.35	0.38	3.47	0.19	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	2.94	35.29	1.08	4.55	0.53	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	2.94	38.24	1.19	5.74	0.59	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	2.94	41.18	30.15	35.89	14.85	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	2.94	44.12	15.92	51.81	7.84	25.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	16	2.94	47.06	17.60	69.41	8.67	34.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	17	2.94	50.00	23.65	93.07	11.65	45.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	18	2.94	52.94	23.65	116.72	11.65	57.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	19	2.94	55.88	4.90	121.62	2.41	59.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	2.94	58.82	2.00	123.62	0.99	60.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	2.94	61.76	5.79	129.41	2.85	63.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	22	2.94	64.71	9.50	138.91	4.68	68.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	23	2.94	67.65	27.51	166.43	13.55	81.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	24	2.94	70.59	2.00	168.43	0.99	82.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	25	2.94	73.53	23.65	192.08	11.65	94.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	26	2.94	76.47	3.04	195.12	1.50	96.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	27	2.94	79.41	0.00	195.12	0.00	96.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	34	20.59	100.00	7.89	203.00	3.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				203.00				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	42	42	8.82	8.82	35.65	35.65	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	48	1.26	10.08	0.93	36.57	0.02	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	55	1.47	11.55	2.19	38.76	0.05	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	63	1.68	13.24	4.11	42.88	0.09	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	77	2.94	16.18	8.24	51.11	0.18	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	88	2.31	18.49	18.87	69.99	0.41	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	93	1.05	19.54	5.52	75.51	0.12	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	105	2.52	22.06	30.05	105.55	0.66	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	116	2.31	24.37	24.13	129.69	0.53	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	122	1.26	25.63	21.90	151.59	0.48	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	123	0.21	25.84	0.59	152.18	0.01	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	129	1.26	27.10	16.09	168.28	0.35	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	139	2.10	29.20	31.91	200.18	0.70	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	146	1.47	30.67	47.99	248.17	1.05	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	28	174	5.88	36.55	109.65	357.83	2.40	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	63	237	13.24	49.79	954.40	1,312.22	20.92	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	88	325	18.49	68.28	1,150.43	2,462.66	25.21	53.97	1	1	33.33	33.33	301.64	301.64	26.20	26.20	26.22	12.25	
18	50,000	100,000	75,000	35	360	7.35	75.63	1,404.98	3,867.64	30.79	84.76	0	1	0.00	33.33	0.00	301.64	0.00	26.20	0.00	7.80	
19	100,000	500,000	300,000	95	455	19.96	95.59	601.01	4,468.64	13.17	97.93	2	3	66.67	100.00	849.66	1,151.30	73.80	100.00	141.37	25.76	
20	500,000	UP		21	476	4.41	100.00	94.40	4,563.04	2.07	100.00	0	3	0.00	100.00	0.00	1,151.30	0.00	100.00	0.00	25.23	
				476					4,563.04					3					1,151.30			25.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2815 other

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	12.70	12.70	0.13	0.13	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	1.59	14.29	0.09	0.23	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.59	15.87	0.04	0.26	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	1.59	17.46	1.80	2.06	0.84	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	34	36.51	53.97	24.37	26.43	11.43	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	35	1.59	55.56	0.79	27.22	0.37	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	40	7.94	63.49	11.18	38.40	5.24	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	44	6.35	69.84	11.58	49.97	5.43	23.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	45	1.59	71.43	0.00	49.97	0.00	23.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	46	1.59	73.02	17.22	67.19	8.08	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	47	1.59	74.60	4.54	71.73	2.13	33.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	48	1.59	76.19	23.65	95.38	11.10	44.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	49	1.59	77.78	2.29	97.67	1.07	45.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	50	1.59	79.37	3.96	101.63	1.86	47.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	51	1.59	80.95	15.16	116.79	7.11	54.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	52	1.59	82.54	15.19	131.98	7.12	61.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	53	1.59	84.13	9.07	141.05	4.25	66.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	54	1.59	85.71	23.65	164.70	11.10	77.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	63	14.29	100.00	48.47	213.17	22.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	63	0.00	100.00	0.00	213.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				63				213.17				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 282 Nuclear power stations

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.93	0.93	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	3.34	4.27	4.01	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	59.72	63.99	71.70	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	19.30	83.28	23.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	83.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					83.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 283 Overhead power transmission lines and net works

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	66	66	2.06	2.06	0.51	0.51	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	30	96	0.94	3.00	0.60	1.11	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	494	590	15.42	18.42	20.55	21.66	2.69	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	362	952	11.30	29.72	21.53	43.19	2.82	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	372	1,324	11.61	41.34	40.07	83.26	5.24	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	551	1,875	17.20	58.54	100.61	183.87	13.16	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	869	2,744	27.13	85.67	204.61	388.48	26.77	50.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	341	3,085	10.65	96.32	131.70	520.18	17.23	68.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	39	3,124	1.22	97.53	4.98	515.21	0.65	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	3,131	0.22	97.75	32.74	547.95	4.28	71.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	3,135	0.12	97.88	14.96	562.91	1.96	73.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	3,138	0.09	97.97	7.65	570.55	1.00	74.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	3,142	0.12	98.10	0.77	571.33	0.10	74.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	3,146	0.12	98.22	0.00	571.33	0.00	74.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	3,147	0.03	98.25	22.29	593.62	2.92	77.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	3,157	0.31	98.56	0.01	593.62	0.00	77.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	19	3,176	0.59	99.16	31.77	625.39	4.16	81.82	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	3,185	0.28	99.44	63.54	688.93	8.31	90.13	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	14	3,199	0.44	99.88	75.23	764.16	9.84	99.98	1	2	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	3,203	0.12	100.00	0.19	764.35	0.02	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3,203					764.35					2					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 284 Voltage & current transformer stations in the open

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.00	2.00	1.44	1.44	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	4.00	6.00	1.17	2.61	0.57	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	6.00	12.00	0.62	3.23	0.30	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.00	14.00	0.20	3.44	0.10	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	4.00	18.00	1.07	2.37	0.52	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	17	16.00	34.00	6.10	8.48	2.95	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	2.00	36.00	0.61	9.08	0.29	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	23	10.00	46.00	6.37	15.45	3.08	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	26	6.00	52.00	1.07	16.52	0.52	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	2.00	54.00	3.36	19.88	1.62	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	2.00	56.00	7.34	27.22	3.55	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	32	8.00	64.00	7.68	34.89	3.71	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	36	8.00	72.00	43.38	78.28	20.97	37.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	37	2.00	74.00	16.89	95.17	8.16	46.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	38	2.00	76.00	28.95	124.12	13.99	60.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	41	6.00	82.00	44.10	168.22	21.32	81.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	43	4.00	86.00	1.21	169.42	0.58	81.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	44	2.00	88.00	4.77	174.19	2.31	84.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	48	8.00	96.00	24.16	198.35	11.68	95.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	50	4.00	100.00	8.52	206.87	4.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				50					206.87					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 285 Rubbish incineration installations for power generation

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	10.53	10.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	2.63	13.16	0.65	0.65	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	2.63	15.79	2.68	2.03	1.39	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.63	18.42	0.12	2.15	0.06	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	2.63	21.05	1.71	3.86	0.88	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	2.63	23.68	2.68	6.54	1.39	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	2.63	26.32	2.68	3.86	1.39	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	2.63	28.95	2.68	1.17	1.39	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	2.63	31.58	0.65	1.83	0.34	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	2.63	34.21	0.65	2.48	0.34	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	2.63	36.84	0.65	1.83	0.34	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	2.63	39.47	11.04	12.87	5.72	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	2.63	42.11	2.21	15.08	1.14	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	2.63	44.74	1.68	16.76	0.87	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	2.63	47.37	5.48	22.24	2.84	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	2.63	50.00	5.37	27.61	2.78	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	31	31.58	81.58	72.09	99.70	37.35	51.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	35	10.53	92.11	71.28	170.99	36.93	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	37	5.26	97.37	2.22	173.21	1.15	89.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	38	2.63	100.00	19.82	193.02	10.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				38					193.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 286 Gasworks

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	6.33	6.33	12.62	12.62	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	1.27	7.59	6.95	19.56	0.68	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	14	1.27	8.86	5.05	24.61	0.49	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	16	1.27	10.13	0.94	25.55	0.09	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	0.63	10.76	1.07	26.62	0.10	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	20	1.90	12.66	5.08	31.69	0.50	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	22	1.27	13.92	0.53	32.23	0.05	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	27	3.16	17.09	8.53	40.75	0.83	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	0.63	17.72	4.12	44.88	0.40	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	0.63	18.35	6.72	51.60	0.66	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	0.63	18.99	7.73	59.32	0.75	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	33	1.90	20.89	27.12	86.45	2.65	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	0.63	21.52	11.12	97.57	1.09	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	35	0.63	22.15	0.26	97.83	0.03	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	41	3.80	25.95	45.51	143.33	4.44	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	61	12.66	38.61	228.28	371.61	22.29	36.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	82	13.29	51.90	105.94	477.55	10.34	46.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	94	7.59	59.49	16.53	494.08	1.61	48.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	44	138	27.85	87.34	448.02	942.09	43.75	91.99	1	1	100.00	100.00	34.65	34.65	100.00	100.00	7.73	3.68			
20	500,000	UP		20	158	12.66	100.00	81.98	1,024.07	8.01	100.00	0	0	0.00	100.00	0.00	34.65	0.00	100.00	0.00	3.38			
				158					1,024.07					1					34.65					3.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2861 Lighting gas and generator gas installations

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2862 Liquefied gas installationsgas decomposition

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2868 Mixed

(loadings if applicable)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.39	1.39	3.92	3.92	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.39	2.78	2.55	6.47	0.24	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.39	4.17	2.66	9.13	0.25	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.39	5.56	3.43	12.56	0.33	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.39	6.94	3.43	15.99	0.33	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.39	8.33	2.66	18.65	0.25	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.39	9.72	3.56	22.21	0.34	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.39	11.11	2.76	24.97	0.26	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.39	12.50	3.94	28.91	0.38	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.39	13.89	5.09	34.00	0.49	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.39	15.28	7.25	41.25	0.69	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.39	16.67	10.52	51.78	1.01	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	1.39	18.06	8.27	60.05	0.79	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	1.39	19.44	6.40	66.45	0.61	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	24	13.89	33.33	129.83	196.29	12.43	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	22	46	30.56	63.89	354.36	550.65	33.93	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	56	13.89	77.78	198.10	748.75	18.97	71.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	66	13.89	91.67	173.29	922.04	16.59	88.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	72	8.33	100.00	122.29	1,044.33	11.71	100.00	1	1	100.00	100.00	1.00	1.00	100.00	100.00	0.82	0.10			
				72					1,044.33					1					1.00					0.10



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 287 Waterworks pumping stations sewage works ice rinks

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	4.46	4.46	22.21	22.21	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	49	1.14	5.61	4.49	26.70	0.13	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	81	3.66	9.27	0.87	27.57	0.02	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	97	1.83	11.10	6.93	34.50	0.19	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	124	3.09	14.19	9.09	43.59	0.26	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	139	1.72	15.90	10.18	53.76	0.29	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	163	2.75	18.65	1.81	51.95	0.05	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	96	259	10.98	29.63	40.03	91.98	1.13	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	298	4.46	34.10	30.77	122.75	0.87	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	41	339	4.69	38.79	21.30	144.05	0.60	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	352	1.49	40.27	24.16	168.21	0.68	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	401	5.61	45.88	79.58	247.79	2.24	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	425	2.75	48.63	63.90	311.69	1.80	8.77	0	0	0.00	0.00	1.80	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	52	477	5.95	54.58	82.54	394.23	2.32	11.09	1	1	20.00	20.00	1,310.32	1,310.32	34.21	34.21	1587.53	332.38			
15	7,500	10,000	8,750	33	510	3.78	58.35	113.84	508.07	3.20	14.30	0	1	0.00	20.00	0.00	1,310.32	0.00	34.21	0.00	257.90			
16	10,000	20,000	15,000	88	598	10.07	68.42	418.58	926.65	11.78	26.07	0	1	0.00	20.00	0.00	1,310.32	0.00	34.21	0.00	141.40			
17	20,000	50,000	35,000	101	699	11.56	79.98	732.30	1,658.95	20.61	46.68	3	4	60.00	80.00	2,486.51	3,796.82	64.91	99.12	339.55	228.87			
18	50,000	100,000	75,000	45	744	5.15	85.13	162.17	1,821.12	4.56	51.24	0	4	0.00	80.00	0.00	3,796.82	0.00	99.12	0.00	208.49			
19	100,000	500,000	300,000	74	818	8.47	93.59	1,545.20	3,366.32	43.48	94.72	0	4	0.00	80.00	0.00	3,796.82	0.00	99.12	0.00	112.79			
20	500,000	UP		56	874	6.41	100.00	187.51	3,553.83	5.28	100.00	1	5	20.00	100.00	33.78	3,830.60	0.88	100.00	18.01	107.79			
				874					3,553.83					5					3,830.60					107.79



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	18.75	18.75	0.09	0.09	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	0.07	0.16	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	0.32	0.48	0.73	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	0.45	0.93	1.05	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	9	18.75	56.25	1.53	2.46	3.54	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	6.25	62.50	0.78	3.23	1.80	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	6.25	68.75	1.81	5.04	4.21	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	6.25	75.00	9.06	14.10	21.02	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	6.25	81.25	14.30	28.40	33.18	65.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	6.25	87.50	14.30	42.70	33.18	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	6.25	93.75	21.00	21.70	48.72	50.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	6.25	100.00	21.40	43.10	49.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					43.10					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.00	4.00	0.21	0.21	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	2.67	6.67	0.15	0.37	0.09	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	9	5.33	12.00	0.31	0.68	0.19	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	2.67	14.67	1.28	1.96	0.78	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	18	9.33	24.00	3.69	5.65	2.24	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	25	9.33	33.33	5.02	10.67	3.05	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	33	10.67	44.00	14.08	24.75	8.55	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	34	1.33	45.33	1.58	26.33	0.96	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	38	5.33	50.67	8.17	34.50	4.96	20.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	42	5.33	56.00	9.09	43.59	5.52	26.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	46	5.33	61.33	12.12	55.72	7.36	33.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	49	4.00	65.33	7.81	63.52	4.74	38.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	52	4.00	69.33	21.04	84.57	12.78	51.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	59	9.33	78.67	69.38	153.95	42.13	93.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	64	6.67	85.33	13.42	140.53	8.15	85.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	66	2.67	88.00	5.84	146.37	3.55	88.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	71	6.67	94.67	17.22	163.59	10.46	99.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	73	2.67	97.33	0.82	164.41	0.50	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	75	2.67	100.00	0.26	164.68	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	75	0.00	100.00	0.00	164.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				75					164.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2901 Railways tramways

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	22.15	22.15	1.32	1.32	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	45	6.33	28.48	0.72	2.04	0.50	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	58	103	36.71	65.19	9.19	11.23	6.42	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	41	144	25.95	91.14	8.78	20.01	6.13	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	145	0.63	91.77	4.43	24.44	3.09	17.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	146	0.63	92.41	3.69	28.13	2.57	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	147	0.63	93.04	10.08	38.21	7.04	26.68	1	1	100.00	100.00	0.98	0.98	100.00	100.00	9.72	2.56			
8	1,000	1,500	1,250	1	148	0.63	93.67	20.02	58.23	13.98	40.66	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	1.68			
9	1,500	2,000	1,750	1	149	0.63	94.30	4.32	62.55	3.02	43.68	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	1.57			
10	2,000	2,500	2,250	1	150	0.63	94.94	8.58	71.13	5.99	49.67	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	1.38			
11	2,500	3,000	2,750	1	151	0.63	95.57	20.90	92.03	14.60	64.27	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	1.06			
12	3,000	4,000	3,500	1	152	0.63	96.20	1.67	93.70	1.17	65.44	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	1.05			
13	4,000	5,000	4,500	1	153	0.63	96.84	3.41	97.11	2.38	67.82	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	1.01			
14	5,000	7,500	6,250	1	154	0.63	97.47	1.10	98.21	0.77	68.59	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	1.00			
15	7,500	10,000	8,750	1	155	0.63	98.10	21.43	119.65	14.97	83.55	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	0.82			
16	10,000	20,000	15,000	1	156	0.63	98.73	3.49	123.14	2.44	86.00	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	0.80			
17	20,000	50,000	35,000	1	157	0.63	99.37	12.09	135.23	8.44	94.44	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	0.72			
18	50,000	100,000	75,000	1	158	0.63	100.00	7.96	143.20	5.56	100.00	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	0.68			
19	100,000	500,000	300,000	0	158	0.00	100.00	0.00	143.20	0.00	100.00	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	0.68			
20	500,000	UP		0	158	0.00	100.00	0.00	143.20	0.00	100.00	0	1	0.00	100.00	0.00	0.98	0.00	100.00	0.00	0.68			
				158					143.20					1					0.98					0.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2902 Highways briges airport runways

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	6.19	6.19	0.19	0.19	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	45	0.60	6.80	0.00	0.20	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	78	4.98	11.78	2.35	2.55	0.52	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	85	1.06	12.84	1.06	3.61	0.23	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	128	6.50	19.34	3.86	7.46	0.86	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	139	1.66	21.00	1.59	9.05	0.35	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	164	3.78	24.77	4.19	13.24	0.93	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	229	9.82	34.59	13.97	27.21	3.10	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	55	284	8.31	42.90	10.51	37.72	2.33	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	30	314	4.53	47.43	20.22	57.94	4.49	12.86	1	1	100.00	100.00	24.30	24.30	100.00	100.00	120.17	41.94			
11	2,500	3,000	2,750	31	345	4.68	52.11	6.82	64.76	1.51	14.38	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	37.52			
12	3,000	4,000	3,500	39	384	5.89	58.01	10.77	75.53	2.39	16.77	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	32.17			
13	4,000	5,000	4,500	47	431	7.10	65.11	26.12	101.65	5.80	22.56	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	23.90			
14	5,000	7,500	6,250	38	469	5.74	70.85	24.83	126.48	5.51	28.07	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	19.21			
15	7,500	10,000	8,750	46	515	6.95	77.79	71.18	197.66	15.80	43.88	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	12.29			
16	10,000	20,000	15,000	75	590	11.33	89.12	128.93	326.59	28.62	72.50	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	7.44			
17	20,000	50,000	35,000	28	618	4.23	93.35	50.91	377.50	11.30	83.80	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	6.44			
18	50,000	100,000	75,000	20	638	3.02	96.37	21.75	399.26	4.83	88.62	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	6.09			
19	100,000	500,000	300,000	21	659	3.17	99.55	39.23	438.49	8.71	97.33	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	5.54			
20	500,000	UP		3	662	0.45	100.00	12.02	450.50	2.67	100.00	0	1	0.00	100.00	0.00	24.30	0.00	100.00	0.00	5.39			
				662					450.50					1					24.30					5.39



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2903 Jetties (dermaga)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	7.80	7.80	1.02	1.02	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	52	1.63	9.44	0.32	1.34	0.02	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	65	2.36	11.80	1.04	2.37	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	78	2.36	14.16	1.39	3.76	0.11	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	96	3.27	17.42	8.68	12.44	0.69	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	118	3.99	21.42	12.25	24.69	0.97	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	121	0.54	21.96	1.21	25.89	0.10	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	139	3.27	25.23	8.58	34.47	0.68	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	164	4.54	29.76	23.80	58.27	1.88	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	174	1.81	31.58	6.06	64.33	0.48	5.08	2	2	28.57	28.57	19.64	19.64	11.89	11.89	324.39	30.54			
11	2,500	3,000	2,750	6	180	1.09	32.67	8.66	72.98	0.68	5.76	2	4	28.57	57.14	24.24	43.88	14.68	26.57	279.97	60.13			
12	3,000	4,000	3,500	14	194	2.54	35.21	23.58	96.56	1.86	7.63	0	4	0.00	57.14	0.00	43.88	0.00	26.57	0.00	45.45			
13	4,000	5,000	4,500	14	208	2.54	37.75	24.75	121.31	1.96	9.58	0	4	0.00	57.14	0.00	43.88	0.00	26.57	0.00	36.18			
14	5,000	7,500	6,250	36	244	6.53	44.28	38.15	159.47	3.01	12.60	0	4	0.00	57.14	0.00	43.88	0.00	26.57	0.00	27.52			
15	7,500	10,000	8,750	13	257	2.36	46.64	30.04	189.51	2.37	14.97	0	4	0.00	57.14	0.00	43.88	0.00	26.57	0.00	23.16			
16	10,000	20,000	15,000	81	338	14.70	61.34	154.67	344.18	12.22	27.19	3	7	42.86	100.00	121.31	165.19	73.43	100.00	78.43	48.00			
17	20,000	50,000	35,000	75	413	13.61	74.95	378.42	722.60	29.89	57.08	0	7	0.00	100.00	0.00	165.19	0.00	100.00	0.00	22.86			
18	50,000	100,000	75,000	29	442	5.26	80.22	101.69	824.29	8.03	65.11	0	7	0.00	100.00	0.00	165.19	0.00	100.00	0.00	20.04			
19	100,000	500,000	300,000	68	510	12.34	92.56	261.82	1,086.11	20.68	85.79	0	7	0.00	100.00	0.00	165.19	0.00	100.00	0.00	15.21			
20	500,000	UP		41	551	7.44	100.00	179.89	1,266.00	14.21	100.00	0	7	0.00	100.00	0.00	165.19	0.00	100.00	0.00	13.05			
				551					1,266.00					7					165.19					13.05



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2904 Aerial railways/ropewaysfunicular railwayschairlifts

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.47	0.47	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.90	1.37	1.61	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	0.95	2.33	1.71	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.55	3.87	2.77	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	10	33.33	55.56	4.30	8.17	7.70	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	12	11.11	66.67	1.62	9.80	2.91	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	11.11	77.78	2.32	12.12	4.16	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	5.56	83.33	1.81	13.93	3.25	24.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	5.56	88.89	3.62	17.55	6.48	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	5.56	94.44	25.52	43.07	45.69	77.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	5.56	100.00	12.78	55.85	22.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18					55.85					0					0.00			0.00	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2905 Airport : Hangars

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	32.39	32.39	0.42	0.42	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	24	1.41	33.80	2.08	1.66	0.48	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	25	1.41	35.21	0.12	1.54	0.03	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	26	1.41	36.62	1.92	3.47	0.44	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	29	4.23	40.85	0.69	2.77	0.16	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	5.63	46.48	0.66	3.44	0.15	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	35	2.82	49.30	0.67	4.11	0.16	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	36	1.41	50.70	1.94	2.17	0.45	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	40	5.63	56.34	5.12	2.95	1.18	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	42	2.82	59.15	4.08	7.03	0.94	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	43	1.41	60.56	2.85	9.88	0.66	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	1.41	61.97	0.35	10.23	0.08	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	47	4.23	66.20	2.73	12.96	0.63	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	48	1.41	67.61	12.24	25.21	2.83	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	49	1.41	69.01	12.78	37.99	2.95	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	54	7.04	76.06	111.95	149.94	25.86	34.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	55	1.41	77.46	24.29	174.23	5.61	40.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	58	4.23	81.69	27.53	201.76	6.36	46.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	67	12.68	94.37	160.51	362.27	37.07	83.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	71	5.63	100.00	70.67	432.94	16.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				71					432.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2906 Airport : Workshopsspare parts depots

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	8.70	8.70	0.90	0.90	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	9	4.35	13.04	1.75	2.65	0.32	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	13	5.80	18.84	2.93	5.58	0.53	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	4.35	23.19	1.07	6.65	0.20	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	21	7.25	30.43	2.27	8.93	0.41	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	23	2.90	33.33	1.59	10.52	0.29	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	24	1.45	34.78	2.22	12.74	0.40	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	29	7.25	42.03	6.34	19.08	1.15	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	32	4.35	46.38	6.46	25.54	1.18	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	1.45	47.83	2.88	28.42	0.52	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	39	8.70	56.52	17.78	46.20	3.24	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	42	4.35	60.87	14.23	60.43	2.59	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	47	7.25	68.12	31.93	92.37	5.81	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	49	2.90	71.01	17.26	109.62	3.14	19.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	50	1.45	72.46	40.91	150.54	7.45	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	52	2.90	75.36	25.34	175.87	4.61	32.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	59	10.14	85.51	177.61	353.48	32.32	64.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	64	7.25	92.75	80.91	434.39	14.72	79.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	66	2.90	95.65	57.93	492.33	10.54	89.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	69	4.35	100.00	57.20	549.53	10.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				69					549.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2907 Airport : Aircrafts

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2908 Airport : General airport services

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	16.62	16.62	1.59	1.59	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	75	4.16	20.78	1.06	2.66	0.29	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	97	6.09	26.87	2.56	5.21	0.71	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	111	3.88	30.75	5.03	10.25	1.40	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	144	9.14	39.89	3.86	14.10	1.07	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	162	4.99	44.88	4.16	18.26	1.15	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	163	0.28	45.15	2.29	20.55	0.63	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	184	5.82	50.97	9.92	30.47	2.75	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	203	5.26	56.23	15.69	46.16	4.35	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	208	1.39	57.62	9.76	55.93	2.71	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	217	2.49	60.11	13.85	69.78	3.84	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	228	3.05	63.16	2.31	72.09	0.64	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	233	1.39	64.54	1.66	70.42	0.46	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	244	3.05	67.59	48.91	119.33	13.56	33.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	247	0.83	68.42	1.55	120.88	0.43	33.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	261	3.88	72.30	53.88	174.76	14.94	48.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	302	11.36	83.66	75.21	249.97	20.86	69.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	325	6.37	90.03	25.88	275.84	7.18	76.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	344	5.26	95.29	10.66	286.50	2.96	79.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		17	361	4.71	100.00	74.13	360.63	20.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				361					360.63					0					0.00					0.00



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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2909 Airport : Others

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.68	3.68	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	24	11.04	14.72	1.74	1.96	0.22	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	42	11.04	25.77	3.19	5.15	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	56	8.59	34.36	3.57	8.72	0.44	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	72	9.82	44.17	7.07	15.79	0.88	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	84	7.36	51.53	6.34	22.13	0.79	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	91	4.29	55.83	7.53	29.66	0.93	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	101	6.13	61.96	11.43	41.09	1.42	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	102	0.61	62.58	1.31	42.40	0.16	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	106	2.45	65.03	7.85	50.26	0.97	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	113	4.29	69.33	4.02	54.28	0.50	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	120	4.29	73.62	14.60	68.88	1.81	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	123	1.84	75.46	7.64	76.53	0.95	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	129	3.68	79.14	26.48	103.00	3.28	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	130	0.61	79.75	24.46	127.46	3.03	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	133	1.84	81.60	92.46	219.92	11.46	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	135	1.23	82.82	55.88	275.80	6.93	34.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	136	0.61	83.44	24.66	300.46	3.06	37.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	160	14.72	98.16	487.43	787.89	60.42	97.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	163	1.84	100.00	18.81	806.70	2.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				163					806.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.94	8.82	0.20	0.20	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.94	11.76	0.46	0.67	0.37	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	5.88	17.65	1.19	1.86	0.96	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	8.82	26.47	2.85	4.71	2.28	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	11	5.88	32.35	2.88	7.60	2.31	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	15	11.76	44.12	6.84	14.43	5.48	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	20	14.71	58.82	9.54	23.97	7.64	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	2.94	61.76	4.05	28.03	3.25	22.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	24	8.82	70.59	15.80	43.83	12.66	35.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	26	5.88	76.47	6.32	50.15	5.06	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	28	5.88	82.35	15.30	65.44	12.25	52.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	30	5.88	88.24	20.61	86.05	16.51	68.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	31	2.94	91.18	16.44	102.49	13.17	82.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	32	2.94	94.12	8.66	111.15	6.94	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	33	2.94	97.06	11.31	122.46	9.06	98.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	34	2.94	100.00	2.38	124.84	1.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	124.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	124.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	34	0.00	100.00	0.00	124.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				34					124.84					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2911 Construction firm road construction and construction sites

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	6.92	6.92	1.31	1.31	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	0.77	7.69	0.13	1.44	0.02	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	16	4.62	12.31	1.21	2.65	0.21	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	24	6.15	18.46	6.13	8.78	1.04	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	31	5.38	23.85	5.04	13.82	0.86	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	41	7.69	31.54	7.95	21.77	1.35	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	51	7.69	39.23	12.02	33.79	2.04	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	64	10.00	49.23	22.19	55.97	3.77	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	73	6.92	56.15	18.41	74.38	3.13	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	81	6.15	62.31	23.43	97.81	3.98	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	86	3.85	66.15	18.14	115.96	3.08	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	95	6.92	73.08	34.58	150.53	5.87	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	99	3.08	76.15	16.23	166.76	2.76	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	109	7.69	83.85	57.98	224.74	9.85	38.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	116	5.38	89.23	54.92	279.66	9.33	47.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	121	3.85	93.08	33.59	313.25	5.70	53.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	126	3.85	96.92	118.61	431.86	20.14	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	128	1.54	98.46	92.60	524.47	15.72	89.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	129	0.77	99.23	61.54	586.01	10.45	99.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	130	0.77	100.00	2.89	588.90	0.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				130					588.90					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2912 Cranesexcavatorselevatorsroad building machines excluding

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.57	3.57	0.20	0.20	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.57	7.14	0.24	0.44	0.17	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.57	10.71	0.35	0.79	0.25	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	10.71	21.43	1.27	2.05	0.89	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	9	10.71	32.14	2.12	4.17	1.49	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	3.57	35.71	1.15	5.33	0.81	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	3.57	39.29	2.79	8.11	1.96	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	13	7.14	46.43	6.22	14.33	4.37	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	3.57	50.00	4.49	18.82	3.16	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	3.57	53.57	3.43	22.25	2.41	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	3.57	57.14	5.89	28.14	4.15	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	3.57	60.71	5.68	33.82	4.00	23.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	3.57	64.29	5.76	39.58	4.06	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	3.57	67.86	11.73	51.31	8.25	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	24	17.86	85.71	90.78	142.09	63.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	25	3.57	89.29	15.20	157.29	10.70	110.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	28	10.71	100.00	15.20	142.09	10.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	142.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	28	0.00	100.00	0.00	142.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				28					142.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2913 Tar sprayers and road surfacing plants

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2914 Others

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	4.08	4.08	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.04	6.12	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	5	4.08	10.20	0.77	0.77	0.28	0.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	4.08	14.29	1.15	1.92	0.42	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	10	6.12	20.41	6.91	8.83	2.52	3.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	19	18.37	38.78	14.52	23.35	5.29	8.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	20	2.04	40.82	1.93	25.28	0.70	9.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	24	8.16	48.98	11.12	36.40	4.05	13.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	35	22.45	71.43	35.38	71.78	12.89	26.15	1	1	100.00	100.00	1,818.65	1,818.65	100.00	100.00	5139.62	2533.57
10	2,000	2,500	2,250	2	37	4.08	75.51	10.11	81.89	3.68	29.84	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	2220.76
11	2,500	3,000	2,750	1	38	2.04	77.55	6.05	87.94	2.20	32.04	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	2067.95
12	3,000	4,000	3,500	5	43	10.20	87.76	21.95	109.89	8.00	40.04	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1654.95
13	4,000	5,000	4,500	1	44	2.04	89.80	40.00	149.90	14.57	54.61	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1213.28
14	5,000	7,500	6,250	1	45	2.04	91.84	0.00	149.90	0.00	54.61	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1213.28
15	7,500	10,000	8,750	1	46	2.04	93.88	77.11	227.01	28.09	82.70	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	801.14
16	10,000	20,000	15,000	2	48	4.08	97.96	31.58	258.59	11.50	94.21	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	703.31
17	20,000	50,000	35,000	1	49	2.04	100.00	15.90	274.48	5.79	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
20	500,000	UP		0	49	0.00	100.00	0.00	274.48	0.00	100.00	0	1	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58
				49				274.48				1				1,818.65				662.58	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2915 Welding Plants

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	233	233	10.77	10.77	31.74	31.74	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	205	438	9.48	20.25	65.31	97.05	1.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	250	688	11.56	31.81	150.45	247.50	2.31	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	191	879	8.83	40.64	147.81	395.32	2.27	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	267	1,146	12.34	52.98	332.66	727.98	5.12	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	177	1,323	8.18	61.17	276.00	1,003.98	4.24	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	190	1,513	8.78	69.95	344.31	1,348.29	5.29	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	154	1,667	7.12	77.07	425.88	1,774.17	6.55	27.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	109	1,776	5.04	82.11	452.08	2,226.24	6.95	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	66	1,842	3.05	85.16	357.58	2,583.83	5.50	39.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	65	1,907	3.01	88.16	380.13	2,963.95	5.85	45.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	68	1,975	3.14	91.31	500.31	3,464.27	7.69	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	38	2,013	1.76	93.07	408.65	3,872.92	6.28	59.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	46	2,059	2.13	95.19	636.22	4,509.13	9.78	69.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	42	2,101	1.94	97.13	575.47	5,084.60	8.85	78.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	34	2,135	1.57	98.71	722.28	5,806.88	11.11	89.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	2,153	0.83	99.54	446.43	6,253.32	6.87	96.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	2,156	0.14	99.68	138.12	6,391.44	2.12	98.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	2,161	0.23	99.91	109.84	6,501.28	1.69	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	2,163	0.09	100.00	1.32	6,502.60	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2,163					6,502.60					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 29151 Electrical (diesel generated and/or PLN) welding plants

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.45	6.45	1.72	1.72	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	16	6.45	12.90	3.37	5.09	0.69	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	28	9.68	22.58	10.35	15.44	2.12	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	35	5.65	28.23	3.65	19.09	0.75	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	50	12.10	40.32	17.32	36.41	3.54	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	64	11.29	51.61	19.73	56.14	4.03	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	76	9.68	61.29	28.08	84.22	5.74	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	90	11.29	72.58	44.73	128.94	9.15	26.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	96	4.84	77.42	14.90	143.84	3.05	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	100	3.23	80.65	27.00	170.84	5.52	34.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	102	1.61	82.26	9.65	180.49	1.97	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	104	1.61	83.87	21.22	201.72	4.34	41.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	107	2.42	86.29	30.80	232.51	6.30	47.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	114	5.65	91.94	97.09	329.60	19.86	67.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	118	3.23	95.16	84.18	413.79	17.22	84.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	121	2.42	97.58	46.19	459.97	9.45	94.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	122	0.81	98.39	4.23	464.21	0.87	94.95	1	1	100.00	100.00	186.24	186.24	100.00	100.00	4401.69	40.12			
18	50,000	100,000	75,000	1	123	0.81	99.19	1.05	465.25	0.21	95.16	0	1	0.00	100.00	0.00	186.24	0.00	100.00	0.00	40.03			
19	100,000	500,000	300,000	1	124	0.81	100.00	23.65	488.91	4.84	100.00	0	1	0.00	100.00	0.00	186.24	0.00	100.00	0.00	38.09			
20	500,000	UP		0	124	0.00	100.00	0.00	488.91	0.00	100.00	0	1	0.00	100.00	0.00	186.24	0.00	100.00	0.00	38.09			
				124					488.91					1					186.24					38.09



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29152 Acetylene (karbit) welding plants

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	20.00	30.00	0.61	0.61	4.15	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	20.00	50.00	0.84	1.45	5.68	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	10.00	60.00	1.84	3.29	12.48	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	10.00	70.00	2.69	5.98	18.26	40.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	10.00	80.00	3.45	9.43	23.41	63.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	10.00	90.00	2.26	11.69	15.35	79.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	10.00	100.00	3.05	14.74	20.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	14.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					14.74					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 292 Mass Communication

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	977	977	58.26	58.26	3.14	3.14	0.42	0.42	2	2	18.18	18.18	1.63	1.63	0.02	0.02	51.98	51.98			
2	50	100	75	141	1,118	8.41	66.67	2.70	5.84	0.36	0.79	1	3	9.09	27.27	3.09	4.72	0.03	0.05	114.25	80.78			
3	100	200	150	96	1,214	5.72	72.39	3.65	9.49	0.49	1.28	0	3	0.00	27.27	0.00	4.72	0.00	0.05	0.00	49.71			
4	200	300	250	66	1,280	3.94	76.33	3.07	12.56	0.41	1.69	0	3	0.00	27.27	0.00	4.72	0.00	0.05	0.00	37.57			
5	300	500	400	90	1,370	5.37	81.69	8.78	21.34	1.18	2.87	0	3	0.00	27.27	0.00	4.72	0.00	0.05	0.00	22.11			
6	500	750	625	39	1,409	2.33	84.02	3.60	24.94	0.48	3.36	0	3	0.00	27.27	0.00	4.72	0.00	0.05	0.00	18.91			
7	750	1,000	875	29	1,438	1.73	85.75	8.80	33.74	1.18	4.54	0	3	0.00	27.27	0.00	4.72	0.00	0.05	0.00	13.98			
8	1,000	1,500	1,250	58	1,496	3.46	89.21	28.99	62.73	3.90	8.44	0	3	0.00	27.27	0.00	4.72	0.00	0.05	0.00	7.52			
9	1,500	2,000	1,750	36	1,532	2.15	91.35	13.29	76.02	1.79	10.23	0	3	0.00	27.27	0.00	4.72	0.00	0.05	0.00	6.21			
10	2,000	2,500	2,250	22	1,554	1.31	92.67	10.70	86.73	1.44	11.67	1	4	9.09	36.36	0.94	5.65	0.01	0.06	8.75	6.52			
11	2,500	3,000	2,750	13	1,567	0.78	93.44	4.59	91.32	0.62	12.29	0	4	0.00	36.36	0.00	5.65	0.00	0.06	0.00	6.19			
12	3,000	4,000	3,500	10	1,577	0.60	94.04	4.00	95.32	0.54	12.83	1	5	9.09	45.45	3.18	8.83	0.03	0.09	79.34	9.26			
13	4,000	5,000	4,500	9	1,586	0.54	94.57	5.10	100.42	0.69	13.51	0	5	0.00	45.45	0.00	8.83	0.00	0.09	0.00	8.79			
14	5,000	7,500	6,250	18	1,604	1.07	95.65	12.28	112.70	1.65	15.16	0	5	0.00	45.45	0.00	8.83	0.00	0.09	0.00	7.84			
15	7,500	10,000	8,750	9	1,613	0.54	96.18	8.59	121.30	1.16	16.32	0	5	0.00	45.45	0.00	8.83	0.00	0.09	0.00	7.28			
16	10,000	20,000	15,000	28	1,641	1.67	97.85	95.90	217.20	12.90	29.22	0	5	0.00	45.45	0.00	8.83	0.00	0.09	0.00	4.07			
17	20,000	50,000	35,000	17	1,658	1.01	98.87	54.42	271.63	7.32	36.55	0	5	0.00	45.45	0.00	8.83	0.00	0.09	0.00	3.25			
18	50,000	100,000	75,000	8	1,666	0.48	99.34	430.88	702.50	57.97	94.52	0	5	0.00	45.45	0.00	8.83	0.00	0.09	0.00	1.26			
19	100,000	500,000	300,000	5	1,671	0.30	99.64	6.72	709.23	0.90	95.42	0	5	0.00	45.45	0.00	8.83	0.00	0.09	0.00	1.25			
20	500,000	UP		6	1,677	0.36	100.00	34.00	743.23	4.58	100.00	6	11	54.55	100.00	9,300.00	9,308.83	99.91	100.00	27350.55	1252.48			
				1,677					743.23					11					9,308.83					1252.48



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2921 Film television and recording on magnetic tape studios

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	11.20	11.20	7.29	7.29	2.41	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	53	10.00	21.20	2.42	9.71	0.80	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	39	92	15.60	36.80	8.93	18.64	2.96	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	116	9.60	46.40	6.02	24.67	1.99	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	141	10.00	56.40	11.69	36.36	3.87	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	159	7.20	63.60	14.07	50.43	4.66	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	187	11.20	74.80	30.04	80.47	9.95	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	204	6.80	81.60	27.79	108.26	9.20	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	210	2.40	84.00	11.01	119.26	3.64	39.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	216	2.40	86.40	16.77	136.04	5.55	45.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	226	4.00	90.40	35.74	171.77	11.83	56.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	238	4.80	95.20	55.23	227.00	18.28	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	239	0.40	95.60	7.33	234.33	2.43	77.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	242	1.20	96.80	14.15	248.49	4.69	82.27	1	1	50.00	50.00	28.33	28.33	94.18	94.18	200.12	11.40			
15	7,500	10,000	8,750	4	246	1.60	98.40	50.47	298.96	16.71	98.98	1	2	50.00	100.00	1.75	30.08	5.82	100.00	3.47	10.06			
16	10,000	20,000	15,000	2	248	0.80	99.20	3.08	302.05	1.02	100.00	0	2	0.00	100.00	0.00	30.08	0.00	100.00	0.00	9.96			
17	20,000	50,000	35,000	2	250	0.80	100.00	0.00	302.05	0.00	100.00	0	2	0.00	100.00	0.00	30.08	0.00	100.00	0.00	9.96			
18	50,000	100,000	75,000	0	250	0.00	100.00	0.00	302.05	0.00	100.00	0	2	0.00	100.00	0.00	30.08	0.00	100.00	0.00	9.96			
19	100,000	500,000	300,000	0	250	0.00	100.00	0.00	302.05	0.00	100.00	0	2	0.00	100.00	0.00	30.08	0.00	100.00	0.00	9.96			
20	500,000	UP		0	250	0.00	100.00	0.00	302.05	0.00	100.00	0	2	0.00	100.00	0.00	30.08	0.00	100.00	0.00	9.96			
				250					302.05					2					30.08					9.96



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2922 Film reproduction (prints) and photo treatment

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	3.31	3.31	11.27	11.27	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	12	3.6	4.96	7.11	18.38	0.34	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	29	6.5	8.95	14.53	32.90	0.70	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	24	8.9	12.26	22.16	55.07	1.07	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	56	14.5	19.97	43.01	98.08	2.07	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	61	20.6	28.37	48.67	146.75	2.34	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	61	26.7	36.78	69.24	215.99	3.33	10.40	1	1	100.00	100.00	7.95	7.95	100.00	100.00	11.48	11.48	3.68	3.68		
8	1,000	1,500	1,250	60	32.7	45.04	74.65	290.63	3.59	13.99	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	2.74	2.74	2.74		
9	1,500	2,000	1,750	38	36.5	50.28	62.20	352.83	2.99	16.99	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	2.25	2.25	2.25		
10	2,000	2,500	2,250	38	40.3	55.51	59.66	412.50	2.87	19.86	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.93	1.93	1.93		
11	2,500	3,000	2,750	31	43.4	59.78	59.76	472.26	2.88	22.74	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.68	1.68	1.68		
12	3,000	4,000	3,500	30	46.4	63.91	71.07	543.33	3.42	26.16	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.46	1.46	1.46		
13	4,000	5,000	4,500	28	49.2	67.77	57.24	600.58	2.76	28.91	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.32	1.32	1.32		
14	5,000	7,500	6,250	36	52.8	72.73	107.86	708.44	5.19	34.11	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.12	1.12	1.12		
15	7,500	10,000	8,750	27	55.5	76.45	83.59	792.02	4.02	38.13	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.00	1.00	1.00		
16	10,000	20,000	15,000	96	65.1	89.67	473.15	1,265.17	22.78	60.91	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	0.63	0.63	0.63		
17	20,000	50,000	35,000	70	72.1	99.31	740.28	2,005.45	35.64	96.55	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	0.40	0.40	0.40		
18	50,000	100,000	75,000	4	72.5	99.86	71.34	2,076.79	3.43	99.99	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	0.38	0.38	0.38		
19	100,000	500,000	300,000	1	72.6	100.00	0.31	2,077.10	0.01	100.00	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	0.38	0.38	0.38		
20	500,000	UP		0	72.6	100.00	0.00	2,077.10	0.00	100.00	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	0.38	0.38	0.38		
				726					2,077.10					1					7.95					0.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2923 Cinemas assembly rooms and concert halls

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	1.83	1.83	0.60	0.60	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	31	1.95	3.79	1.46	2.06	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	33	0.24	4.03	0.46	2.52	0.03	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	39	0.73	4.76	1.60	4.11	0.09	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	45	0.73	5.49	1.52	5.63	0.09	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	50	0.61	6.11	3.43	9.06	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	58	0.98	7.08	2.72	11.78	0.15	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	80	2.69	9.77	19.38	31.16	1.09	1.76	1	1	25.00	25.00	141.34	141.34	61.11	61.11	729.47	453.61			
9	1,500	2,000	1,750	35	115	4.27	14.04	9.23	40.39	0.52	2.28	0	1	0.00	25.00	0.00	141.34	0.00	61.11	0.00	349.94			
10	2,000	2,500	2,250	44	159	5.37	19.41	22.72	63.11	1.28	3.56	0	1	0.00	25.00	0.00	141.34	0.00	61.11	0.00	223.97			
11	2,500	3,000	2,750	36	195	4.40	23.81	14.88	77.99	0.84	4.40	0	1	0.00	25.00	0.00	141.34	0.00	61.11	0.00	181.23			
12	3,000	4,000	3,500	42	237	5.13	28.94	43.53	121.52	2.46	6.86	0	1	0.00	25.00	0.00	141.34	0.00	61.11	0.00	116.31			
13	4,000	5,000	4,500	52	289	6.35	35.29	46.21	167.73	2.61	9.47	0	1	0.00	25.00	0.00	141.34	0.00	61.11	0.00	84.27			
14	5,000	7,500	6,250	53	342	6.47	41.76	36.27	204.00	2.05	11.51	2	3	50.00	75.00	65.10	206.44	28.15	89.25	179.49	101.20			
15	7,500	10,000	8,750	54	396	6.59	48.35	155.61	359.60	8.78	20.29	0	3	0.00	75.00	0.00	206.44	0.00	89.25	0.00	57.41			
16	10,000	20,000	15,000	201	597	24.54	72.89	490.86	850.46	27.70	48.00	0	3	0.00	75.00	0.00	206.44	0.00	89.25	0.00	24.27			
17	20,000	50,000	35,000	178	775	21.73	94.63	686.31	1,536.77	38.73	86.73	1	4	25.00	100.00	24.86	231.30	10.75	100.00	3.62	15.05			
18	50,000	100,000	75,000	35	810	4.27	98.90	159.38	1,696.14	8.99	95.73	0	4	0.00	100.00	0.00	231.30	0.00	100.00	0.00	13.64			
19	100,000	500,000	300,000	9	819	1.10	100.00	75.75	1,771.89	4.27	100.00	0	4	0.00	100.00	0.00	231.30	0.00	100.00	0.00	13.05			
20	500,000	UP		0	819	0.00	100.00	0.00	1,771.89	0.00	100.00	0	4	0.00	100.00	0.00	231.30	0.00	100.00	0.00	13.05			
				819					1,771.89					4					231.30					13.05



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2924 Theatres variety theatres and circuses housed in permanent

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	54	41.22	41.22	1.24	1.24	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	66	9.16	50.38	0.42	1.65	0.36	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	85	14.50	64.89	1.62	3.28	1.42	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	97	9.16	74.05	4.03	7.30	3.52	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	108	8.40	82.44	2.90	10.20	2.53	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	111	2.29	84.73	0.87	9.33	0.76	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	112	0.76	85.50	2.59	11.91	2.26	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	113	0.76	86.26	0.00	11.91	0.00	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	115	1.53	87.79	5.20	17.11	4.54	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	116	0.76	88.55	6.89	24.00	6.02	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	117	0.76	89.31	10.63	34.63	9.29	30.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	118	0.76	90.08	7.00	27.63	6.12	24.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	119	0.76	90.84	8.50	36.13	7.43	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	120	0.76	91.60	11.44	47.57	10.00	41.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	121	0.76	92.37	24.31	71.88	21.24	62.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	122	0.76	93.13	23.49	95.37	20.53	83.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	131	6.87	100.00	19.07	114.45	16.66	100.00	1	1	100.00	100.00	48.60	48.60	100.00	100.00	254.82	42.47			
18	50,000	100,000	75,000	0	131	0.00	100.00	0.00	114.45	0.00	100.00	0	1	0.00	100.00	0.00	48.60	0.00	100.00	0.00	42.47			
19	100,000	500,000	300,000	0	131	0.00	100.00	0.00	114.45	0.00	100.00	0	1	0.00	100.00	0.00	48.60	0.00	100.00	0.00	42.47			
20	500,000	UP		0	131	0.00	100.00	0.00	114.45	0.00	100.00	0	1	0.00	100.00	0.00	48.60	0.00	100.00	0.00	42.47			
				131					114.45					1					48.60					42.47



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2925 Circuses with a big top show and exhibition tents

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2926 Others

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	334	334	14.10	14.10	1.89	1.89	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	539	873	22.75	36.85	19.53	21.41	2.34	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	553	1,426	23.34	60.19	36.68	58.09	4.40	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	226	1,652	9.54	69.73	65.47	123.56	7.86	14.84	2	2	100.00	100.00	10.90	10.90	100.00	100.00	16.64	8.82	
5	300	500	400	232	1,884	9.79	79.53	122.26	245.82	14.68	29.52	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	4.43	
6	500	750	625	227	2,111	9.58	89.11	191.40	437.22	22.98	52.50	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	2.49	
7	750	1,000	875	142	2,253	5.99	95.10	158.18	595.40	19.00	71.50	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.83	
8	1,000	1,500	1,250	52	2,305	2.20	97.30	42.45	637.85	5.10	76.60	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.71	
9	1,500	2,000	1,750	29	2,334	1.22	98.52	51.84	689.69	6.23	82.82	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.58	
10	2,000	2,500	2,250	5	2,339	0.21	98.73	14.65	704.34	1.76	84.58	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.55	
11	2,500	3,000	2,750	8	2,347	0.34	99.07	31.08	735.42	3.73	88.31	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.48	
12	3,000	4,000	3,500	6	2,353	0.25	99.32	6.60	742.02	0.79	89.11	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.47	
13	4,000	5,000	4,500	2	2,355	0.08	99.41	8.63	750.65	1.04	90.14	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.45	
14	5,000	7,500	6,250	4	2,359	0.17	99.58	23.23	773.88	2.79	92.93	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.41	
15	7,500	10,000	8,750	1	2,360	0.04	99.62	8.30	782.17	1.00	93.93	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.39	
16	10,000	20,000	15,000	8	2,368	0.34	99.96	37.10	819.28	4.46	98.38	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.33	
17	20,000	50,000	35,000	1	2,369	0.04	100.00	13.46	832.73	1.62	100.00	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.31	
18	50,000	100,000	75,000	0	2,369	0.00	100.00	0.00	832.73	0.00	100.00	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.31	
19	100,000	500,000	300,000	0	2,369	0.00	100.00	0.00	832.73	0.00	100.00	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.31	
20	500,000	UP		0	2,369	0.00	100.00	0.00	832.73	0.00	100.00	0	2	0.00	100.00	0.00	10.90	0.00	100.00	0.00	1.31	
				2,369					832.73					2					10.90			1.31



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2927 Radio broadcasting television broadcasting & relay stations

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	22,532	22,532	14.65	14.65	138.93	138.93	0.76	0.76	6	6	2.80	2.80	49.46	49.46	2.56	2.56	35.60	35.60	
2	50	100	75	6,312	28,844	4.10	18.76	502.46	641.38	2.74	3.50	1	7	0.47	3.27	28.59	78.05	1.48	4.04	5.69	12.17	
3	100	200	150	29,954	58,798	19.48	38.23	1,943.87	2,585.25	10.60	14.09	114	121	53.27	56.54	750.47	828.52	38.89	42.94	38.61	32.05	
4	200	300	250	28,799	87,597	18.73	56.96	2,563.77	5,149.02	13.98	28.07	33	154	15.42	71.96	484.55	1,313.07	25.11	68.05	18.90	25.50	
5	300	500	400	38,229	125,826	24.86	81.82	3,791.79	8,940.82	20.67	48.74	25	179	11.68	83.64	255.90	1,568.97	13.26	81.31	6.75	17.55	
6	500	750	625	14,480	140,306	9.42	91.24	3,057.29	11,998.11	16.67	65.40	5	184	2.34	85.98	52.08	1,621.05	2.70	84.01	1.70	13.51	
7	750	1,000	875	5,951	146,257	3.87	95.11	1,393.90	13,392.01	7.60	73.00	0	184	0.00	85.98	0.00	1,621.05	0.00	84.01	0.00	12.10	
8	1,000	1,500	1,250	3,616	149,873	2.35	97.46	1,419.20	14,811.21	7.74	80.74	0	184	0.00	85.98	0.00	1,621.05	0.00	84.01	0.00	10.94	
9	1,500	2,000	1,750	1,549	151,422	1.01	98.47	903.65	15,714.86	4.93	85.66	3	187	1.40	87.38	174.05	1,795.10	9.02	93.03	19.26	11.42	
10	2,000	2,500	2,250	565	151,987	0.37	98.83	342.17	16,057.03	1.87	87.53	1	188	0.47	87.85	8.43	1,803.53	0.44	93.47	2.46	11.23	
11	2,500	3,000	2,750	238	152,225	0.15	98.99	226.26	16,283.28	1.23	88.76	0	188	0.00	87.85	0.00	1,803.53	0.00	93.47	0.00	11.08	
12	3,000	4,000	3,500	341	152,566	0.22	99.21	315.78	16,599.06	1.72	90.48	18	206	8.41	96.26	80.13	1,883.66	4.15	97.62	25.37	11.35	
13	4,000	5,000	4,500	209	152,775	0.14	99.35	243.56	16,842.62	1.33	91.81	0	206	0.00	96.26	0.00	1,883.66	0.00	97.62	0.00	11.18	
14	5,000	7,500	6,250	237	153,012	0.15	99.50	536.60	17,379.22	2.93	94.74	1	207	0.47	96.73	27.77	1,911.42	1.44	99.06	5.17	11.00	
15	7,500	10,000	8,750	110	153,122	0.07	99.57	223.01	17,602.22	1.22	95.95	1	208	0.47	97.20	5.79	1,917.21	0.30	99.36	2.60	10.89	
16	10,000	20,000	15,000	210	153,332	0.14	99.71	524.70	18,126.92	2.86	98.81	0	208	0.00	97.20	0.00	1,917.21	0.00	99.36	0.00	10.58	
17	20,000	50,000	35,000	136	153,468	0.09	99.80	460.27	18,587.19	2.51	101.32	0	208	0.00	97.20	0.00	1,917.21	0.00	99.36	0.00	10.31	
18	50,000	100,000	75,000	69	153,537	0.04	99.84	279.27	18,866.46	1.52	102.84	0	208	0.00	97.20	0.00	1,917.21	0.00	99.36	0.00	10.16	
19	100,000	500,000	300,000	72	153,609	0.05	99.89	390.31	19,256.77	2.13	104.97	0	208	0.00	97.20	0.00	1,917.21	0.00	99.36	0.00	9.96	
20	500,000	UP		173	153,782	0.11	100.00	912.03	18,344.74	4.97	100.00	6	214	2.80	100.00	12.42	1,929.63	0.64	100.00	1.36	10.52	
				153,782					18,344.74					214					1,929.63			10.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2928

Kantor telpon sentral otomat dan warung pos/telekomunikasi

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	76	76	11.08	11.08	4.76	4.76	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	63	139	9.18	20.26	8.74	13.50	2.37	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	105	244	15.31	35.57	29.95	43.45	8.13	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	96	340	13.99	49.56	30.85	74.31	8.38	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	129	469	18.80	68.37	56.66	130.97	15.38	35.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	76	545	11.08	79.45	57.25	188.22	15.54	51.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	67	612	9.77	89.21	64.45	252.67	17.49	68.59	1	1	25.00	25.00	36.43	36.43	0.77	0.77	56.52	14.42			
8	1,000	1,500	1,250	33	645	4.81	94.02	48.91	301.58	13.28	81.86	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	12.08			
9	1,500	2,000	1,750	9	654	1.31	95.34	11.16	312.73	3.03	84.89	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	11.65			
10	2,000	2,500	2,250	5	659	0.73	96.06	1.93	314.66	0.52	85.41	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	11.58			
11	2,500	3,000	2,750	4	663	0.58	96.65	4.21	318.87	1.14	86.56	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	11.42			
12	3,000	4,000	3,500	6	669	0.87	97.52	30.52	349.39	8.28	94.84	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	10.43			
13	4,000	5,000	4,500	1	670	0.15	97.67	3.23	352.62	0.88	95.72	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	10.33			
14	5,000	7,500	6,250	3	673	0.44	98.10	5.33	357.95	1.45	97.16	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	10.18			
15	7,500	10,000	8,750	1	674	0.15	98.25	0.16	358.11	0.04	97.21	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	10.17			
16	10,000	20,000	15,000	1	675	0.15	98.40	3.31	361.42	0.90	98.11	0	1	0.00	25.00	0.00	36.43	0.00	0.77	0.00	10.08			
17	20,000	50,000	35,000	1	676	0.15	98.54	3.22	364.64	0.87	98.98	2	3	50.00	75.00	4,600.00	4,636.43	97.33	98.10	142857.14	1271.51			
18	50,000	100,000	75,000	1	677	0.15	98.69	3.22	361.42	0.87	98.11	0	3	0.00	75.00	0.00	4,636.43	0.00	98.10	0.00	1282.84			
19	100,000	500,000	300,000	1	678	0.15	98.83	0.00	361.42	0.00	98.11	0	3	0.00	75.00	0.00	4,636.43	0.00	98.10	0.00	1282.84			
20	500,000	UP		8	686	1.17	100.00	6.98	368.40	1.89	100.00	1	4	25.00	100.00	89.69	4,726.12	1.90	100.00	1285.29	1282.88			
				686					368.40					4					4,726.12					1282.88



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 293 Trading and Storage

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.69	2.69	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	14	4.84	7.53	0.49	0.56	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	31	9.14	16.67	5.94	6.50	0.91	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	42	5.91	22.58	4.63	11.13	0.71	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	57	8.06	30.65	11.69	22.82	1.79	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	66	4.84	35.48	6.67	29.49	1.02	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	78	6.45	41.94	12.68	42.17	1.94	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	111	17.74	59.68	46.81	88.97	7.15	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	129	9.68	69.35	40.79	129.77	6.23	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	142	6.99	76.34	26.94	156.71	4.12	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	144	1.08	77.42	5.05	161.76	0.77	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	149	2.69	80.11	21.90	183.65	3.34	28.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	152	1.61	81.72	16.61	200.26	2.54	30.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	158	3.23	84.95	58.78	259.05	8.98	39.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	170	6.45	91.40	229.59	488.63	35.07	74.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	179	4.84	96.24	101.39	590.03	15.49	90.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	186	3.76	100.00	64.64	654.66	9.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	186	0.00	100.00	0.00	654.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	186	0.00	100.00	0.00	654.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	186	0.00	100.00	0.00	654.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				186					654.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2930 Dispensaries (apotik)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,348	3,348	37.86	37.86	80.80	80.80	2.06	2.06	4	4	33.33	33.33	17.88	17.88	3.83	3.83	22.12	22.12			
2	50	100	75	1,017	4,365	11.50	49.36	76.23	157.03	1.95	4.01	1	5	8.33	41.67	49.73	67.61	10.66	14.50	65.24	43.06			
3	100	200	150	1,177	5,542	13.31	62.66	132.10	289.14	3.38	7.39	2	7	16.67	58.33	35.43	103.04	7.60	22.10	26.82	35.64			
4	200	300	250	540	6,082	6.11	68.77	65.54	354.68	1.67	9.06	2	9	16.67	75.00	31.74	134.78	6.81	28.90	48.43	38.00			
5	300	500	400	731	6,813	8.27	77.04	202.21	556.89	5.17	14.23	0	9	0.00	75.00	0.00	134.78	0.00	28.90	0.00	24.20			
6	500	750	625	548	7,361	6.20	83.23	286.29	843.18	7.32	21.55	1	10	8.33	83.33	259.09	393.87	55.56	84.46	90.50	46.71			
7	750	1,000	875	441	7,802	4.99	88.22	401.48	1,244.66	10.26	31.81	1	11	8.33	91.67	7.05	400.92	1.51	85.97	1.76	32.21			
8	1,000	1,500	1,250	393	8,195	4.44	92.66	631.08	1,875.74	16.13	47.93	0	11	0.00	91.67	0.00	400.92	0.00	85.97	0.00	21.37			
9	1,500	2,000	1,750	194	8,389	2.19	94.86	401.90	2,277.64	10.27	58.20	0	11	0.00	91.67	0.00	400.92	0.00	85.97	0.00	17.60			
10	2,000	2,500	2,250	106	8,495	1.20	96.05	301.18	2,578.81	7.70	65.90	0	11	0.00	91.67	0.00	400.92	0.00	85.97	0.00	15.55			
11	2,500	3,000	2,750	82	8,577	0.93	96.98	238.90	2,817.71	6.10	72.00	1	12	8.33	100.00	65.41	466.34	14.03	100.00	27.38	16.55			
12	3,000	4,000	3,500	70	8,647	0.79	97.77	247.81	3,065.52	6.33	78.33	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	15.21			
13	4,000	5,000	4,500	41	8,688	0.46	98.24	206.91	3,272.43	5.29	83.62	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	14.25			
14	5,000	7,500	6,250	41	8,729	0.46	98.70	226.04	3,498.47	5.78	89.40	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	13.33			
15	7,500	10,000	8,750	11	8,740	0.12	98.82	87.15	3,585.63	2.23	91.62	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	13.01			
16	10,000	20,000	15,000	22	8,762	0.25	99.07	215.21	3,800.83	5.50	97.12	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	12.27			
17	20,000	50,000	35,000	69	8,831	0.78	99.85	53.97	3,854.80	1.38	98.50	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	12.10			
18	50,000	100,000	75,000	8	8,839	0.09	99.94	34.10	3,888.90	0.87	99.37	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	11.99			
19	100,000	500,000	300,000	5	8,844	0.06	100.00	24.48	3,913.38	0.63	100.00	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	11.92			
20	500,000	UP		0	8,844	0.00	100.00	0.00	3,913.38	0.00	100.00	0	12	0.00	100.00	0.00	466.34	0.00	100.00	0.00	11.92			
				8,844					3,913.38					12					466.34					11.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2931 Department Stores Supermarkets Shopping Centres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,648	2,648	9.50	9.50	253.45	253.45	0.50	0.50	7	5.51	5.51	85.55	85.55	0.66	0.66	33.75	33.75		
2	50	100	75	2,466	5,114	8.85	18.35	326.21	579.66	0.65	1.15	3	10	2.36	7.87	16.19	101.74	0.12	0.78	4.96	17.55	
3	100	200	150	3,572	8,686	12.82	31.18	835.22	1,414.88	1.65	2.80	3	13	2.36	10.24	43.39	145.13	0.33	1.11	5.19	10.26	
4	200	300	250	2,272	10,958	8.15	39.33	815.05	2,229.93	1.61	4.41	1	14	0.79	11.02	7.14	152.27	0.05	1.17	0.88	6.83	
5	300	500	400	2,382	13,340	8.55	47.88	1,354.97	3,584.91	2.68	7.09	2	16	1.57	12.60	72.93	225.20	0.56	1.73	5.38	6.28	
6	500	750	625	1,797	15,137	6.45	54.33	1,154.52	4,739.43	2.28	9.38	1	17	0.79	13.39	8.05	233.25	0.06	1.79	0.70	4.92	
7	750	1,000	875	1,466	16,603	5.26	59.59	1,440.43	6,179.86	2.85	12.23	2	19	1.57	14.96	13.50	246.75	0.10	1.89	0.94	3.99	
8	1,000	1,500	1,250	2,123	18,726	7.62	67.21	1,590.03	7,769.88	3.15	15.38	1	20	0.79	15.75	13.85	260.60	0.11	2.00	0.87	3.35	
9	1,500	2,000	1,750	1,663	20,389	5.97	73.18	1,329.57	9,099.46	2.63	18.01	4	24	3.15	18.90	631.19	891.78	4.84	6.84	47.47	9.80	
10	2,000	2,500	2,250	1,053	21,442	3.78	76.96	936.94	10,036.39	1.85	19.86	1	25	0.79	19.69	5.04	896.82	0.04	6.87	0.54	8.94	
11	2,500	3,000	2,750	673	22,115	2.42	79.37	1,036.54	11,072.94	2.05	21.91	0	25	0.00	19.69	0.00	896.82	0.00	6.87	0.00	8.10	
12	3,000	4,000	3,500	743	22,858	2.67	82.04	1,294.64	12,367.57	2.56	24.48	1	26	0.79	20.47	6.33	903.15	0.05	6.92	0.49	7.30	
13	4,000	5,000	4,500	515	23,373	1.85	83.89	1,574.40	13,941.97	3.12	27.59	1	27	0.79	21.26	25.00	928.15	0.19	7.11	1.59	6.66	
14	5,000	7,500	6,250	922	24,295	3.31	87.20	2,803.06	16,745.03	5.55	33.14	6	33	4.72	25.98	418.95	1,347.10	3.21	10.33	14.95	8.04	
15	7,500	10,000	8,750	551	24,846	1.98	89.18	2,247.16	18,992.19	4.45	37.59	2	35	1.57	27.56	117.71	1,464.82	0.90	11.23	5.24	7.71	
16	10,000	20,000	15,000	796	25,642	2.86	92.03	5,966.88	24,959.07	11.81	49.40	4	39	3.15	30.71	1,689.85	3,154.67	12.95	24.18	28.32	12.64	
17	20,000	50,000	35,000	720	26,362	2.58	94.62	9,061.79	34,020.86	17.93	67.33	8	47	6.30	37.01	3,104.32	6,258.98	23.80	47.98	34.26	18.40	
18	50,000	100,000	75,000	607	26,969	2.18	96.79	8,537.37	42,558.23	16.90	84.22	8	55	6.30	43.31	242.17	6,501.15	1.86	49.83	2.84	15.28	
19	100,000	500,000	300,000	653	27,622	2.34	99.14	6,856.71	49,414.94	13.57	97.79	33	88	25.98	69.29	5,711.24	12,212.39	43.78	93.61	83.29	24.71	
20	500,000	UP		240	27,862	0.86	100.00	1,114.44	50,529.38	2.21	100.00	39	127	30.71	100.00	833.66	13,046.05	6.39	100.00	74.81	25.82	
				27,862					50,529.38					127					13,046.05			25.82



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29311 Departemensupermarketshoppingcentres subject to Warranty A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	455	455	10.65	10.65	19.99	19.99	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	413	868	9.67	20.31	43.08	63.07	0.62	0.91	1	1	3.23	3.23	4.25	4.25	0.47	0.47	9.86	6.74			
3	100	200	150	454	1,322	10.62	30.94	64.32	127.39	0.93	1.85	0	1	0.00	3.23	0.00	4.25	0.00	0.47	0.00	3.34			
4	200	300	250	153	1,475	3.58	34.52	22.36	149.74	0.32	2.17	0	1	0.00	3.23	0.00	4.25	0.00	0.47	0.00	2.84			
5	300	500	400	347	1,822	8.12	42.64	102.17	251.91	1.48	3.65	2	3	6.45	9.68	196.17	200.42	21.80	22.27	192.00	79.56			
6	500	750	625	271	2,093	6.34	48.98	71.86	323.77	1.04	4.69	0	3	0.00	9.68	0.00	200.42	0.00	22.27	0.00	61.90			
7	750	1,000	875	232	2,325	5.43	54.41	102.98	426.75	1.49	6.19	0	3	0.00	9.68	0.00	200.42	0.00	22.27	0.00	46.96			
8	1,000	1,500	1,250	230	2,555	5.38	59.79	204.94	631.69	2.97	9.16	0	3	0.00	9.68	0.00	200.42	0.00	22.27	0.00	31.73			
9	1,500	2,000	1,750	203	2,758	4.75	64.54	306.66	938.36	4.44	13.60	0	3	0.00	9.68	0.00	200.42	0.00	22.27	0.00	21.36			
10	2,000	2,500	2,250	95	2,853	2.22	66.77	132.57	1,070.92	1.92	15.52	0	3	0.00	9.68	0.00	200.42	0.00	22.27	0.00	18.71			
11	2,500	3,000	2,750	85	2,938	1.99	68.76	142.97	1,213.89	2.07	17.59	0	3	0.00	9.68	0.00	200.42	0.00	22.27	0.00	16.51			
12	3,000	4,000	3,500	92	3,030	2.15	70.91	206.15	1,420.04	2.99	20.58	1	4	3.23	12.90	37.65	238.06	4.18	26.45	18.26	16.76			
13	4,000	5,000	4,500	69	3,099	1.61	72.53	175.10	1,595.14	2.54	23.12	0	4	0.00	12.90	0.00	238.06	0.00	26.45	0.00	14.92			
14	5,000	7,500	6,250	188	3,287	4.40	76.92	581.40	2,176.53	8.43	31.55	1	5	3.23	16.13	0.45	238.51	0.05	26.50	0.08	10.96			
15	7,500	10,000	8,750	180	3,467	4.21	81.14	609.37	2,785.90	8.83	40.38	0	5	0.00	16.13	0.00	238.51	0.00	26.50	0.00	8.56			
16	10,000	20,000	15,000	226	3,693	5.29	86.43	1,304.67	4,090.57	18.91	59.29	2	7	6.45	22.58	73.15	311.67	8.13	34.63	5.61	7.62			
17	20,000	50,000	35,000	155	3,848	3.63	90.05	1,070.10	5,160.67	15.51	74.80	7	14	22.58	45.16	58.13	369.80	6.46	41.09	5.43	7.17			
18	50,000	100,000	75,000	126	3,974	2.95	93.00	658.34	5,819.01	9.54	84.34	2	16	6.45	51.61	297.69	667.49	33.08	74.17	45.22	11.47			
19	100,000	500,000	300,000	167	4,141	3.91	96.91	832.40	6,651.41	12.06	96.41	6	22	19.35	70.97	80.87	748.36	8.99	83.16	9.72	11.25			
20	500,000	UP		132	4,273	3.09	100.00	248.01	6,899.42	3.59	100.00	9	31	29.03	100.00	151.57	899.93	16.84	100.00	61.11	13.04			
				4,273					6,899.42					31					899.93					13.04



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29312 Departemen storesupermarketshopping centres to Warranty B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	628	628	17.87	17.87	6.77	6.77	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	671	1,299	19.09	36.96	114.68	107.91	1.71	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	302	1,601	8.59	45.55	51.58	159.49	0.77	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	193	1,794	5.49	51.04	63.01	222.50	0.94	3.31	2	2	5.56	5.56	134.47	134.47	20.17	20.17	213.40	60.43			
5	300	500	400	272	2,066	7.74	58.78	156.36	378.86	2.33	5.64	0	2	0.00	5.56	0.00	134.47	0.00	20.17	0.00	35.49			
6	500	750	625	191	2,257	5.43	64.21	129.85	508.72	1.93	7.57	3	5	8.33	13.89	65.08	199.55	9.76	29.93	50.12	39.23			
7	750	1,000	875	181	2,438	5.15	69.36	294.74	803.45	4.38	11.95	1	6	2.78	16.67	31.62	231.17	4.74	34.67	10.73	28.77			
8	1,000	1,500	1,250	176	2,614	5.01	74.37	303.99	1,107.44	4.52	16.47	1	7	2.78	19.44	138.01	369.18	20.70	55.36	45.40	33.34			
9	1,500	2,000	1,750	119	2,733	3.39	77.75	254.91	1,362.35	3.79	20.26	0	7	0.00	19.44	0.00	369.18	0.00	55.36	0.00	27.10			
10	2,000	2,500	2,250	80	2,813	2.28	80.03	285.27	1,647.62	4.24	24.51	2	9	5.56	25.00	147.02	516.19	22.05	77.41	51.54	31.33			
11	2,500	3,000	2,750	44	2,857	1.25	81.28	134.53	1,782.14	2.00	26.51	0	9	0.00	25.00	0.00	516.19	0.00	77.41	0.00	28.96			
12	3,000	4,000	3,500	87	2,944	2.48	83.76	398.22	2,180.37	5.92	32.43	0	9	0.00	25.00	0.00	516.19	0.00	77.41	0.00	23.67			
13	4,000	5,000	4,500	63	3,007	1.79	85.55	261.57	2,441.94	3.89	36.32	0	9	0.00	25.00	0.00	516.19	0.00	77.41	0.00	21.14			
14	5,000	7,500	6,250	92	3,099	2.62	88.17	845.59	3,287.53	12.58	48.90	0	9	0.00	25.00	0.00	516.19	0.00	77.41	0.00	15.70			
15	7,500	10,000	8,750	60	3,159	1.71	89.87	466.48	3,754.01	6.94	55.84	4	13	11.11	36.11	28.10	544.30	4.21	81.63	6.02	14.50			
16	10,000	20,000	15,000	92	3,251	2.62	92.49	894.43	4,648.44	13.30	69.14	3	16	8.33	44.44	47.33	591.63	7.10	88.72	5.29	12.73			
17	20,000	50,000	35,000	114	3,365	3.24	95.73	1,353.61	6,002.05	20.13	89.28	5	21	13.89	58.33	26.49	618.12	3.97	92.70	1.96	10.30			
18	50,000	100,000	75,000	49	3,414	1.39	97.13	420.30	6,422.35	6.25	95.53	14	35	38.89	97.22	43.90	662.02	6.58	99.28	10.44	10.31			
19	100,000	500,000	300,000	86	3,500	2.45	99.57	309.33	6,731.68	4.60	100.13	0	35	0.00	97.22	0.00	662.02	0.00	99.28	0.00	9.83			
20	500,000	UP		15	3,515	0.43	100.00	8.81	6,722.87	0.13	100.00	1	36	2.78	100.00	4.80	666.81	0.72	100.00	54.43	9.92			
				3,515					6,722.87					36					666.81					9.92



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29313 Departemen storessupermakets shopping centre to Warranty C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,938	6,938	17.70	17.70	588.70	588.70	1.26	1.26	5	5	4.63	4.63	31.38	31.38	0.25	0.25	5.33	5.33			
2	50	100	75	3,288	10,226	8.39	26.10	415.98	1,004.68	0.89	2.15	5	10	4.63	9.26	96.45	127.83	0.77	1.02	23.19	12.72			
3	100	200	150	5,423	15,649	13.84	39.93	1,044.05	2,048.73	2.23	4.38	7	17	6.48	15.74	766.55	894.38	6.11	7.13	73.42	43.66			
4	200	300	250	3,343	18,992	8.53	48.47	968.20	3,016.93	2.07	6.44	2	19	1.85	17.59	254.38	1,148.75	2.03	9.16	26.27	38.08			
5	300	500	400	4,759	23,751	12.14	60.61	111.55	3,128.48	0.24	6.68	6	25	5.56	23.15	274.80	1,423.55	2.19	11.35	246.35	45.50			
6	500	750	625	3,182	26,933	8.12	68.73	1,850.83	4,979.31	3.95	10.63	3	28	2.78	25.93	354.07	1,777.63	2.82	14.17	19.13	35.70			
7	750	1,000	875	2,220	29,153	5.67	74.39	1,937.59	6,916.90	4.14	14.77	3	31	2.78	28.70	870.27	2,647.90	6.94	21.10	44.92	38.28			
8	1,000	1,500	1,250	2,011	31,164	5.13	79.53	1,783.63	8,700.53	3.81	18.58	3	34	2.78	31.48	1,053.09	3,700.99	8.39	29.50	59.04	42.54			
9	1,500	2,000	1,750	1,368	32,532	3.49	83.02	1,684.30	10,384.83	3.60	22.18	3	37	2.78	34.26	1,662.31	5,363.30	13.25	42.74	98.69	51.65			
10	2,000	2,500	2,250	738	33,270	1.88	84.90	1,449.99	11,834.81	3.10	25.27	0	37	0.00	34.26	0.00	5,363.30	0.00	42.74	0.00	45.32			
11	2,500	3,000	2,750	637	33,907	1.63	86.53	1,471.94	13,306.76	3.14	28.42	1	38	0.93	35.19	107.91	5,471.21	0.86	43.60	7.33	41.12			
12	3,000	4,000	3,500	760	34,667	1.94	88.47	1,614.03	14,920.78	3.45	31.86	2	40	1.85	37.04	8.90	5,480.11	0.07	43.67	0.55	36.73			
13	4,000	5,000	4,500	424	35,091	1.08	89.55	1,305.24	16,226.02	2.79	34.65	2	42	1.85	38.89	55.34	5,535.45	0.44	44.12	4.24	34.11			
14	5,000	7,500	6,250	601	35,692	1.53	91.08	2,640.04	18,866.06	5.64	40.29	2	44	1.85	40.74	42.31	5,577.76	0.34	44.45	1.60	29.57			
15	7,500	10,000	8,750	446	36,138	1.14	92.22	3,062.55	21,928.60	6.54	46.83	0	44	0.00	40.74	0.00	5,577.76	0.00	44.45	0.00	25.44			
16	10,000	20,000	15,000	694	36,832	1.77	93.99	6,679.32	28,607.92	14.26	61.09	2	46	1.85	42.59	41.76	5,619.52	0.33	44.79	0.63	19.64			
17	20,000	50,000	35,000	724	37,556	1.85	95.84	8,060.75	36,668.67	17.21	78.31	2	48	1.85	44.44	8.05	5,627.57	0.06	44.85	0.10	15.35			
18	50,000	100,000	75,000	611	38,167	1.56	97.40	4,647.73	41,316.40	9.93	88.23	6	54	5.56	50.00	14.29	5,641.86	0.11	44.96	0.31	13.66			
19	100,000	500,000	300,000	715	38,882	1.82	99.22	4,657.16	45,973.55	9.95	98.18	36	90	33.33	83.33	6,592.69	12,234.55	52.54	97.51	141.56	26.61			
20	500,000	UP		305	39,187	0.78	100.00	853.24	46,826.79	1.82	100.00	18	108	16.67	100.00	313.01	12,547.56	2.49	100.00	36.69	26.80			
				39,187					46,826.79					108					12,547.56					26.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29314 MAKRO stores

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	17.15	17.15	1.25	1.25	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	78	3.43	20.58	0.83	2.08	0.31	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	108	7.92	28.50	4.66	6.74	1.71	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	145	9.76	38.26	12.68	19.43	4.65	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	50	195	13.19	51.45	24.84	44.27	9.11	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	78	273	20.58	72.03	41.31	85.58	15.15	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	301	7.39	79.42	29.43	115.01	10.79	42.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	328	7.12	86.54	35.05	150.06	12.85	55.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	353	6.60	93.14	34.23	184.29	12.55	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	355	0.53	93.67	1.33	185.63	0.49	68.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	368	3.43	97.10	23.37	209.00	8.57	76.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	372	1.06	98.15	9.54	218.54	3.50	80.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	373	0.26	98.42	9.63	228.16	3.53	83.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	378	1.32	99.74	14.21	242.37	5.21	88.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	379	0.26	100.00	30.32	272.69	11.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	379	0.00	100.00	0.00	272.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	379	0.00	100.00	0.00	272.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	379	0.00	100.00	0.00	272.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	379	0.00	100.00	0.00	272.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	379	0.00	100.00	0.00	272.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				379					272.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2932 Mail order housesubject to Warranty A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	5.13	5.13	0.21	0.21	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	2.56	7.69	0.31	0.52	0.25	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	9	3.85	11.54	0.94	1.46	0.75	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	15	7.69	19.23	3.10	4.57	2.47	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	25	12.82	32.05	9.32	13.89	7.43	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	28	3.85	35.90	3.04	16.93	2.42	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	35	8.97	44.87	10.12	27.05	8.06	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	43	10.26	55.13	12.99	40.04	10.35	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	51	10.26	65.38	13.19	53.23	10.50	42.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	58	8.97	74.36	11.79	65.02	9.39	51.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	62	5.13	79.49	12.83	77.85	10.22	62.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	68	7.69	87.18	19.90	97.76	15.85	77.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	72	5.13	92.31	1.46	99.22	1.16	79.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	74	2.56	94.87	16.75	115.97	13.34	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	75	1.28	96.15	1.34	117.31	1.07	93.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	77	2.56	98.72	4.68	121.99	3.73	97.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	78	1.28	100.00	3.56	125.55	2.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	78	0.00	100.00	0.00	125.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	78	0.00	100.00	0.00	125.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	78	0.00	100.00	0.00	125.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				78					125.55					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2933 Chain stores Grocer stores subject to Warranty A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	514	514	7.92	7.92	41.05	41.05	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	450	964	6.93	14.85	196.09	237.14	1.68	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1,174	2,138	18.08	32.93	953.46	1,190.59	8.17	10.20	2	2	10.53	10.53	232.77	232.77	5.76	5.76	24.41	19.55	
4	200	300	250	907	3,045	13.97	46.90	1,094.87	2,285.46	9.38	19.57	1	3	5.26	15.79	140.76	373.53	3.48	9.25	12.86	16.34	
5	300	500	400	1,150	4,195	17.71	64.61	1,682.67	3,968.13	14.41	33.98	4	7	21.05	36.84	620.03	993.56	15.35	24.60	36.85	25.04	
6	500	750	625	709	4,904	10.92	75.53	1,381.49	5,349.62	11.83	45.82	6	13	31.58	68.42	1,969.27	2,962.83	48.75	73.35	142.55	55.38	
7	750	1,000	875	524	5,428	8.07	83.60	1,370.45	6,720.08	11.74	57.55	2	15	10.53	78.95	1,059.20	4,022.03	26.22	99.57	77.29	59.85	
8	1,000	1,500	1,250	340	5,768	5.24	88.83	1,107.20	7,827.28	9.48	67.04	0	15	0.00	78.95	0.00	4,022.03	0.00	99.57	0.00	51.38	
9	1,500	2,000	1,750	186	5,954	2.86	91.70	855.73	8,683.00	7.33	74.37	0	15	0.00	78.95	0.00	4,022.03	0.00	99.57	0.00	46.32	
10	2,000	2,500	2,250	89	6,043	1.37	93.07	376.49	9,059.50	3.22	77.59	4	19	21.05	100.00	17.35	4,039.38	0.43	100.00	4.61	44.59	
11	2,500	3,000	2,750	65	6,108	1.00	94.07	425.95	9,485.44	3.65	81.24	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	42.59	
12	3,000	4,000	3,500	53	6,161	0.82	94.89	403.17	9,888.62	3.45	84.69	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	40.85	
13	4,000	5,000	4,500	34	6,195	0.52	95.41	354.74	10,243.36	3.04	87.73	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	39.43	
14	5,000	7,500	6,250	47	6,242	0.72	96.13	625.12	10,868.48	5.35	93.08	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	37.17	
15	7,500	10,000	8,750	13	6,255	0.20	96.33	222.73	11,091.21	1.91	94.99	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	36.42	
16	10,000	20,000	15,000	23	6,278	0.35	96.69	257.17	11,348.38	2.20	97.19	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	35.59	
17	20,000	50,000	35,000	178	6,456	2.74	99.43	214.79	11,563.16	1.84	99.03	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	34.93	
18	50,000	100,000	75,000	5	6,461	0.08	99.51	31.78	11,594.95	0.27	99.30	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	34.84	
19	100,000	500,000	300,000	30	6,491	0.46	99.97	75.32	11,670.27	0.65	99.95	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	34.61	
20	500,000	UP		2	6,493	0.03	100.00	5.92	11,676.19	0.05	100.00	0	19	0.00	100.00	0.00	4,039.38	0.00	100.00	0.00	34.60	
				6,493					11,676.19					19					4,039.38			34.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2934 Shops

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	42,038	42,038	12.05	12.05	3,376.52	3,376.52	0.71	0.71	4	4	0.36	0.36	23.83	23.83	0.03	0.03	0.71	0.71	
2	50	100	75	19,052	61,090	5.46	17.51	5,209.13	8,585.66	1.09	1.79	15	19	1.36	1.73	683.27	707.10	0.89	0.92	13.12	8.24	
3	100	200	150	32,425	93,515	9.29	26.80	14,062.38	22,648.03	2.94	4.73	34	53	3.09	4.82	2,717.85	3,424.95	3.54	4.46	19.33	15.12	
4	200	300	250	30,359	123,874	8.70	35.50	18,872.18	41,520.22	3.94	8.68	22	75	2.00	6.82	2,559.58	5,984.53	3.33	7.79	13.56	14.41	
5	300	500	400	54,118	177,992	15.51	51.01	48,024.32	89,544.54	10.04	18.71	67	142	6.09	12.91	8,463.99	14,448.51	11.02	18.81	17.62	16.14	
6	500	750	625	45,907	223,899	13.16	64.17	46,126.52	135,671.06	9.64	28.35	216	358	19.64	32.55	9,621.46	24,069.97	12.53	31.34	20.86	17.74	
7	750	1,000	875	43,721	267,620	12.53	76.70	54,124.86	189,795.93	11.31	39.66	395	753	35.91	68.45	13,524.37	37,594.34	17.61	48.94	24.99	19.81	
8	1,000	1,500	1,250	33,292	300,912	9.54	86.24	56,206.73	246,002.65	11.75	51.41	196	949	17.82	86.27	11,768.89	49,363.23	15.32	64.26	20.94	20.07	
9	1,500	2,000	1,750	15,816	316,728	4.53	90.77	43,762.23	289,764.89	9.15	60.55	46	995	4.18	90.45	10,338.57	59,701.80	13.46	77.72	23.62	20.60	
10	2,000	2,500	2,250	8,748	325,476	2.51	93.28	26,897.40	316,662.29	5.62	66.17	29	1,024	2.64	93.09	2,521.03	62,222.84	3.28	81.01	9.37	19.65	
11	2,500	3,000	2,750	5,973	331,449	1.71	94.99	24,833.43	341,495.71	5.19	71.36	18	1,042	1.64	94.73	3,537.41	65,760.24	4.61	85.61	14.24	19.26	
12	3,000	4,000	3,500	5,886	337,335	1.69	96.68	29,335.46	370,831.17	6.13	77.49	8	1,050	0.73	95.45	2,820.56	68,580.80	3.67	89.28	9.61	18.49	
13	4,000	5,000	4,500	3,396	340,731	0.97	97.65	21,803.66	392,634.83	4.56	82.05	10	1,060	0.91	96.36	370.75	68,951.56	0.48	89.77	1.70	17.56	
14	5,000	7,500	6,250	3,556	344,287	1.02	98.67	28,734.83	421,369.67	6.00	88.05	6	1,066	0.55	96.91	6,926.67	75,878.22	9.02	98.78	24.11	18.01	
15	7,500	10,000	8,750	1,740	346,027	0.50	99.17	21,807.34	443,177.01	4.56	92.61	8	1,074	0.73	97.64	233.38	76,111.60	0.30	99.09	1.07	17.17	
16	10,000	20,000	15,000	1,700	347,727	0.49	99.66	25,918.04	469,095.05	5.42	98.03	15	1,089	1.36	99.00	483.65	76,595.25	0.63	99.72	1.87	16.33	
17	20,000	50,000	35,000	656	348,383	0.19	99.85	9,832.53	478,927.58	2.05	100.08	8	1,097	0.73	99.73	212.90	76,808.15	0.28	99.99	2.17	16.04	
18	50,000	100,000	75,000	256	348,639	0.07	99.92	1,840.65	480,768.24	0.38	100.47	0	1,097	0.00	99.73	0.00	76,808.15	0.00	99.99	0.00	15.98	
19	100,000	500,000	300,000	216	348,855	0.06	99.98	1,756.01	482,524.25	0.37	100.83	0	1,097	0.00	99.73	0.00	76,808.15	0.00	99.99	0.00	15.92	
20	500,000	UP		64	348,919	0.02	100.00	3,991.66	478,532.58	0.83	100.00	3	1,100	0.27	100.00	4.98	76,813.13	0.01	100.00	0.12	16.05	
				348,919					478,532.58					1,100					76,813.13			16.05



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29341 Shops :subject to Warranty A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,253	4,253	10.45	10.45	2,043.99	2,043.99	2.95	2.95	1	1	1.18	1.18	45.00	45.00	0.38	0.38	2.20	2.20			
2	50	100	75	2,991	7,244	7.35	17.80	1,638.70	3,682.69	2.36	5.31	2	3	2.35	3.53	126.00	171.00	1.07	1.45	7.69	4.64			
3	100	200	150	5,293	12,537	13.00	30.80	2,645.14	6,327.83	3.82	9.13	7	10	8.24	11.76	802.07	973.07	6.81	8.26	30.32	15.38			
4	200	300	250	4,306	16,843	10.58	41.38	2,809.24	9,137.07	4.05	13.19	4	14	4.71	16.47	944.77	1,917.84	8.02	16.28	33.63	20.99			
5	300	500	400	6,625	23,468	16.27	57.65	6,130.85	15,267.92	8.85	22.03	13	27	15.29	31.76	1,814.98	3,732.82	15.41	31.69	29.60	24.45			
6	500	750	625	4,415	27,883	10.85	68.50	5,781.78	21,049.70	8.34	30.38	4	31	4.71	36.47	1,334.35	5,067.17	11.33	43.02	23.08	24.07			
7	750	1,000	875	3,751	31,634	9.21	77.71	6,732.12	27,781.82	9.71	40.09	10	41	11.76	48.24	3,147.77	8,214.94	26.73	69.75	46.76	29.57			
8	1,000	1,500	1,250	3,084	34,718	7.58	85.29	7,569.88	35,351.70	10.92	51.01	4	45	4.71	52.94	1,540.96	9,755.90	13.08	82.83	20.36	27.60			
9	1,500	2,000	1,750	1,819	36,537	4.47	89.75	6,280.06	41,631.76	9.06	60.08	7	52	8.24	61.18	747.71	10,503.62	6.35	89.18	11.91	25.23			
10	2,000	2,500	2,250	972	37,509	2.39	92.14	4,145.08	45,776.84	5.98	66.06	4	56	4.71	65.88	89.67	10,593.29	0.76	89.94	2.16	23.14			
11	2,500	3,000	2,750	705	38,214	1.73	93.87	3,343.36	49,120.20	4.82	70.88	2	58	2.35	68.24	88.09	10,681.37	0.75	90.69	2.63	21.75			
12	3,000	4,000	3,500	791	39,005	1.94	95.82	4,200.53	53,320.73	6.06	76.94	3	61	3.53	71.76	301.71	10,983.08	2.56	93.25	7.18	20.60			
13	4,000	5,000	4,500	537	39,542	1.32	97.14	3,756.85	57,077.59	5.42	82.37	2	63	2.35	74.12	202.12	11,185.20	1.72	94.96	5.38	19.60			
14	5,000	7,500	6,250	495	40,037	1.22	98.35	4,128.40	61,205.99	5.96	88.32	2	65	2.35	76.47	288.84	11,474.03	2.45	97.42	7.00	18.75			
15	7,500	10,000	8,750	226	40,263	0.56	98.91	2,433.17	63,639.16	3.51	91.83	1	66	1.18	77.65	27.00	11,501.03	0.23	97.65	1.11	18.07			
16	10,000	20,000	15,000	218	40,481	0.54	99.44	3,594.84	67,234.00	5.19	97.02	0	66	0.00	77.65	0.00	11,501.03	0.00	97.65	0.00	17.11			
17	20,000	50,000	35,000	99	40,580	0.24	99.69	1,784.56	69,018.56	2.58	99.60	2	68	2.35	80.00	4.80	11,505.83	0.04	97.69	0.27	16.67			
18	50,000	100,000	75,000	16	40,596	0.04	99.72	148.02	69,166.58	0.21	99.81	2	70	2.35	82.35	39.02	11,544.85	0.33	98.02	26.36	16.69			
19	100,000	500,000	300,000	63	40,659	0.15	99.88	80.99	69,247.57	0.12	99.93	2	72	2.35	84.71	13.56	11,558.41	0.12	98.13	16.75	16.69			
20	500,000	UP		49	40,708	0.12	100.00	50.31	69,297.88	0.07	100.00	13	85	15.29	100.00	219.85	11,778.27	1.87	100.00	437.01	17.00			
				40,708					69,297.88					85					11,778.27					17.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29342 Shops :subject to Warranty B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	63	63	6.21	6.21	20.72	20.72	0.90	0.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	41	104	4.04	10.25	26.20	46.92	1.14	2.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	90	194	8.87	19.11	46.77	93.68	2.03	4.06	1	1	100.00	100.00	42.50	42.50	100.00	100.00	90.87	45.37
4	200	300	250	88	282	8.67	27.78	69.72	163.41	3.02	7.08	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	26.01
5	300	500	400	137	419	13.50	41.28	137.45	300.85	5.96	13.04	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	14.13
6	500	750	625	127	546	12.51	53.79	174.86	475.71	7.58	20.62	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	8.93
7	750	1,000	875	129	675	12.71	66.50	263.57	739.28	11.42	32.04	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	5.75
8	1,000	1,500	1,250	105	780	10.34	76.85	261.07	1,000.35	11.32	43.36	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	4.25
9	1,500	2,000	1,750	75	855	7.39	84.24	220.10	1,220.45	9.54	52.90	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	3.48
10	2,000	2,500	2,250	39	894	3.84	88.08	172.98	1,393.44	7.50	60.40	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	3.05
11	2,500	3,000	2,750	36	930	3.55	91.63	174.92	1,568.36	7.58	67.98	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	2.71
12	3,000	4,000	3,500	34	964	3.35	94.98	214.76	1,783.12	9.31	77.29	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	2.38
13	4,000	5,000	4,500	19	983	1.87	96.85	136.89	1,920.01	5.93	83.22	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	2.21
14	5,000	7,500	6,250	17	1,000	1.67	98.52	166.56	2,086.57	7.22	90.44	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	2.04
15	7,500	10,000	8,750	6	1,006	0.59	99.11	72.33	2,158.90	3.14	93.57	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	1.97
16	10,000	20,000	15,000	7	1,013	0.69	99.80	141.45	2,300.35	6.13	99.70	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	1.85
17	20,000	50,000	35,000	1	1,014	0.10	99.90	3.93	2,304.28	0.17	99.87	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	1.84
18	50,000	100,000	75,000	1	1,015	0.10	100.00	2.90	2,307.18	0.13	100.00	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	1.84
19	100,000	500,000	300,000	0	1,015	0.00	100.00	0.00	2,307.18	0.00	100.00	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	1.84
20	500,000	UP		0	1,015	0.00	100.00	0.00	2,307.18	0.00	100.00	0	1	0.00	100.00	0.00	42.50	0.00	100.00	0.00	1.84
				1,015				2,307.18				1				42.50				1.84	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29343 Shops :subject to Warranty C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	7.31	7.31	14.32	14.32	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	45	2.97	10.27	9.28	23.60	0.95	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	65	4.57	14.84	11.61	35.21	1.19	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	39	104	8.90	23.74	28.75	63.95	2.96	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	70	174	15.98	39.73	86.89	150.84	8.93	15.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	50	224	11.42	51.14	68.63	219.47	7.06	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	58	282	13.24	64.38	71.35	290.82	7.34	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	64	346	14.61	79.00	205.67	496.49	21.15	51.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	38	384	8.68	87.67	126.65	623.15	13.02	64.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	397	2.97	90.64	68.78	691.93	7.07	71.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	406	2.05	92.69	55.66	747.58	5.72	76.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	419	2.97	95.66	78.89	826.47	8.11	84.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	423	0.91	96.58	44.31	870.79	4.56	89.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	427	0.91	97.49	13.72	884.50	1.41	90.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	428	0.23	97.72	18.00	902.50	1.85	92.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	434	1.37	99.09	23.16	925.66	2.38	95.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	436	0.46	99.54	30.91	956.58	3.18	98.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	438	0.46	100.00	16.00	972.58	1.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	438	0.00	100.00	0.00	972.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	438	0.00	100.00	0.00	972.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				438					972.58					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29344 Shops :totally detached and subject to Warranty A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.85	3.85	0.06	0.06	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.85	7.69	0.17	0.23	0.39	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	7	19.23	26.92	1.59	1.82	3.69	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	12	19.23	46.15	2.44	4.26	5.67	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	18	23.08	69.23	7.02	11.28	16.28	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	21	11.54	80.77	1.42	12.70	3.29	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	22	3.85	84.62	0.00	12.70	0.00	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	23	3.85	88.46	3.80	16.50	8.81	38.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	3.85	92.31	8.31	24.82	19.28	57.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	3.85	96.15	7.96	32.78	18.46	76.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	3.85	100.00	10.34	43.12	23.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					43.12					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2935 Pasar risk

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	12.50	12.50	1.36	1.36	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	16	7.50	20.00	0.81	2.17	1.15	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	41	57	51.25	71.25	4.08	6.25	5.77	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	67	12.50	83.75	0.00	6.25	0.00	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	70	3.75	87.50	0.15	6.40	0.21	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	71	1.25	88.75	0.60	7.00	0.85	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	72	1.25	90.00	31.12	24.11	44.01	34.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	73	1.25	91.25	1.71	22.41	2.41	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	74	1.25	92.50	0.00	22.41	0.00	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	75	1.25	93.75	0.00	22.41	0.00	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	78	3.75	97.50	48.30	70.71	68.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	79	1.25	98.75	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	80	1.25	100.00	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	80	0.00	100.00	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	80	0.00	100.00	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	80	0.00	100.00	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	80	0.00	100.00	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	80	0.00	100.00	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	80	0.00	100.00	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	80	0.00	100.00	0.00	70.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				80					70.71					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2936 Others

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	23.38	23.38	1.82	1.82	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	28	12.99	36.36	2.88	4.71	2.22	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	33	6.49	42.86	7.02	11.72	5.40	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	41	10.39	53.25	7.81	19.53	6.00	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	49	10.39	63.64	1.43	20.96	1.10	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	54	6.49	70.13	6.32	27.28	4.86	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	56	2.60	72.73	14.71	41.99	11.32	32.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	58	2.60	75.32	12.44	54.43	9.57	41.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	59	1.30	76.62	5.08	59.52	3.91	45.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	62	3.90	80.52	3.02	62.54	2.32	48.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	64	2.60	83.12	9.27	71.81	7.13	55.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	65	1.30	84.42	13.83	85.63	10.63	65.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	66	1.30	85.71	4.16	89.79	3.20	69.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	70	5.19	90.91	5.67	95.46	4.36	73.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	72	2.60	93.51	10.31	105.76	7.93	81.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	73	1.30	94.81	5.16	110.93	3.97	85.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	74	1.30	96.10	1.38	112.31	1.06	86.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	75	1.30	97.40	5.40	117.71	4.16	90.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	77	2.60	100.00	12.31	130.02	9.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	77	0.00	100.00	0.00	130.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				77					130.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2937 Private Warehouse and Storehouse

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,990	1,990	12.05	12.05	90.70	90.70	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	938	2,928	5.68	17.73	120.51	211.20	0.34	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,207	4,135	7.31	25.03	303.83	515.03	0.85	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	915	5,050	5.54	30.57	349.20	864.23	0.97	2.41	1	1	3.13	3.13	0.50	0.50	0.00	0.00	0.14	0.06			
5	300	500	400	1,558	6,608	9.43	40.00	853.65	1,717.88	2.38	4.79	1	2	3.13	6.25	15.97	16.47	0.04	0.04	1.87	0.96			
6	500	750	625	1,304	7,912	7.89	47.90	977.36	2,695.24	2.72	7.51	1	3	3.13	9.38	12.87	29.35	0.03	0.07	1.32	1.09			
7	750	1,000	875	1,438	9,350	8.71	56.60	1,567.03	4,262.27	4.37	11.88	2	5	6.25	15.63	181.74	211.08	0.46	0.53	11.60	4.95			
8	1,000	1,500	1,250	1,392	10,742	8.43	65.03	2,076.93	6,339.21	5.79	17.67	1	6	3.13	18.75	98.84	309.93	0.25	0.78	4.76	4.89			
9	1,500	2,000	1,750	1,018	11,760	6.16	71.20	2,047.94	8,387.14	5.71	23.37	0	6	0.00	18.75	0.00	309.93	0.00	0.78	0.00	3.70			
10	2,000	2,500	2,250	656	12,416	3.97	75.17	1,582.71	9,969.85	4.41	27.78	1	7	3.13	21.88	1.52	311.45	0.00	0.78	0.10	3.12			
11	2,500	3,000	2,750	598	13,014	3.62	78.79	1,936.53	11,906.38	5.40	33.18	2	9	6.25	28.13	0.72	312.17	0.00	0.78	0.04	2.62			
12	3,000	4,000	3,500	629	13,643	3.81	82.59	2,404.34	14,310.72	6.70	39.88	4	13	12.50	40.63	37.08	349.25	0.09	0.88	1.54	2.44			
13	4,000	5,000	4,500	516	14,159	3.12	85.72	2,313.58	16,624.30	6.45	46.33	3	16	9.38	50.00	31.72	380.97	0.08	0.95	1.37	2.29			
14	5,000	7,500	6,250	651	14,810	3.94	89.66	3,869.16	20,493.46	10.78	57.11	3	19	9.38	59.38	4,251.06	4,632.03	10.66	11.61	109.87	22.60			
15	7,500	10,000	8,750	434	15,244	2.63	92.29	3,165.28	23,658.74	8.82	65.93	4	23	12.50	71.88	113.28	4,745.31	0.28	11.89	3.58	20.06			
16	10,000	20,000	15,000	630	15,874	3.81	96.10	5,942.40	29,601.14	16.56	82.49	3	26	9.38	81.25	91.98	4,837.29	0.23	12.13	1.55	16.34			
17	20,000	50,000	35,000	401	16,275	2.43	98.53	4,065.21	33,666.35	11.33	93.82	4	30	12.50	93.75	35,040.13	39,877.42	87.83	99.96	861.95	118.45			
18	50,000	100,000	75,000	103	16,378	0.62	99.15	871.41	34,537.76	2.43	96.25	1	31	3.13	96.88	16.90	39,894.32	0.04	100.00	1.94	115.51			
19	100,000	500,000	300,000	94	16,472	0.57	99.72	1,246.36	35,784.12	3.47	99.72	0	31	0.00	96.88	0.00	39,894.32	0.00	100.00	0.00	111.49			
20	500,000	UP		46	16,518	0.28	100.00	100.69	35,884.82	0.28	100.00	1	32	3.13	100.00	0.00	39,894.32	0.00	100.00	0.00	111.17			
				16,518					35,884.82					32					39,894.32					111.17



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29371 - subject to Warranty A

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14,674	14,674	7.94	7.94	1,816.12	1,816.12	0.43	0.43	10	10	2.15	2.15	355.31	355.31	0.26	0.26	19.56	19.56	
2	50	100	75	7,771	22,445	4.21	12.15	1,365.69	3,181.81	0.32	0.76	8	18	1.72	3.86	352.62	707.94	0.25	0.51	25.82	22.25	
3	100	200	150	11,091	33,536	6.00	18.16	2,932.79	6,114.60	0.70	1.45	8	26	1.72	5.58	62.63	770.56	0.05	0.55	2.14	12.60	
4	200	300	250	8,934	42,470	4.84	22.99	3,226.96	9,341.56	0.77	2.22	9	35	1.93	7.51	648.13	1,418.69	0.47	1.02	20.08	15.19	
5	300	500	400	15,578	58,048	8.43	31.43	8,467.93	17,809.49	2.01	4.23	9	44	1.93	9.44	369.24	1,787.94	0.27	1.29	4.36	10.04	
6	500	750	625	15,288	73,336	8.28	39.70	10,494.28	28,303.77	2.49	6.73	21	65	4.51	13.95	5,113.18	6,901.12	3.68	4.96	48.72	24.38	
7	750	1,000	875	15,344	88,680	8.31	48.01	15,023.85	43,327.62	3.57	10.30	39	104	8.37	22.32	4,291.91	11,193.03	3.08	8.05	28.57	25.83	
8	1,000	1,500	1,250	16,549	105,229	8.96	56.97	21,344.82	64,672.44	5.07	15.37	34	138	7.30	29.61	3,755.08	14,948.11	2.70	10.74	17.59	23.11	
9	1,500	2,000	1,750	12,233	117,462	6.62	63.59	21,535.09	86,207.53	5.12	20.49	36	174	7.73	37.34	4,727.73	19,675.84	3.40	14.14	21.95	22.82	
10	2,000	2,500	2,250	7,797	125,259	4.22	67.81	16,667.00	102,874.53	3.96	24.45	17	191	3.65	40.99	3,251.47	22,927.31	2.34	16.48	19.51	22.29	
11	2,500	3,000	2,750	6,987	132,246	3.78	71.59	18,468.17	121,342.70	4.39	28.85	15	206	3.22	44.21	4,755.36	27,682.67	3.42	19.90	25.75	22.81	
12	3,000	4,000	3,500	8,728	140,974	4.73	76.32	27,348.38	148,691.08	6.50	35.35	23	229	4.94	49.14	6,440.78	34,123.44	4.63	24.53	23.55	22.95	
13	4,000	5,000	4,500	6,942	147,916	3.76	80.08	26,585.73	175,276.81	6.32	41.67	14	243	3.00	52.15	5,640.11	39,763.55	4.05	28.58	21.21	22.69	
14	5,000	7,500	6,250	9,570	157,486	5.18	85.26	45,864.77	221,141.58	10.90	52.57	57	300	12.23	64.38	855.74	40,619.29	0.62	29.20	1.87	18.37	
15	7,500	10,000	8,750	6,569	164,055	3.56	88.81	41,112.36	262,253.94	9.77	62.34	30	330	6.44	70.82	11,161.92	51,781.21	8.02	37.22	27.15	19.74	
16	10,000	20,000	15,000	9,420	173,475	5.10	93.91	76,779.26	339,033.21	18.25	80.59	44	374	9.44	80.26	35,106.18	86,887.39	25.23	62.45	45.72	25.63	
17	20,000	50,000	35,000	6,541	180,016	3.54	97.45	55,982.72	395,015.93	13.31	93.90	42	416	9.01	89.27	15,295.73	102,183.12	10.99	73.44	27.32	25.87	
18	50,000	100,000	75,000	2,397	182,413	1.30	98.75	16,063.17	411,079.10	3.82	97.72	12	428	2.58	91.85	356.91	102,540.03	0.26	73.70	2.22	24.94	
19	100,000	500,000	300,000	1,764	184,177	0.95	99.71	7,904.12	418,983.22	1.88	99.60	31	459	6.65	98.50	21,768.31	124,308.34	15.65	89.35	275.40	29.67	
20	500,000	UP		542	184,719	0.29	100.00	1,686.61	420,669.84	0.40	100.00	7	466	1.50	100.00	14,821.20	139,129.54	10.65	100.00	878.75	33.07	
				184,719					420,669.84					466					139,129.54			33.07



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 293711 Private warehouses & storehouses terbatas dalam Warranty A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	4.06	4.06	2.91	2.91	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31	98	1.88	5.94	18.88	21.79	0.51	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	154	3.40	9.34	27.68	49.47	0.75	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	204	3.03	12.37	23.19	72.66	0.63	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	81	285	4.91	17.28	43.71	116.37	1.18	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	93	378	5.64	22.92	70.22	186.60	1.90	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	95	473	5.76	28.68	102.42	289.02	2.78	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	143	616	8.67	37.36	136.08	425.10	3.69	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	81	697	4.91	42.27	130.38	555.48	3.53	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	59	756	3.58	45.85	168.90	724.38	4.58	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	79	835	4.79	50.64	159.10	883.48	4.31	23.94	1	1	20.00	20.00	419.98	419.98	52.21	52.21	263.98	47.54			
12	3,000	4,000	3,500	98	933	5.94	56.58	305.80	1,189.27	8.29	32.23	1	2	20.00	40.00	332.25	752.23	41.31	93.52	108.65	63.25			
13	4,000	5,000	4,500	82	1,015	4.97	61.55	339.82	1,529.09	9.21	41.44	0	2	0.00	40.00	0.00	752.23	0.00	93.52	0.00	49.19			
14	5,000	7,500	6,250	126	1,141	7.64	69.19	384.88	1,913.97	10.43	51.87	0	2	0.00	40.00	0.00	752.23	0.00	93.52	0.00	39.30			
15	7,500	10,000	8,750	102	1,243	6.19	75.38	397.13	2,311.11	10.76	62.64	0	2	0.00	40.00	0.00	752.23	0.00	93.52	0.00	32.55			
16	10,000	20,000	15,000	193	1,436	11.70	87.08	578.11	2,889.22	15.67	78.30	1	3	20.00	60.00	1.65	753.88	0.20	93.73	0.28	26.09			
17	20,000	50,000	35,000	122	1,558	7.40	94.48	505.92	3,395.14	13.71	92.01	1	4	20.00	80.00	12.96	766.84	1.61	95.34	2.56	22.59			
18	50,000	100,000	75,000	47	1,605	2.85	97.33	73.97	3,469.12	2.00	94.02	1	5	20.00	100.00	37.50	804.34	4.66	100.00	50.69	23.19			
19	100,000	500,000	300,000	37	1,642	2.24	99.58	217.85	3,686.97	5.90	99.92	0	5	0.00	100.00	0.00	804.34	0.00	100.00	0.00	21.82			
20	500,000	UP		7	1,649	0.42	100.00	2.84	3,689.80	0.08	100.00	0	5	0.00	100.00	0.00	804.34	0.00	100.00	0.00	21.80			
				1,649					3,689.80					5					804.34					21.80



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29372 - subject to Warranty B

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	1.82	1.82	8.10	8.10	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	38	74	1.92	3.73	23.88	31.98	0.41	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	61	135	3.08	6.81	18.51	50.49	0.32	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	92	227	4.64	11.45	32.73	83.22	0.57	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	168	395	8.48	19.93	107.78	191.00	1.86	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	159	554	8.02	27.95	146.01	337.01	2.52	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	188	742	9.49	37.44	198.87	535.88	3.44	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	210	952	10.60	48.03	282.65	818.54	4.88	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	164	1,116	8.27	56.31	360.87	1,179.41	6.23	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	116	1,232	5.85	62.16	256.56	1,435.97	4.43	24.81	1	1	14.29	14.29	4.78	4.78	6.47	6.47	1.86	0.33			
11	2,500	3,000	2,750	90	1,322	4.54	66.70	284.42	1,720.39	4.91	29.72	0	1	0.00	14.29	0.00	4.78	0.00	6.47	0.00	0.28			
12	3,000	4,000	3,500	139	1,461	7.01	73.71	418.26	2,138.64	7.23	36.95	0	1	0.00	14.29	0.00	4.78	0.00	6.47	0.00	0.22			
13	4,000	5,000	4,500	109	1,570	5.50	79.21	414.65	2,553.30	7.16	44.11	0	1	0.00	14.29	0.00	4.78	0.00	6.47	0.00	0.19			
14	5,000	7,500	6,250	126	1,696	6.36	85.57	618.95	3,172.25	10.69	54.80	0	1	0.00	14.29	0.00	4.78	0.00	6.47	0.00	0.15			
15	7,500	10,000	8,750	84	1,780	4.24	89.81	556.24	3,728.49	9.61	64.41	0	1	0.00	14.29	0.00	4.78	0.00	6.47	0.00	0.13			
16	10,000	20,000	15,000	116	1,896	5.85	95.66	1,103.82	4,832.31	19.07	83.48	1	2	14.29	28.57	5.16	9.94	6.98	13.44	0.47	0.21			
17	20,000	50,000	35,000	68	1,964	3.43	99.09	813.72	5,646.02	14.06	97.54	2	4	28.57	57.14	7.31	17.25	9.88	23.33	0.90	0.31			
18	50,000	100,000	75,000	9	1,973	0.45	99.55	121.62	5,767.64	2.10	99.64	3	7	42.86	100.00	56.70	73.95	76.67	100.00	46.62	1.28			
19	100,000	500,000	300,000	8	1,981	0.40	99.95	23.10	5,790.75	0.40	100.04	0	7	0.00	100.00	0.00	73.95	0.00	100.00	0.00	1.28			
20	500,000	UP		1	1,982	0.05	100.00	2.25	5,788.50	0.04	100.00	0	7	0.00	100.00	0.00	73.95	0.00	100.00	0.00	1.28			
				1,982					5,788.50					7					73.95					1.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 293721 Private warehouses & storehouses terbatas dalam Warranty B

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	18.18	18.18	2.17	2.17	2.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	3.03	21.21	0.23	2.41	0.27	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	3.03	24.24	0.58	2.99	0.68	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	10	6.06	30.30	0.98	3.97	1.13	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	9.09	39.39	1.95	5.91	2.25	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	3.03	42.42	0.59	6.50	0.68	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	18	12.12	54.55	0.13	6.37	0.15	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	3.03	57.58	2.45	8.83	2.84	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	3.03	60.61	0.58	9.41	0.68	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	3.03	63.64	4.28	13.69	4.95	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	3.03	66.67	9.62	23.31	11.12	26.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	26	12.12	78.79	7.19	30.50	8.32	35.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	28	6.06	84.85	8.02	38.51	9.28	44.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	3.03	87.88	11.99	50.50	13.87	58.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	30	3.03	90.91	0.81	51.31	0.93	59.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	32	6.06	96.97	32.16	83.47	37.20	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	33	3.03	100.00	2.97	86.43	3.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					86.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29373 - subject to Warranty C

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	152	152	4.00	4.00	6.86	6.86	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	45	197	1.18	5.18	9.30	16.16	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	112	309	2.95	8.13	31.33	47.49	0.23	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	127	436	3.34	11.47	51.60	99.09	0.38	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	264	700	6.95	18.42	133.10	232.19	0.97	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	246	946	6.47	24.89	214.33	446.52	1.56	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	357	1,303	9.39	34.29	402.53	849.04	2.94	6.19	1	1	20.00	20.00	6.20	6.20	1.30	1.30	1.54	0.73	
8	1,000	1,500	1,250	342	1,645	9.00	43.29	551.85	1,400.90	4.02	10.22	0	1	0.00	20.00	0.00	6.20	0.00	1.30	0.00	0.44	
9	1,500	2,000	1,750	360	2,005	9.47	52.76	799.03	2,199.93	5.83	16.04	0	1	0.00	20.00	0.00	6.20	0.00	1.30	0.00	0.28	
10	2,000	2,500	2,250	184	2,189	4.84	57.61	498.90	2,698.82	3.64	19.68	1	2	20.00	40.00	37.40	43.59	7.86	9.16	7.50	1.62	
11	2,500	3,000	2,750	166	2,355	4.37	61.97	552.11	3,250.94	4.03	23.71	0	2	0.00	40.00	0.00	43.59	0.00	9.16	0.00	1.34	
12	3,000	4,000	3,500	263	2,618	6.92	68.89	1,023.06	4,274.00	7.46	31.17	1	3	20.00	60.00	49.98	93.57	10.50	19.66	4.88	2.19	
13	4,000	5,000	4,500	162	2,780	4.26	73.16	796.88	5,070.88	5.81	36.98	0	3	0.00	60.00	0.00	93.57	0.00	19.66	0.00	1.85	
14	5,000	7,500	6,250	264	3,044	6.95	80.11	1,536.77	6,607.65	11.21	48.19	0	3	0.00	60.00	0.00	93.57	0.00	19.66	0.00	1.42	
15	7,500	10,000	8,750	173	3,217	4.55	84.66	1,467.50	8,075.16	10.70	58.89	1	4	20.00	80.00	8.50	102.07	1.79	21.45	0.58	1.26	
16	10,000	20,000	15,000	300	3,517	7.89	92.55	2,564.19	10,639.34	18.70	77.59	0	4	0.00	80.00	0.00	102.07	0.00	21.45	0.00	0.96	
17	20,000	50,000	35,000	201	3,718	5.29	97.84	2,187.06	12,826.40	15.95	93.54	1	5	20.00	100.00	373.77	475.84	78.55	100.00	17.09	3.71	
18	50,000	100,000	75,000	55	3,773	1.45	99.29	755.26	13,581.66	5.51	99.05	0	5	0.00	100.00	0.00	475.84	0.00	100.00	0.00	3.50	
19	100,000	500,000	300,000	22	3,795	0.58	99.87	124.55	13,706.21	0.91	99.96	0	5	0.00	100.00	0.00	475.84	0.00	100.00	0.00	3.47	
20	500,000	UP		5	3,800	0.13	100.00	5.62	13,711.82	0.04	100.00	0	5	0.00	100.00	0.00	475.84	0.00	100.00	0.00	3.47	
				3,800					13,711.82					5					475.84			3.47



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 293731 Private warehouses & storehouses terbatas dalam Warranty C

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.96	1.96	0.07	0.07	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	3.92	5.88	0.26	0.33	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	5.88	11.76	0.79	1.12	0.51	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	5.88	17.65	1.62	2.74	1.05	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	3.92	21.57	1.37	4.11	0.88	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	17	11.76	33.33	4.86	8.98	3.14	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	25	15.69	49.02	10.59	19.57	6.83	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	31	11.76	60.78	22.38	41.95	14.45	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	35	7.84	68.63	8.22	50.17	5.31	32.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	36	1.96	70.59	6.16	56.34	3.98	36.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	39	5.88	76.47	11.79	68.12	7.61	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	42	5.88	82.35	8.82	76.94	5.69	49.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	43	1.96	84.31	1.48	78.42	0.96	50.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	44	1.96	86.27	8.60	87.02	5.55	56.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	47	5.88	92.16	40.59	127.61	26.19	82.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	49	3.92	96.08	19.03	146.65	12.28	94.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	51	3.92	100.00	8.31	154.96	5.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	51	0.00	100.00	0.00	154.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	51	0.00	100.00	0.00	154.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	51	0.00	100.00	0.00	154.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				51					154.96					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29374 Private highracked warehouse & private highway to Warranty A

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	57	93	6.46	6.46	2.35	2.35	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	36	93	4.08	10.53	4.51	6.86	0.23	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	64	157	7.25	17.78	17.94	24.80	0.93	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	43	200	4.87	22.65	20.14	44.94	1.04	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	80	280	9.06	31.71	44.93	89.87	2.32	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	68	348	7.70	39.41	43.62	133.49	2.26	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	75	423	8.49	47.90	69.72	203.21	3.61	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	101	524	11.44	59.34	117.02	320.23	6.05	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	70	594	7.93	67.27	118.08	438.31	6.11	22.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	38	632	4.30	71.57	83.79	522.11	4.33	27.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	35	667	3.96	75.54	100.58	622.69	5.20	32.21	4	4	100.00	100.00	18.12	18.12	100.00	100.00	18.01	2.91
12	3,000	4,000	3,500	44	711	4.98	80.52	146.84	769.53	7.60	39.81	0	4	0.00	100.00	0.00	18.12	0.00	100.00	0.00	2.35
13	4,000	5,000	4,500	18	729	2.04	82.56	115.83	885.35	5.99	45.80	0	4	0.00	100.00	5.99	18.12	0.00	100.00	0.00	2.05
14	5,000	7,500	6,250	28	757	3.17	85.73	203.73	1,089.09	10.54	56.34	0	4	0.00	100.00	0.00	18.12	0.00	100.00	0.00	1.66
15	7,500	10,000	8,750	19	776	2.15	87.88	155.45	1,244.53	8.04	64.38	0	4	0.00	100.00	0.00	18.12	0.00	100.00	0.00	1.46
16	10,000	20,000	15,000	38	814	4.30	92.19	297.81	1,542.34	15.41	79.79	0	4	0.00	100.00	0.00	18.12	0.00	100.00	0.00	1.17
17	20,000	50,000	35,000	51	865	5.78	97.96	347.23	1,889.58	17.96	97.75	0	4	0.00	100.00	0.00	18.12	0.00	100.00	0.00	0.96
18	50,000	100,000	75,000	16	881	1.81	99.77	36.25	1,925.83	1.88	99.63	0	4	0.00	100.00	0.00	18.12	0.00	100.00	0.00	0.94
19	100,000	500,000	300,000	2	883	0.23	100.00	7.16	1,932.99	0.37	100.00	0	4	0.00	100.00	0.00	18.12	0.00	100.00	0.00	0.94
20	500,000	UP		0	883	0.00	100.00	0.00	1,932.99	0.00	100.00	0	4	0.00	100.00	0.00	18.12	0.00	100.00	0.00	0.94
				883				1,932.99				4				18.12					0.94



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29375 Private highracked warehouse & private highway to Warranty B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	83	83	7.20	7.20	3.68	3.68	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	112	2.52	9.71	3.73	7.41	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	41	153	3.56	13.27	9.87	17.28	0.27	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	47	200	4.08	17.35	24.84	42.12	0.68	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	105	305	9.11	26.45	44.46	86.57	1.22	2.38	0	0	0.00	0.00	1.22	2.38	0.00	0.00	0.00	0.00			
6	500	750	625	90	395	7.81	34.26	57.29	143.86	1.57	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	108	503	9.37	43.63	112.46	256.32	3.09	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	118	621	10.23	53.86	158.73	415.05	4.36	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	80	701	6.94	60.80	127.67	542.72	3.51	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	64	765	5.55	66.35	133.28	676.00	3.66	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	55	820	4.77	71.12	121.02	797.01	3.32	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	63	883	5.46	76.58	208.78	1,005.79	5.74	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	47	930	4.08	80.66	220.23	1,226.02	6.05	33.68	1	1	50.00	50.00	10.50	10.50	20.67	20.67	4.77	0.86			
14	5,000	7,500	6,250	65	995	5.64	86.30	354.65	1,580.67	9.74	43.42	0	1	0.00	50.00	0.00	10.50	0.00	20.67	0.00	0.66			
15	7,500	10,000	8,750	50	1,045	4.34	90.63	519.19	2,099.86	14.26	57.69	0	1	0.00	50.00	0.00	10.50	0.00	20.67	0.00	0.50			
16	10,000	20,000	15,000	66	1,111	5.72	96.36	681.35	2,781.21	18.72	76.40	0	1	0.00	50.00	0.00	10.50	0.00	20.67	0.00	0.38			
17	20,000	50,000	35,000	32	1,143	2.78	99.13	686.54	3,467.75	18.86	95.26	1	2	50.00	100.00	40.29	50.79	79.33	100.00	5.87	1.46			
18	50,000	100,000	75,000	10	1,153	0.87	100.00	172.36	3,640.11	4.74	100.00	0	2	0.00	100.00	0.00	50.79	0.00	100.00	0.00	1.40			
19	100,000	500,000	300,000	0	1,153	0.00	100.00	0.00	3,640.11	0.00	100.00	0	2	0.00	100.00	0.00	50.79	0.00	100.00	0.00	1.40			
20	500,000	UP		0	1,153	0.00	100.00	0.00	3,640.11	0.00	100.00	0	2	0.00	100.00	0.00	50.79	0.00	100.00	0.00	1.40			
				1,153					3,640.11					2					50.79					1.40



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29376 Private highracked warehouse & private highway to Warranty C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19	19	2.75	2.75	0.23	0.23	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	21	40	3.04	5.80	1.07	1.29	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	62	3.19	8.99	2.62	3.92	0.23	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	36	98	5.22	14.20	5.82	9.74	0.51	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	64	162	9.28	23.48	17.70	27.44	1.56	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	87	249	12.61	36.09	40.96	68.40	3.61	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	64	313	9.28	45.36	32.32	100.71	2.85	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	61	374	8.84	54.20	44.59	145.31	3.93	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	73	447	10.58	64.78	86.11	231.41	7.59	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	33	480	4.78	69.57	35.36	266.77	3.12	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	34	514	4.93	74.49	53.21	319.97	4.69	28.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	35	549	5.07	79.57	79.90	399.88	7.04	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	30	579	4.35	83.91	79.25	479.13	6.98	42.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	45	624	6.52	90.43	147.26	626.39	12.98	55.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	32	656	4.64	95.07	134.88	761.27	11.89	67.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	674	2.61	97.68	196.03	957.30	17.27	84.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	688	2.03	99.71	129.48	1,086.79	11.41	95.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	690	0.29	100.00	47.98	1,134.77	4.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	690	0.00	100.00	0.00	1,134.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	690	0.00	100.00	0.00	1,134.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				690					1,134.77					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29377 Silos storing non hazardous goods only

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	5.88	5.88	0.11	0.11	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	13	5.04	10.92	0.97	1.09	0.24	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	20	5.88	16.81	1.49	2.58	0.37	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	24	3.36	20.17	1.28	3.85	0.31	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	29	4.20	24.37	2.10	5.95	0.52	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	40	9.24	33.61	10.49	16.44	2.58	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	54	11.76	45.38	13.40	29.85	3.29	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	66	10.08	55.46	11.66	41.50	2.86	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	75	7.56	63.03	9.34	50.84	2.29	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	80	4.20	67.23	22.09	72.93	5.43	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	83	2.52	69.75	6.01	78.94	1.48	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	84	0.84	70.59	4.71	83.65	1.16	20.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	92	6.72	77.31	31.05	114.70	7.63	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	97	4.20	81.51	29.90	144.60	7.34	35.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	104	5.88	87.39	23.69	168.29	5.82	41.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	116	10.08	97.48	165.66	333.95	40.69	82.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	119	2.52	100.00	73.19	407.14	17.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	119	0.00	100.00	0.00	407.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	119	0.00	100.00	0.00	407.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	119	0.00	100.00	0.00	407.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				119					407.14					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29378 Public Warehouses subject to Warranty C

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	477	477	10.74	10.74	22.98	22.98	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	252	729	5.67	16.41	54.64	77.62	0.36	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	291	1,020	6.55	22.96	104.83	182.45	0.70	1.21	1	1	12.50	12.50	142.50	142.50	0.99	0.99	135.93	78.10			
4	200	300	250	192	1,212	4.32	27.28	79.44	261.88	0.53	1.74	0	1	0.00	12.50	0.00	142.50	0.00	0.99	0.00	54.41			
5	300	500	400	265	1,477	5.96	33.24	143.51	405.39	0.95	2.69	0	1	0.00	12.50	0.00	142.50	0.00	0.99	0.00	35.15			
6	500	750	625	223	1,700	5.02	38.26	165.50	570.89	1.10	3.79	0	1	0.00	12.50	0.00	142.50	0.00	0.99	0.00	24.96			
7	750	1,000	875	273	1,973	6.14	44.41	350.51	921.40	2.33	6.12	0	1	0.00	12.50	0.00	142.50	0.00	0.99	0.00	15.47			
8	1,000	1,500	1,250	279	2,252	6.28	50.69	343.35	1,264.75	2.28	8.39	1	2	12.50	25.00	7.80	150.30	0.05	1.04	2.27	11.88			
9	1,500	2,000	1,750	216	2,468	4.86	55.55	389.03	1,653.78	2.58	10.98	1	3	12.50	37.50	309.76	460.06	2.14	3.18	79.62	27.82			
10	2,000	2,500	2,250	156	2,624	3.51	59.06	342.17	1,995.95	2.27	13.25	3	6	37.50	75.00	2.72	462.78	0.02	3.20	0.80	23.19			
11	2,500	3,000	2,750	126	2,750	2.84	61.90	428.84	2,424.79	2.85	16.09	0	6	0.00	75.00	0.00	462.78	0.00	3.20	0.00	19.09			
12	3,000	4,000	3,500	187	2,937	4.21	66.10	674.87	3,099.66	4.48	20.57	0	6	0.00	75.00	0.00	462.78	0.00	3.20	0.00	14.93			
13	4,000	5,000	4,500	181	3,118	4.07	70.18	673.10	3,772.76	4.47	25.04	0	6	0.00	75.00	0.00	462.78	0.00	3.20	0.00	12.27			
14	5,000	7,500	6,250	272	3,390	6.12	76.30	1,260.75	5,033.51	8.37	33.41	0	6	0.00	75.00	0.00	462.78	0.00	3.20	0.00	9.19			
15	7,500	10,000	8,750	157	3,547	3.53	79.83	1,093.75	6,127.26	7.26	40.67	0	6	0.00	75.00	0.00	462.78	0.00	3.20	0.00	7.55			
16	10,000	20,000	15,000	354	3,901	7.97	87.80	3,221.66	9,348.92	21.38	62.05	1	7	12.50	87.50	14,000.00	14,462.78	96.80	100.00	434.56	154.70			
17	20,000	50,000	35,000	297	4,198	6.68	94.49	3,287.36	12,636.28	21.82	83.86	1	8	12.50	100.00	0.00	14,462.78	0.00	100.00	0.00	114.45			
18	50,000	100,000	75,000	152	4,350	3.42	97.91	1,297.90	13,934.18	8.61	92.48	0	8	0.00	100.00	0.00	14,462.78	0.00	100.00	0.00	103.79			
19	100,000	500,000	300,000	87	4,437	1.96	99.86	1,104.83	15,039.01	7.33	99.81	0	8	0.00	100.00	0.00	14,462.78	0.00	100.00	0.00	96.17			
20	500,000	UP		6	4,443	0.14	100.00	28.62	15,067.64	0.19	100.00	0	8	0.00	100.00	0.00	14,462.78	0.00	100.00	0.00	95.99			
				4,443					15,067.64					8					14,462.78					95.99



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29379 Cold Storage Public Warehouses

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	4.76	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	9.52	14.29	0.25	0.25	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	4.76	19.05	0.03	0.28	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.76	23.81	0.10	0.38	0.10	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.76	28.57	0.17	0.56	0.17	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.76	33.33	0.18	0.74	0.18	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.76	38.10	0.22	0.96	0.22	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	9.52	47.62	17.76	18.72	17.59	18.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	4.76	52.38	0.20	18.92	0.20	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	4.76	57.14	2.76	21.68	2.74	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.76	61.90	7.11	28.80	7.05	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.76	66.67	3.97	32.76	3.93	32.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	4.76	71.43	9.82	42.59	9.73	42.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	4.76	76.19	1.61	44.20	1.60	43.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	4.76	80.95	28.05	72.25	27.78	71.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	4.76	85.71	21.03	93.28	20.83	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	4.76	90.48	12.52	105.80	12.41	104.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	20	4.76	95.24	5.04	100.77	4.99	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	21	4.76	100.00	0.18	100.95	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	0.00	100.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21				100.95					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2938 Storage tanks

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,350	1,350	24.45	24.45	152.51	152.51	1.31	1.31	3	3	5.26	5.26	10.00	10.00	0.82	0.82	6.56	6.56			
2	50	100	75	234	1,584	4.24	28.69	11.71	164.22	0.10	1.41	0	3	0.00	5.26	0.00	10.00	0.00	0.82	0.00	6.09			
3	100	200	150	344	1,928	6.23	34.91	27.03	191.25	0.23	1.65	1	4	1.75	7.02	0.00	10.00	0.00	0.82	0.00	5.23			
4	200	300	250	146	2,074	2.64	37.56	36.43	227.69	0.31	1.96	0	4	0.00	7.02	0.00	10.00	0.00	0.82	0.00	4.39			
5	300	500	400	155	2,229	2.81	40.37	71.48	299.17	0.62	2.58	0	4	0.00	7.02	0.00	10.00	0.00	0.82	0.00	3.34			
6	500	750	625	135	2,364	2.44	42.81	91.14	390.31	0.78	3.36	2	6	3.51	10.53	15.00	25.00	1.23	2.06	16.46	6.41			
7	750	1,000	875	207	2,571	3.75	46.56	238.79	629.10	2.06	5.42	2	8	3.51	14.04	100.85	125.85	8.30	10.35	42.24	20.01			
8	1,000	1,500	1,250	429	3,000	7.77	54.33	498.09	1,127.19	4.29	9.70	4	12	7.02	21.05	108.86	234.71	8.96	19.31	21.85	20.82			
9	1,500	2,000	1,750	228	3,228	4.13	58.46	512.85	1,640.04	4.41	14.12	1	13	1.75	22.81	10.86	245.57	0.89	20.20	2.12	14.97			
10	2,000	2,500	2,250	184	3,412	3.33	61.79	553.19	2,193.22	4.76	18.88	1	14	1.75	24.56	283.82	529.39	23.35	43.55	51.31	24.14			
11	2,500	3,000	2,750	186	3,598	3.37	65.16	574.96	2,768.18	4.95	23.83	3	17	5.26	29.82	173.23	702.62	14.25	57.80	30.13	25.38			
12	3,000	4,000	3,500	300	3,898	5.43	70.59	1,051.29	3,819.48	9.05	32.88	8	25	14.04	43.86	34.52	737.14	2.84	60.64	3.28	19.30			
13	4,000	5,000	4,500	289	4,187	5.23	75.82	1,240.31	5,059.79	10.68	43.56	10	35	17.54	61.40	131.92	869.06	10.85	71.50	10.64	17.18			
14	5,000	7,500	6,250	344	4,531	6.23	82.05	1,646.16	6,705.95	14.17	57.73	5	40	8.77	70.18	72.21	941.27	5.94	77.44	4.39	14.04			
15	7,500	10,000	8,750	211	4,742	3.82	85.87	1,544.00	8,249.95	13.29	71.02	0	40	0.00	70.18	0.00	941.27	0.00	77.44	0.00	11.41			
16	10,000	20,000	15,000	119	4,861	2.16	88.03	1,260.92	9,510.87	10.85	81.88	0	40	0.00	70.18	0.00	941.27	0.00	77.44	0.00	9.90			
17	20,000	50,000	35,000	96	4,957	1.74	89.77	1,010.20	10,521.07	8.70	90.57	3	43	5.26	75.44	233.28	1,174.55	19.19	96.63	23.09	11.16			
18	50,000	100,000	75,000	40	4,997	0.72	90.49	271.92	10,792.99	2.34	92.91	0	43	0.00	75.44	0.00	1,174.55	0.00	96.63	0.00	10.88			
19	100,000	500,000	300,000	79	5,076	1.43	91.92	287.68	11,080.67	2.48	95.39	1	44	1.75	77.19	0.10	1,174.65	0.01	96.64	0.03	10.60			
20	500,000	UP		446	5,522	8.08	100.00	535.55	11,616.22	4.61	100.00	13	57	22.81	100.00	40.87	1,215.52	3.36	100.00	7.63	10.46			
				5,522					11,616.22					57					1,215.52					10.46



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29381 Storage tanks :underground storage tanks for non hazardous

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.19	1.19	0.34	0.34	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.19	2.38	0.54	0.87	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.19	3.57	0.57	1.44	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.19	4.76	0.72	2.15	0.13	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	3.57	8.33	2.67	4.82	0.49	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	2.38	10.71	2.51	7.33	0.46	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	13	4.76	15.48	10.37	17.70	1.89	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	25	14.29	29.76	34.43	52.13	6.27	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	27	2.38	32.14	7.04	59.17	1.28	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	32	5.95	38.10	20.67	79.83	3.76	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	43	13.10	51.19	46.12	125.95	8.40	22.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	49	7.14	58.33	45.54	171.49	8.29	31.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	64	17.86	76.19	155.14	326.64	28.24	59.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	78	16.67	92.86	156.97	483.61	28.58	88.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	79	1.19	94.05	21.23	504.84	3.86	91.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	80	1.19	95.24	3.05	507.88	0.56	92.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	81	1.19	96.43	4.52	512.40	0.82	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	84	3.57	100.00	36.89	549.29	6.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	84	0.00	100.00	0.00	549.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				84					549.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29382 Storage tanks :surface storage tanks(including barrels)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.64	1.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.64	3.28	0.25	0.25	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.64	4.92	0.44	0.69	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	5	3.28	8.20	0.91	1.60	0.21	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	8	4.92	13.11	2.36	3.96	0.56	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	14	9.84	22.95	5.59	9.55	1.32	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	20	9.84	32.79	7.42	16.97	1.75	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	25	8.20	40.98	7.65	24.62	1.81	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	27	3.28	44.26	5.49	30.11	1.29	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	34	11.48	55.74	22.41	52.53	5.29	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	35	1.64	57.38	5.61	58.14	1.32	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	36	1.64	59.02	5.91	64.04	1.39	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	37	1.64	60.66	6.21	70.25	1.46	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	44	11.48	72.13	39.18	109.43	9.24	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	48	6.56	78.69	48.53	157.96	11.45	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	54	9.84	88.52	88.66	246.61	20.91	58.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	60	9.84	98.36	83.18	329.79	19.62	77.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	61	1.64	100.00	94.12	423.91	22.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	423.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	61	0.00	100.00	0.00	423.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				61					423.91					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29383 Petrol/diesel fuel stations

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	242	242	5.08	5.08	2.41	2.41	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	133	375	2.79	7.86	25.73	28.14	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	149	524	3.13	10.99	36.56	64.70	0.22	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	303	827	6.35	17.34	138.25	202.95	0.81	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	231	1,058	4.84	22.19	135.40	338.35	0.80	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	264	1,322	5.54	27.73	221.33	559.68	1.30	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	280	1,602	5.87	33.60	408.24	967.92	2.40	5.70	1	1	4.35	4.35	25.00	25.00	3.59	3.59	6.12	2.58			
8	1,000	1,500	1,250	461	2,063	9.67	43.27	912.65	1,880.57	5.37	11.07	2	3	8.70	13.04	27.65	52.65	3.97	7.56	3.03	2.80			
9	1,500	2,000	1,750	476	2,539	9.98	53.25	1,317.35	3,197.92	7.75	18.82	0	3	0.00	13.04	0.00	52.65	0.00	7.56	0.00	1.65			
10	2,000	2,500	2,250	332	2,871	6.96	60.21	1,114.97	4,312.89	6.56	25.39	1	4	4.35	17.39	7.99	60.64	1.15	8.70	0.72	1.41			
11	2,500	3,000	2,750	341	3,212	7.15	67.37	1,393.75	5,706.64	8.20	33.59	1	5	4.35	21.74	33.44	94.08	4.80	13.50	2.40	1.65			
12	3,000	4,000	3,500	456	3,668	9.56	76.93	2,359.24	8,065.88	13.89	47.48	4	9	17.39	39.13	439.20	533.29	63.04	76.54	18.62	6.61			
13	4,000	5,000	4,500	338	4,006	7.09	84.02	2,060.61	10,126.48	12.13	59.61	1	10	4.35	43.48	2.93	536.21	0.42	76.96	0.14	5.30			
14	5,000	7,500	6,250	355	4,361	7.45	91.46	2,953.50	13,079.98	17.39	77.00	3	13	13.04	56.52	90.59	626.80	13.00	89.96	3.07	4.79			
15	7,500	10,000	8,750	148	4,509	3.10	94.57	1,372.53	14,452.52	8.08	85.08	1	14	4.35	60.87	45.07	671.87	6.47	96.43	3.28	4.65			
16	10,000	20,000	15,000	115	4,624	2.41	96.98	1,273.33	15,725.84	7.50	92.57	2	16	8.70	69.57	12.84	684.70	1.84	98.27	1.01	4.35			
17	20,000	50,000	35,000	50	4,674	1.05	98.03	409.37	16,135.21	2.41	94.98	2	18	8.70	78.26	5.60	690.30	0.80	99.08	1.37	4.28			
18	50,000	100,000	75,000	35	4,709	0.73	98.76	223.11	16,358.32	1.31	96.30	5	23	21.74	100.00	6.43	696.72	0.92	100.00	2.88	4.26			
19	100,000	500,000	300,000	31	4,740	0.65	99.41	458.78	16,817.10	2.70	99.00	0	23	0.00	100.00	0.00	696.72	0.00	100.00	0.00	4.14			
20	500,000	UP		28	4,768	0.59	100.00	170.57	16,987.67	1.00	100.00	0	23	0.00	100.00	0.00	696.72	0.00	100.00	0.00	4.10			
				4,768					16,987.67					23					696.72					4.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29384 LNG stations for automobiles

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	2.94	2.94	0.46	0.46	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	1.76	4.71	0.98	1.44	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	0.59	5.29	0.38	1.82	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.59	5.88	0.38	2.20	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	13	1.76	7.65	4.93	7.13	0.26	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	18	2.94	10.59	5.31	12.44	0.28	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	24	3.53	14.12	5.49	17.93	0.29	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	36	7.06	21.18	25.55	43.48	1.37	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	40	2.35	23.53	11.94	55.42	0.64	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	44	2.35	25.88	15.19	70.61	0.81	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	50	3.53	29.41	28.51	99.12	1.53	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	59	5.29	34.71	52.66	151.79	2.82	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	72	7.65	42.35	94.61	246.39	5.07	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	43	115	25.29	67.65	374.87	621.26	20.07	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	20	135	11.76	79.41	244.23	865.49	13.08	46.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	30	165	17.65	97.06	843.27	1,708.76	45.16	91.50	1	1	100.00	100.00	17.63	17.63	100.00	100.00	2.09	1.03	
17	20,000	50,000	35,000	5	170	2.94	100.00	158.69	1,867.46	8.50	100.00	0	1	0.00	100.00	0.00	17.63	0.00	100.00	0.00	0.94	
18	50,000	100,000	75,000	0	170	0.00	100.00	0.00	1,867.46	0.00	100.00	0	1	0.00	100.00	0.00	17.63	0.00	100.00	0.00	0.94	
19	100,000	500,000	300,000	0	170	0.00	100.00	0.00	1,867.46	0.00	100.00	0	1	0.00	100.00	0.00	17.63	0.00	100.00	0.00	0.94	
20	500,000	UP		0	170	0.00	100.00	0.00	1,867.46	0.00	100.00	0	1	0.00	100.00	0.00	17.63	0.00	100.00	0.00	0.94	
				170					1,867.46					1					17.63			0.94



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29385 Others

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	4.23	4.23	0.19	0.19	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	12	2.12	6.35	1.28	1.47	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	14	1.06	7.41	1.20	2.67	0.09	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	0.53	7.94	0.51	3.18	0.04	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	31	8.47	16.40	20.89	24.07	1.50	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	36	2.65	19.05	4.62	28.69	0.33	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	41	2.65	21.69	4.79	33.47	0.34	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	51	5.29	26.98	29.99	63.46	2.16	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	65	7.41	34.39	34.92	98.38	2.51	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	68	1.59	35.98	27.18	125.56	1.96	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	73	2.65	38.62	28.53	154.09	2.05	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	81	4.23	42.86	29.75	183.85	2.14	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	92	5.82	48.68	89.63	273.48	6.45	19.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	116	12.70	61.38	232.51	505.99	16.72	36.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	136	10.58	71.96	245.63	751.62	17.67	54.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	158	11.64	83.60	239.76	991.38	17.25	71.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	27	185	14.29	97.88	337.57	1,328.95	24.28	95.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	187	1.06	98.94	25.86	1,354.81	1.86	97.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	188	0.53	99.47	27.12	1,381.93	1.95	99.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	189	0.53	100.00	8.33	1,390.26	0.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				189				1,390.26		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2939 Miscellaneous

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	327	327	7.77	7.77	39.89	39.89	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	193	520	4.59	12.35	32.86	72.74	0.27	0.61	1	1	4.17	4.17	40.81	40.81	4.52	4.52	124.19	56.10			
3	100	200	150	392	912	9.31	21.67	102.04	174.78	0.85	1.46	0	1	0.00	4.17	0.00	40.81	0.00	4.52	0.00	23.35			
4	200	300	250	243	1,155	5.77	27.44	99.85	274.63	0.83	2.29	0	1	0.00	4.17	0.00	40.81	0.00	4.52	0.00	14.86			
5	300	500	400	450	1,605	10.69	38.13	262.05	536.68	2.19	4.48	1	2	4.17	8.33	272.51	313.32	30.19	34.71	103.99	58.38			
6	500	750	625	324	1,929	7.70	45.83	293.36	830.04	2.45	6.93	0	2	0.00	8.33	0.00	313.32	0.00	34.71	0.00	37.75			
7	750	1,000	875	332	2,261	7.89	53.72	439.01	1,269.06	3.66	10.59	2	4	8.33	16.67	11.34	324.66	1.26	35.97	2.58	25.58			
8	1,000	1,500	1,250	372	2,633	8.84	62.56	691.72	1,960.78	5.77	16.37	3	7	12.50	29.17	101.25	425.91	11.22	47.19	14.64	21.72			
9	1,500	2,000	1,750	297	2,930	7.06	69.61	693.90	2,654.68	5.79	22.16	0	7	0.00	29.17	0.00	425.91	0.00	47.19	0.00	16.04			
10	2,000	2,500	2,250	175	3,105	4.16	73.77	509.54	3,164.22	4.25	26.41	3	10	12.50	41.67	28.80	454.71	3.19	50.38	5.65	14.37			
11	2,500	3,000	2,750	158	3,263	3.75	77.52	546.86	3,711.08	4.57	30.98	1	11	4.17	45.83	64.38	519.09	7.13	57.51	11.77	13.99			
12	3,000	4,000	3,500	194	3,457	4.61	82.13	866.43	4,577.50	7.23	38.21	1	12	4.17	50.00	38.77	557.86	4.30	61.80	4.47	12.19			
13	4,000	5,000	4,500	147	3,604	3.49	85.63	881.72	5,459.23	7.36	45.57	1	13	4.17	54.17	5.09	562.95	0.56	62.37	0.58	10.31			
14	5,000	7,500	6,250	186	3,790	4.42	90.05	1,258.42	6,717.65	10.51	56.08	4	17	16.67	70.83	166.79	729.74	18.48	80.85	13.25	10.86			
15	7,500	10,000	8,750	107	3,897	2.54	92.59	1,023.66	7,741.30	8.55	64.62	0	17	0.00	70.83	0.00	729.74	0.00	80.85	0.00	9.43			
16	10,000	20,000	15,000	158	4,055	3.75	96.34	2,050.56	9,791.86	17.12	81.74	1	18	4.17	75.00	25.12	754.85	2.78	83.63	1.22	7.71			
17	20,000	50,000	35,000	71	4,126	1.69	98.03	1,299.75	11,091.62	10.85	92.59	2	20	8.33	83.33	105.74	860.59	11.71	95.34	8.14	7.76			
18	50,000	100,000	75,000	29	4,155	0.69	98.72	439.25	11,530.86	3.67	96.26	0	20	0.00	83.33	0.00	860.59	0.00	95.34	0.00	7.46			
19	100,000	500,000	300,000	38	4,193	0.90	99.62	317.43	11,848.29	2.65	98.91	0	20	0.00	83.33	0.00	860.59	0.00	95.34	0.00	7.26			
20	500,000	UP		16	4,209	0.38	100.00	130.91	11,979.20	1.09	100.00	4	24	16.67	100.00	42.03	902.62	4.66	100.00	32.11	7.53			
				4,209					11,979.20					24					902.62					7.53



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 29391 Storage of goods in the open private or public warranty A

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	10.00	10.00	0.21	0.21	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	10	2.50	12.50	0.67	0.88	0.36	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	11	1.25	13.75	0.42	1.30	0.23	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	1.25	15.00	0.76	2.06	0.41	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	23	13.75	28.75	4.54	6.60	2.48	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	29	7.50	36.25	3.95	10.56	2.16	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	33	5.00	41.25	4.68	15.24	2.55	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	40	8.75	50.00	1.16	16.40	0.63	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	58	22.50	72.50	10.65	27.05	5.81	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	62	5.00	77.50	10.28	37.33	5.61	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	63	1.25	78.75	4.59	41.93	2.50	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	64	1.25	80.00	1.83	43.76	1.00	23.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	65	1.25	81.25	0.00	43.76	0.00	23.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	68	3.75	85.00	15.12	58.88	8.25	32.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	71	3.75	88.75	38.67	97.55	21.09	53.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	79	10.00	98.75	75.53	173.08	41.19	94.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	80	1.25	100.00	10.30	183.38	5.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	80	0.00	100.00	0.00	183.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	80	0.00	100.00	0.00	183.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	80	0.00	100.00	0.00	183.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				80					183.38					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29392 Storage of goods in the open private or public Warranty B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29393 Storage of goods in the openprivate or public to Warranty C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	14.29	14.29	0.08	0.08	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	14.29	28.57	0.00	0.08	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	14.29	42.86	1.84	1.92	7.92	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	14.29	57.14	2.60	4.52	11.20	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	14.29	71.43	2.97	7.48	12.79	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	14.29	85.71	4.29	11.78	18.50	50.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	14.29	100.00	11.43	23.20	49.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				23.20				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 29394 Veem and Bonded Warehouse

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	72	72	13.85	13.85	5.04	5.04	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	102	5.77	19.62	7.16	12.21	0.78	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	136	6.54	26.15	8.19	20.40	0.89	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	156	3.85	30.00	6.41	26.80	0.70	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	188	6.15	36.15	14.79	41.59	1.61	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	202	2.69	38.85	3.20	44.80	0.35	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	36	238	6.92	45.77	30.55	75.34	3.33	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	248	1.92	47.69	20.91	96.26	2.28	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	45	293	8.65	56.35	23.72	119.97	2.59	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	309	3.08	59.42	12.06	132.04	1.32	14.41	1	1	100.00	100.00	0.23	0.23	100.00	100.00	1.88	0.17			
11	2,500	3,000	2,750	22	331	4.23	63.65	32.53	164.57	3.55	17.96	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.14			
12	3,000	4,000	3,500	37	368	7.12	70.77	63.39	227.96	6.92	24.88	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.10			
13	4,000	5,000	4,500	45	413	8.65	79.42	40.86	268.82	4.46	29.34	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.08			
14	5,000	7,500	6,250	30	443	5.77	85.19	52.02	320.84	5.68	35.02	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.07			
15	7,500	10,000	8,750	19	462	3.65	88.85	82.53	403.38	9.01	44.02	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.06			
16	10,000	20,000	15,000	24	486	4.62	93.46	218.32	621.70	23.83	67.85	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.04			
17	20,000	50,000	35,000	24	510	4.62	98.08	220.75	842.45	24.09	91.94	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.03			
18	50,000	100,000	75,000	4	514	0.77	98.85	51.77	894.21	5.65	97.59	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.03			
19	100,000	500,000	300,000	2	516	0.38	99.23	19.39	913.60	2.12	99.71	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.02			
20	500,000	UP		4	520	0.77	100.00	2.68	916.28	0.29	100.00	0	1	0.00	100.00	0.00	0.23	0.00	100.00	0.00	0.02			
				520					916.28					1					0.23					0.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 293941 Veem and bonded warehouse : - subject to Warranty A

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.57	0.57	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.57				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 293942 Veem and bonded warehouse : - subject to Warranty B

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	1.33	1.33	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					1.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 29395 Show Rooms

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	462	462	4.86	4.86	22.36	22.36	0.07	0.07	2	2	5.71	5.71	91.34	91.34	3.51	3.51	408.48	408.48			
2	50	100	75	504	966	5.30	10.15	69.38	91.74	0.22	0.30	1	3	2.86	8.57	26.30	117.64	1.01	4.52	37.90	128.23			
3	100	200	150	731	1,697	7.68	17.83	174.18	265.92	0.56	0.86	0	3	0.00	8.57	0.00	117.64	0.00	4.52	0.00	44.24			
4	200	300	250	453	2,150	4.76	22.60	183.55	449.47	0.59	1.45	0	3	0.00	8.57	0.00	117.64	0.00	4.52	0.00	26.17			
5	300	500	400	964	3,114	10.13	32.73	627.13	1,076.60	2.02	3.46	1	4	2.86	11.43	40.20	157.84	1.54	6.06	6.41	14.66			
6	500	750	625	752	3,866	7.90	40.63	767.23	1,843.83	2.47	5.93	1	5	2.86	14.29	14.00	171.84	0.54	6.60	1.82	9.32			
7	750	1,000	875	809	4,675	8.50	49.13	1,047.93	2,891.76	3.37	9.30	3	8	8.57	22.86	493.26	665.10	18.94	25.53	47.07	23.00			
8	1,000	1,500	1,250	920	5,595	9.67	58.80	1,763.26	4,655.02	5.67	14.98	2	10	5.71	28.57	82.14	747.24	3.15	28.69	4.66	16.05			
9	1,500	2,000	1,750	741	6,336	7.79	66.59	1,960.23	6,615.26	6.31	21.29	1	11	2.86	31.43	28.10	775.34	1.08	29.77	1.43	11.72			
10	2,000	2,500	2,250	482	6,818	5.07	71.66	1,551.41	8,166.66	4.99	26.28	3	14	8.57	40.00	1,085.94	1,861.28	41.69	71.46	70.00	22.79			
11	2,500	3,000	2,750	417	7,235	4.38	76.04	1,624.76	9,791.42	5.23	31.51	0	14	0.00	40.00	0.00	1,861.28	0.00	71.46	0.00	19.01			
12	3,000	4,000	3,500	444	7,679	4.67	80.70	2,177.57	11,968.99	7.01	38.51	1	15	2.86	42.86	0.00	1,861.28	0.00	71.46	0.00	15.55			
13	4,000	5,000	4,500	325	8,004	3.42	84.12	1,963.18	13,932.17	6.32	44.83	2	17	5.71	48.57	14.23	1,875.51	0.55	72.00	0.72	13.46			
14	5,000	7,500	6,250	436	8,440	4.58	88.70	3,218.46	17,150.63	10.36	55.18	2	19	5.71	54.29	224.46	2,099.97	8.62	80.62	6.97	12.24			
15	7,500	10,000	8,750	274	8,714	2.88	91.58	2,580.03	19,730.66	8.30	63.49	4	23	11.43	65.71	185.28	2,285.25	7.11	87.74	7.18	11.58			
16	10,000	20,000	15,000	408	9,122	4.29	95.87	5,431.04	25,161.70	17.48	80.96	4	27	11.43	77.14	192.76	2,478.01	7.40	95.14	3.55	9.85			
17	20,000	50,000	35,000	299	9,421	3.14	99.01	4,035.00	29,196.70	12.98	93.95	7	34	20.00	97.14	122.95	2,600.96	4.72	99.86	3.05	8.91			
18	50,000	100,000	75,000	34	9,455	0.36	99.37	638.00	29,834.70	2.05	96.00	1	35	2.86	100.00	3.74	2,604.71	0.14	100.00	0.59	8.73			
19	100,000	500,000	300,000	51	9,506	0.54	99.91	1,178.55	31,013.25	3.79	99.79	0	35	0.00	100.00	0.00	2,604.71	0.00	100.00	0.00	8.40			
20	500,000	UP		9	9,515	0.09	100.00	65.24	31,078.49	0.21	100.00	0	35	0.00	100.00	0.00	2,604.71	0.00	100.00	0.00	8.38			
				9,515					31,078.49					35					2,604.71					8.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 293951 Show rooms(permanent show roomi thout repair) for NEW motor

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	101	101	13.70	13.70	13.88	13.88	0.73	0.73	1	1	33.33	33.33	36.56	36.56	50.12	50.12	263.35	263.35	
2	50	100	75	38	139	5.16	18.86	16.32	30.20	0.86	1.58	0	1	0.00	33.33	0.00	36.56	0.00	50.12	0.00	121.06	
3	100	200	150	61	200	8.28	27.14	22.42	52.62	1.17	2.76	1	2	33.33	66.67	33.61	70.17	46.07	96.19	149.92	133.35	
4	200	300	250	30	230	4.07	31.21	14.05	66.66	0.74	3.49	0	2	0.00	66.67	0.00	70.17	0.00	96.19	0.00	105.25	
5	300	500	400	39	269	5.29	36.50	34.02	100.68	1.78	5.28	0	2	0.00	66.67	0.00	70.17	0.00	96.19	0.00	69.69	
6	500	750	625	67	336	9.09	45.59	65.60	166.29	3.44	8.71	0	2	0.00	66.67	0.00	70.17	0.00	96.19	0.00	42.20	
7	750	1,000	875	74	410	10.04	55.63	97.04	263.32	5.08	13.80	0	2	0.00	66.67	0.00	70.17	0.00	96.19	0.00	26.65	
8	1,000	1,500	1,250	89	499	12.08	67.71	179.81	443.13	9.42	23.22	0	2	0.00	66.67	0.00	70.17	0.00	96.19	0.00	15.83	
9	1,500	2,000	1,750	63	562	8.55	76.26	169.88	613.01	8.90	32.12	0	2	0.00	66.67	0.00	70.17	0.00	96.19	0.00	11.45	
10	2,000	2,500	2,250	37	599	5.02	81.28	121.78	734.79	6.38	38.50	0	2	0.00	66.67	0.00	70.17	0.00	96.19	0.00	9.55	
11	2,500	3,000	2,750	30	629	4.07	85.35	110.39	845.19	5.78	44.29	0	2	0.00	66.67	0.00	70.17	0.00	96.19	0.00	8.30	
12	3,000	4,000	3,500	31	660	4.21	89.55	139.68	984.87	7.32	51.61	1	3	33.33	100.00	2.78	72.95	3.81	100.00	1.99	7.41	
13	4,000	5,000	4,500	16	676	2.17	91.72	99.62	1,084.49	5.22	56.83	0	3	0.00	100.00	0.00	72.95	0.00	100.00	0.00	6.73	
14	5,000	7,500	6,250	24	700	3.26	94.98	186.45	1,270.93	9.77	66.60	0	3	0.00	100.00	0.00	72.95	0.00	100.00	0.00	5.74	
15	7,500	10,000	8,750	11	711	1.49	96.47	141.07	1,412.01	7.39	73.99	0	3	0.00	100.00	0.00	72.95	0.00	100.00	0.00	5.17	
16	10,000	20,000	15,000	17	728	2.31	98.78	388.24	1,800.25	20.34	94.34	0	3	0.00	100.00	0.00	72.95	0.00	100.00	0.00	4.05	
17	20,000	50,000	35,000	7	735	0.95	99.73	102.48	1,902.73	5.37	99.71	0	3	0.00	100.00	0.00	72.95	0.00	100.00	0.00	3.83	
18	50,000	100,000	75,000	2	737	0.27	100.00	5.60	1,908.33	0.29	100.00	0	3	0.00	100.00	0.00	72.95	0.00	100.00	0.00	3.82	
19	100,000	500,000	300,000	0	737	0.00	100.00	0.00	1,908.33	0.00	100.00	0	3	0.00	100.00	0.00	72.95	0.00	100.00	0.00	3.82	
20	500,000	UP		0	737	0.00	100.00	0.00	1,908.33	0.00	100.00	0	3	0.00	100.00	0.00	72.95	0.00	100.00	0.00	3.82	
				737					1,908.33					3					72.95			3.82



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 293952 Show rooms(permanent show rooms without repair) GUARANTEED

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.14	7.14	3.52	3.52	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.19	8.33	0.16	3.68	0.05	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	12	5.95	14.29	1.40	5.09	0.47	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	1.19	15.48	0.27	5.36	0.09	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	17	4.76	20.24	2.40	7.75	0.81	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	30	15.48	35.71	1.90	9.65	0.64	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	35	5.95	41.67	7.63	17.28	2.57	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	42	8.33	50.00	9.79	27.07	3.30	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	49	8.33	58.33	18.05	45.12	6.08	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	61	14.29	72.62	27.34	72.47	9.21	24.42	2	2	66.67	66.67	67.18	67.18	91.99	91.99	245.70	92.70			
11	2,500	3,000	2,750	8	69	9.52	82.14	35.42	107.88	11.93	36.35	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	62.27			
12	3,000	4,000	3,500	1	70	1.19	83.33	3.27	111.15	1.10	37.45	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	60.44			
13	4,000	5,000	4,500	5	75	5.95	89.29	34.31	145.46	11.56	49.01	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	46.18			
14	5,000	7,500	6,250	5	80	5.95	95.24	49.81	195.27	16.78	65.79	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	34.40			
15	7,500	10,000	8,750	1	81	1.19	96.43	15.86	211.13	5.34	71.14	0	2	0.00	66.67	0.00	67.18	0.00	91.99	0.00	31.82			
16	10,000	20,000	15,000	1	82	1.19	97.62	35.20	246.33	11.86	83.00	1	3	33.33	100.00	5.85	73.03	8.01	100.00	16.62	29.65			
17	20,000	50,000	35,000	2	84	2.38	100.00	50.46	296.79	17.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61			
18	50,000	100,000	75,000	0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61			
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61			
20	500,000	UP		0	84	0.00	100.00	0.00	296.79	0.00	100.00	0	3	0.00	100.00	0.00	73.03	0.00	100.00	0.00	24.61			
				84					296.79					3					73.03					24.61



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

DATA POSITION FROM : 01/01/2017

OCCUPATION CODE : 293953 Show rooms(permanent show rooms without repair) used cars

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.85	4.85	0.87	0.87	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	15	2.43	7.28	3.35	4.22	0.58	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	25	4.85	12.14	6.33	10.55	1.09	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	36	5.34	17.48	4.67	15.22	0.80	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	59	11.17	28.64	17.36	32.58	2.99	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	89	14.56	43.20	32.44	65.02	5.59	11.20	1	1	100.00	100.00	107.00	107.00	100.00	100.00	329.86	164.57			
7	750	1,000	875	26	115	12.62	55.83	34.83	99.84	6.00	17.21	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	107.16			
8	1,000	1,500	1,250	30	145	14.56	70.39	54.77	154.61	9.44	26.65	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	69.20			
9	1,500	2,000	1,750	17	162	8.25	78.64	36.19	190.80	6.24	32.88	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	56.08			
10	2,000	2,500	2,250	5	167	2.43	81.07	21.64	212.45	3.73	36.61	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	50.36			
11	2,500	3,000	2,750	5	172	2.43	83.50	26.87	239.31	4.63	41.24	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	44.71			
12	3,000	4,000	3,500	10	182	4.85	88.35	45.79	285.10	7.89	49.13	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	37.53			
13	4,000	5,000	4,500	8	190	3.88	92.23	54.39	339.50	9.37	58.51	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	31.52			
14	5,000	7,500	6,250	6	196	2.91	95.15	67.17	406.67	11.58	70.08	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	26.31			
15	7,500	10,000	8,750	2	198	0.97	96.12	17.10	423.77	2.95	73.03	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	25.25			
16	10,000	20,000	15,000	6	204	2.91	99.03	93.86	517.64	16.18	89.21	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	20.67			
17	20,000	50,000	35,000	1	205	0.49	99.51	60.00	577.64	10.34	99.55	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.52			
18	50,000	100,000	75,000	1	206	0.49	100.00	2.62	580.26	0.45	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.44			
19	100,000	500,000	300,000	0	206	0.00	100.00	0.00	580.26	0.00	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.44			
20	500,000	UP		0	206	0.00	100.00	0.00	580.26	0.00	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	18.44			
				206					580.26					1					107.00					18.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 29396 When there is no exhibition & building space

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.86	0.86	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.43	1.30	0.28	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.00	1.30	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.00	1.30	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	2.20	3.50	1.40	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	10.00	60.00	7.33	10.82	4.66	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	10.00	70.00	132.23	143.06	84.10	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	10.00	80.00	4.70	147.76	2.99	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	10.00	90.00	4.74	152.50	3.02	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	10.00	100.00	4.74	157.24	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				10				157.24		0								0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29397 Contents during the exhibition or in the course of erection

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.79	0.79	35.54	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.30	1.09	13.52	49.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.15	1.24	6.74	55.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.98	2.22	44.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4					2.22					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 294 Hotels Entertainment Sports and services

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	1.17	1.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.15	1.32	0.95	0.95	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.15	1.47	0.33	1.27	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	16	0.88	2.35	1.28	2.56	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	32	2.35	4.69	7.40	9.96	0.14	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	59	3.96	8.65	19.31	29.27	0.38	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	90	4.55	13.20	31.75	61.02	0.62	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	116	3.81	17.01	43.37	104.39	0.85	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	155	5.72	22.73	79.60	183.99	1.56	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	181	3.81	26.54	72.41	256.40	1.42	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	66	247	9.68	36.22	238.02	494.41	4.66	9.68	1	1	6.25	6.25	100.00	100.00	38.34	38.34	42.01	20.23			
12	3,000	4,000	3,500	81	328	11.88	48.09	363.60	858.01	7.12	16.81	3	4	18.75	25.00	48.38	148.38	18.55	56.88	13.31	17.29			
13	4,000	5,000	4,500	51	379	7.48	55.57	282.77	1,140.78	5.54	22.34	1	5	6.25	31.25	5.50	153.88	2.11	58.99	1.95	13.49			
14	5,000	7,500	6,250	52	431	7.62	63.20	341.71	1,482.48	6.69	29.04	0	5	0.00	31.25	0.00	153.88	0.00	58.99	0.00	10.38			
15	7,500	10,000	8,750	51	482	7.48	70.67	611.08	2,093.56	11.97	41.01	1	6	6.25	37.50	0.00	153.88	0.00	58.99	0.00	7.35			
16	10,000	20,000	15,000	96	578	14.08	84.75	1,513.78	3,607.34	29.65	70.66	4	10	25.00	62.50	13.98	167.87	5.36	64.35	0.92	4.65			
17	20,000	50,000	35,000	68	646	9.97	94.72	1,172.42	4,779.76	22.96	93.62	2	12	12.50	75.00	22.96	48.00	215.87	18.40	82.76	4.09	4.52		
18	50,000	100,000	75,000	23	669	3.37	98.09	268.43	5,048.19	5.26	98.88	4	16	25.00	100.00	44.98	260.85	17.24	100.00	16.76	5.17			
19	100,000	500,000	300,000	8	677	1.17	99.27	49.07	5,097.26	0.96	99.84	0	16	0.00	100.00	0.00	260.85	0.00	100.00	0.00	5.12			
20	500,000	UP		5	682	0.73	100.00	8.19	5,105.45	0.16	100.00	0	16	0.00	100.00	0.00	260.85	0.00	100.00	0.00	5.11			
				682					5,105.45					16					260.85					5.11



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2941 Hotels motels inns and the like

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79	79	4.84	4.84	45.73	45.73	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	70	149	4.29	9.12	47.14	92.87	0.67	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	149	298	9.12	18.25	32.68	125.54	0.46	1.78	1	1	4.17	4.17	2.21	2.21	0.45	0.45	6.78	1.76			
4	200	300	250	158	456	9.68	27.92	48.15	173.69	0.68	2.46	0	1	0.00	4.17	0.00	2.21	0.00	0.45	0.00	1.28			
5	300	500	400	206	662	12.61	40.54	120.25	293.94	1.70	4.16	0	1	0.00	4.17	0.00	2.21	0.00	0.45	0.00	0.75			
6	500	750	625	107	769	6.55	47.09	107.91	401.85	1.53	5.68	0	1	0.00	4.17	0.00	2.21	0.00	0.45	0.00	0.55			
7	750	1,000	875	86	855	5.27	52.36	101.60	503.46	1.44	7.12	1	2	4.17	8.33	16.00	18.21	3.28	3.73	15.75	3.62			
8	1,000	1,500	1,250	68	923	4.16	56.52	133.71	637.17	1.89	9.01	0	2	0.00	8.33	0.00	18.21	0.00	3.73	0.00	2.86			
9	1,500	2,000	1,750	57	980	3.49	60.01	143.57	780.74	2.03	11.04	0	2	0.00	8.33	0.00	18.21	0.00	3.73	0.00	2.33			
10	2,000	2,500	2,250	40	1,020	2.45	62.46	137.95	918.69	1.95	12.99	0	2	0.00	8.33	0.00	18.21	0.00	3.73	0.00	1.98			
11	2,500	3,000	2,750	25	1,045	1.53	63.99	98.69	1,017.38	1.40	14.39	0	2	0.00	8.33	0.00	18.21	0.00	3.73	0.00	1.79			
12	3,000	4,000	3,500	46	1,091	2.82	66.81	173.04	1,190.42	2.45	16.83	0	2	0.00	8.33	0.00	18.21	0.00	3.73	0.00	1.53			
13	4,000	5,000	4,500	20	1,111	1.22	68.03	68.72	1,259.13	0.97	17.80	0	2	0.00	8.33	0.00	18.21	0.00	3.73	0.00	1.45			
14	5,000	7,500	6,250	55	1,166	3.37	71.40	220.59	1,479.72	3.12	20.92	1	3	4.17	12.50	13.62	31.83	2.79	6.52	6.17	2.15			
15	7,500	10,000	8,750	34	1,200	2.08	73.48	213.11	1,692.83	3.01	23.94	0	3	0.00	12.50	0.00	31.83	0.00	6.52	0.00	1.88			
16	10,000	20,000	15,000	48	1,248	2.94	76.42	616.10	2,308.93	8.71	32.65	0	3	0.00	12.50	0.00	31.83	0.00	6.52	0.00	1.38			
17	20,000	50,000	35,000	77	1,325	4.72	81.14	891.82	3,200.75	12.61	45.26	4	7	16.67	29.17	371.04	402.88	76.04	82.56	41.61	12.59			
18	50,000	100,000	75,000	89	1,414	5.45	86.59	1,125.82	4,326.56	15.92	61.18	0	7	0.00	29.17	0.00	402.88	0.00	82.56	0.00	9.31			
19	100,000	500,000	300,000	147	1,561	9.00	95.59	1,894.31	6,220.87	26.78	87.96	13	20	54.17	83.33	27.30	430.18	5.59	88.16	1.44	6.92			
20	500,000	UP		72	1,633	4.41	100.00	851.41	7,072.28	12.04	100.00	4	24	16.67	100.00	57.78	487.96	11.84	100.00	6.79	6.90			
				1,633					7,072.28					24					487.96					6.90



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29411 Hotelmotelsinss & the like:-certified below 3 starts

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	836	836	5.57	5.57	227.76	227.76	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	458	1,294	3.05	8.62	179.73	407.49	0.32	0.72	1	1	0.82	0.82	44.17	44.17	0.50	0.50	24.58	10.84			
3	100	200	150	1,007	2,301	6.71	15.32	401.08	808.57	0.71	1.43	0	1	0.00	0.82	0.00	44.17	0.00	0.50	0.00	5.46			
4	200	300	250	874	3,175	5.82	21.14	416.87	1,225.44	0.74	2.17	0	1	0.00	0.82	0.00	44.17	0.00	0.50	0.00	3.60			
5	300	500	400	1,374	4,549	9.15	30.29	932.99	2,158.43	1.65	3.82	1	2	0.82	1.64	123.56	167.72	1.41	1.91	13.24	7.77			
6	500	750	625	1,096	5,645	7.30	37.59	1,002.92	3,161.35	1.77	5.59	7	9	5.74	7.38	46.08	213.81	0.53	2.44	4.59	6.76			
7	750	1,000	875	1,293	6,938	8.61	46.20	1,540.30	4,701.65	2.73	8.32	3	12	2.46	9.84	226.16	439.97	2.58	5.02	14.68	9.36			
8	1,000	1,500	1,250	1,378	8,316	9.18	55.38	2,458.99	7,160.63	4.35	12.67	5	17	4.10	13.93	752.93	1,192.90	8.59	13.60	30.62	16.66			
9	1,500	2,000	1,750	1,245	9,561	8.29	63.67	2,752.28	9,912.91	4.87	17.54	9	26	7.38	21.31	128.46	1,321.36	1.46	15.07	4.67	13.33			
10	2,000	2,500	2,250	802	10,363	5.34	69.01	2,580.23	12,493.14	4.57	22.11	7	33	5.74	27.05	802.11	2,123.47	9.15	24.21	31.09	17.00			
11	2,500	3,000	2,750	683	11,046	4.55	73.56	2,708.02	15,201.16	4.79	26.90	4	37	3.28	30.33	147.69	2,271.15	1.68	25.90	5.45	14.94			
12	3,000	4,000	3,500	855	11,901	5.69	79.25	4,153.34	19,354.50	7.35	34.25	5	42	4.10	34.43	1,215.23	3,486.38	13.86	39.76	29.26	18.01			
13	4,000	5,000	4,500	639	12,540	4.26	83.51	3,640.31	22,994.82	6.44	40.69	11	53	9.02	43.44	945.88	4,432.27	10.79	50.54	25.98	19.28			
14	5,000	7,500	6,250	796	13,336	5.30	88.81	6,163.47	29,158.29	10.91	51.59	25	78	20.49	63.93	1,703.28	6,135.55	19.42	69.97	27.64	21.04			
15	7,500	10,000	8,750	517	13,853	3.44	92.25	5,967.21	35,125.49	10.56	62.15	6	84	4.92	68.85	210.68	6,346.23	2.40	72.37	3.53	18.07			
16	10,000	20,000	15,000	650	14,503	4.33	96.58	10,555.82	45,681.31	18.68	80.83	14	98	11.48	80.33	530.32	6,876.55	6.05	78.42	5.02	15.05			
17	20,000	50,000	35,000	384	14,887	2.56	99.13	8,999.76	54,681.07	15.92	96.75	17	115	13.93	94.26	1,827.30	8,703.85	20.84	99.25	20.30	15.92			
18	50,000	100,000	75,000	88	14,975	0.59	99.72	1,313.59	55,994.66	2.32	99.08	7	122	5.74	100.00	65.52	8,769.38	0.75	100.00	4.99	15.66			
19	100,000	500,000	300,000	32	15,007	0.21	99.93	467.53	56,462.19	0.83	99.91	0	122	0.00	100.00	0.00	8,769.38	0.00	100.00	0.00	15.53			
20	500,000	UP		10	15,017	0.07	100.00	53.28	56,515.47	0.09	100.00	0	122	0.00	100.00	0.00	8,769.38	0.00	100.00	0.00	15.52			
				15,017					56,515.47					122					8,769.38					15.52



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29412 Hotelsmotelsinss & the like:-certified as 3 starts or high

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	241	241	3.29	3.29	102.16	102.16	0.19	0.19	2	2	0.62	0.62	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	51	292	0.70	3.99	15.93	118.08	0.03	0.22	0	2	0.00	0.62	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	107	399	1.46	5.45	21.31	139.40	0.04	0.26	0	2	0.00	0.62	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	153	552	2.09	7.53	12.89	152.29	0.02	0.28	0	2	0.00	0.62	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	375	927	5.12	12.65	40.38	192.67	0.07	0.35	0	2	0.00	0.62	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	326	1,253	4.45	17.10	46.63	239.30	0.09	0.44	0	2	0.00	0.62	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	183	1,436	2.50	19.60	66.87	306.16	0.12	0.56	1	3	0.31	0.93	2.42	2.43	0.01	0.01	3.63	0.79			
8	1,000	1,500	1,250	163	1,599	2.22	21.82	104.69	410.85	0.19	0.76	0	3	0.00	0.93	0.00	2.43	0.00	0.01	0.00	0.59			
9	1,500	2,000	1,750	126	1,725	1.72	23.54	146.60	557.45	0.27	1.03	0	3	0.00	0.93	0.00	2.43	0.00	0.01	0.00	0.44			
10	2,000	2,500	2,250	92	1,817	1.26	24.80	126.77	684.22	0.23	1.26	1	4	0.31	1.25	2.70	5.13	0.01	0.02	2.13	0.75			
11	2,500	3,000	2,750	91	1,908	1.24	26.04	189.83	874.05	0.35	1.61	2	6	0.62	1.87	32.83	37.96	0.15	0.17	17.29	4.34			
12	3,000	4,000	3,500	111	2,019	1.51	27.56	450.37	1,324.42	0.83	2.44	0	6	0.00	1.87	0.00	37.96	0.00	0.17	0.00	2.87			
13	4,000	5,000	4,500	132	2,151	1.80	29.36	665.46	1,989.88	1.22	3.66	7	13	2.18	4.05	45.20	83.16	0.21	0.38	6.79	4.18			
14	5,000	7,500	6,250	235	2,386	3.21	32.56	3,109.19	5,099.07	5.72	9.38	0	13	0.00	4.05	0.00	83.16	0.00	0.38	0.00	1.63			
15	7,500	10,000	8,750	211	2,597	2.88	35.44	1,597.20	6,696.27	2.94	12.31	4	17	1.25	5.30	2,182.64	2,265.80	9.97	10.35	136.65	33.84			
16	10,000	20,000	15,000	649	3,246	8.86	44.30	6,923.87	13,620.14	12.73	25.04	28	45	8.72	14.02	1,014.91	3,280.71	4.64	14.99	14.66	24.09			
17	20,000	50,000	35,000	1,212	4,458	16.54	60.84	14,356.16	27,976.30	26.40	51.44	41	86	12.77	26.79	4,316.13	7,596.85	19.72	34.72	30.06	27.15			
18	50,000	100,000	75,000	1,140	5,598	15.56	76.40	12,875.89	40,852.19	23.68	75.12	61	147	19.00	45.79	2,064.49	9,661.34	9.43	44.15	16.03	23.65			
19	100,000	500,000	300,000	1,298	6,896	17.72	94.12	11,903.35	52,755.55	21.89	97.00	129	276	40.19	85.98	10,706.13	20,367.46	48.92	93.07	89.94	38.61			
20	500,000	UP		431	7,327	5.88	100.00	1,629.16	54,384.71	3.00	100.00	45	321	14.02	100.00	1,515.72	21,883.18	6.93	100.00	93.04	40.24			
				7,327					54,384.71					321					21,883.18					40.24



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2942 Night clubs dance halls ball roomsdiscotheques bars

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	51	51	3.30	3.30	4.58	4.58	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	61	0.65	3.95	7.16	11.74	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	94	2.13	6.08	82.02	93.76	0.29	0.33	1	1	8.33	8.33	190.00	190.00	3.64	3.64	231.64	202.64
4	200	300	250	35	129	2.26	8.34	132.09	225.85	0.47	0.80	0	1	0.00	8.33	0.00	190.00	0.00	3.64	0.00	84.13
5	300	500	400	51	180	3.30	11.64	256.39	482.24	0.90	1.70	0	1	0.00	8.33	0.00	190.00	0.00	3.64	0.00	39.40
6	500	750	625	73	253	4.72	16.36	417.81	900.05	1.47	3.17	0	1	0.00	8.33	0.00	190.00	0.00	3.64	0.00	21.11
7	750	1,000	875	121	374	7.83	24.19	990.76	1,890.80	3.49	6.67	2	3	16.67	25.00	90.26	280.26	1.73	5.37	9.11	14.82
8	1,000	1,500	1,250	171	545	11.06	35.25	1,694.65	3,585.46	5.98	12.65	1	4	8.33	33.33	906.11	1,186.37	17.35	22.71	53.47	33.09
9	1,500	2,000	1,750	149	694	9.64	44.89	1,895.37	5,480.83	6.69	19.33	1	5	8.33	41.67	7.50	1,193.87	0.14	22.86	0.40	21.78
10	2,000	2,500	2,250	113	807	7.31	52.20	1,504.30	6,985.13	5.31	24.64	1	6	8.33	50.00	3.30	1,197.17	0.06	22.92	0.22	17.14
11	2,500	3,000	2,750	122	929	7.89	60.09	2,067.08	9,052.21	7.29	31.93	0	6	0.00	50.00	0.00	1,197.17	0.00	22.92	0.00	13.23
12	3,000	4,000	3,500	169	1,098	10.93	71.02	3,274.74	12,326.96	11.55	43.48	2	8	16.67	66.67	39.32	1,236.49	0.75	23.67	1.20	10.03
13	4,000	5,000	4,500	120	1,218	7.76	78.78	3,323.31	15,650.27	11.72	55.21	2	10	16.67	83.33	3,975.59	5,212.08	76.11	99.78	119.63	33.30
14	5,000	7,500	6,250	150	1,368	9.70	88.49	5,275.09	20,925.36	18.61	73.81	2	12	16.67	100.00	11.25	5,223.33	0.22	100.00	0.21	24.96
15	7,500	10,000	8,750	92	1,460	5.95	94.44	2,325.49	23,250.86	8.20	82.02	0	12	0.00	100.00	0.00	5,223.33	0.00	100.00	0.00	22.47
16	10,000	20,000	15,000	56	1,516	3.62	98.06	3,262.84	26,513.70	11.51	93.53	0	12	0.00	100.00	0.00	5,223.33	0.00	100.00	0.00	19.70
17	20,000	50,000	35,000	27	1,543	1.75	99.81	1,670.04	28,183.74	5.89	99.42	0	12	0.00	100.00	0.00	5,223.33	0.00	100.00	0.00	18.53
18	50,000	100,000	75,000	2	1,545	0.13	99.94	165.21	28,348.95	0.58	100.00	0	12	0.00	100.00	0.00	5,223.33	0.00	100.00	0.00	18.43
19	100,000	500,000	300,000	1	1,546	0.06	100.00	0.00	28,348.95	0.00	100.00	0	12	0.00	100.00	0.00	5,223.33	0.00	100.00	0.00	18.43
20	500,000	UP		0	1,546	0.00	100.00	0.00	28,348.95	0.00	100.00	0	12	0.00	100.00	0.00	5,223.33	0.00	100.00	0.00	18.43
				1,546				28,348.95				12				5,223.33				18.43	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2943 Swimming pools or complex or swimming pools sports stadia sp

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	167	167	7.84	7.84	14.97	14.97	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	38	205	1.78	9.63	2.55	17.53	0.05	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	88	293	4.13	13.76	21.47	39.00	0.41	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	72	365	3.38	17.14	22.58	61.58	0.44	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	154	519	7.23	24.38	61.98	123.56	1.20	2.39	1	1	6.67	6.67	46.73	46.73	1.24	1.24	75.40	37.82			
6	500	750	625	168	687	7.89	32.27	93.48	217.04	1.80	4.19	0	1	0.00	6.67	0.00	46.73	0.00	1.24	0.00	21.53			
7	750	1,000	875	164	851	7.70	39.97	105.96	323.00	2.05	6.24	0	1	0.00	6.67	0.00	46.73	0.00	1.24	0.00	14.47			
8	1,000	1,500	1,250	196	1,047	9.21	49.18	191.12	514.12	3.69	9.92	0	1	0.00	6.67	0.00	46.73	0.00	1.24	0.00	9.09			
9	1,500	2,000	1,750	142	1,189	6.67	55.85	202.03	716.15	3.90	13.82	2	3	13.33	20.00	102.26	149.00	2.71	3.95	50.62	20.81			
10	2,000	2,500	2,250	106	1,295	4.98	60.83	188.28	904.43	3.63	17.46	1	4	6.67	26.67	18.52	167.51	0.49	4.44	9.84	18.52			
11	2,500	3,000	2,750	102	1,397	4.79	65.62	215.88	1,120.31	4.17	21.63	1	5	6.67	33.33	29.19	196.70	0.77	5.22	13.52	17.56			
12	3,000	4,000	3,500	78	1,475	3.66	69.28	228.13	1,348.44	4.40	26.03	1	6	6.67	40.00	3,268.06	3,464.76	86.70	91.92	1432.54	256.95			
13	4,000	5,000	4,500	74	1,549	3.48	72.76	208.06	1,556.50	4.02	30.05	0	6	0.00	40.00	0.00	3,464.76	0.00	91.92	0.00	222.60			
14	5,000	7,500	6,250	113	1,662	5.31	78.06	461.07	2,017.57	8.90	38.95	1	7	6.67	46.67	14.88	3,479.64	0.39	92.32	3.23	172.47			
15	7,500	10,000	8,750	97	1,759	4.56	82.62	539.54	2,557.11	10.42	49.36	2	9	13.33	60.00	5.00	3,484.64	0.13	92.45	0.93	136.27			
16	10,000	20,000	15,000	168	1,927	7.89	90.51	985.33	3,542.44	19.02	68.38	1	10	6.67	66.67	232.18	3,716.82	6.16	98.61	23.56	104.92			
17	20,000	50,000	35,000	121	2,048	5.68	96.20	1,056.78	4,599.23	20.40	88.78	4	14	26.67	93.33	52.11	3,768.93	1.38	99.99	4.93	81.95			
18	50,000	100,000	75,000	37	2,085	1.74	97.93	354.36	4,953.59	6.84	95.62	0	14	0.00	93.33	0.00	3,768.93	0.00	99.99	0.00	76.08			
19	100,000	500,000	300,000	40	2,125	1.88	99.81	212.40	5,165.98	4.10	99.72	0	14	0.00	93.33	0.00	3,768.93	0.00	99.99	0.00	72.96			
20	500,000	UP		4	2,129	0.19	100.00	14.40	5,180.38	0.28	100.00	1	15	6.67	100.00	0.29	3,769.22	0.01	100.00	2.00	72.76			
				2,129					5,180.38					15					3,769.22					72.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 29431 Swimming pools or complex of swimming pools not forming

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	4.00	4.00	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	2.67	6.67	20.01	20.06	8.55	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	8	4.00	10.67	0.54	20.59	0.23	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	1.33	12.00	0.44	21.04	0.19	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	14	6.67	18.67	2.00	23.03	0.85	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	18	5.33	24.00	2.37	25.40	1.01	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	21	4.00	28.00	5.09	30.49	2.17	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	24	4.00	32.00	1.63	32.12	0.69	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	27	4.00	36.00	3.54	35.65	1.51	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	36	12.00	48.00	9.93	45.59	4.24	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	37	1.33	49.33	3.09	48.68	1.32	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	38	1.33	50.67	6.91	55.58	2.95	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	39	1.33	52.00	5.40	60.99	2.31	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	45	8.00	60.00	27.22	88.21	11.63	37.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	50	6.67	66.67	29.92	118.13	12.78	50.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	67	22.67	89.33	58.92	177.06	25.17	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	72	6.67	96.00	53.34	230.39	22.78	98.41	2	2	100.00	100.00	14.70	14.70	100.00	100.00	27.56	6.38	
18	50,000	100,000	75,000	2	74	2.67	98.67	0.63	231.02	0.27	98.68	0	2	0.00	100.00	0.00	14.70	0.00	100.00	0.00	6.36	
19	100,000	500,000	300,000	1	75	1.33	100.00	3.09	234.11	1.32	100.00	0	2	0.00	100.00	0.00	14.70	0.00	100.00	0.00	6.28	
20	500,000	UP		0	75	0.00	100.00	0.00	234.11	0.00	100.00	0	2	0.00	100.00	0.00	14.70	0.00	100.00	0.00	6.28	
				75					234.11					2					14.70			6.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29432 Sport stadia sports centres fitness centresgyms atc

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	3.49	3.49	9.19	9.19	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	28	3.02	6.51	5.76	14.96	0.72	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	58	6.98	13.49	15.72	30.68	1.97	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	78	4.65	18.14	4.27	34.95	0.54	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	122	10.23	28.37	26.95	61.90	3.39	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	153	7.21	35.58	31.29	93.19	3.93	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	185	7.44	43.02	29.86	123.05	3.75	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	63	248	14.65	57.67	72.61	195.66	9.12	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	30	278	6.98	64.65	50.13	245.79	6.30	30.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	307	6.74	71.40	52.22	298.02	6.56	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	320	3.02	74.42	16.36	314.38	2.06	39.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	349	6.74	81.16	61.70	376.08	7.75	47.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	371	5.12	86.28	62.66	438.74	7.87	55.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	393	5.12	91.40	71.82	510.56	9.02	64.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	400	1.63	93.02	15.34	525.90	1.93	66.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	413	3.02	96.05	84.02	609.92	10.56	76.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	427	3.26	99.30	183.64	793.56	23.07	99.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	428	0.23	99.53	0.92	794.48	0.12	99.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	430	0.47	100.00	1.51	795.99	0.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	430	0.00	100.00	0.00	795.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				430					795.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29433 Private(members only) club houses and golf club houses

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.76	4.76	0.07	0.07	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.38	7.14	0.01	0.09	0.02	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.38	9.52	0.12	0.21	0.18	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	16	28.57	38.10	0.78	0.99	1.19	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	2.38	40.48	0.84	1.83	1.27	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	18	2.38	42.86	0.46	2.28	0.69	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	22	9.52	52.38	0.74	3.02	1.13	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	24	4.76	57.14	1.86	4.88	2.83	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	25	2.38	59.52	1.87	6.75	2.85	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	28	7.14	66.67	1.50	8.25	2.29	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	29	2.38	69.05	0.24	8.50	0.37	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	30	2.38	71.43	0.26	8.76	0.39	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	32	4.76	76.19	2.99	11.74	4.55	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	37	11.90	88.10	20.22	31.96	30.80	48.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	39	4.76	92.86	23.16	55.12	35.28	83.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	40	2.38	95.24	8.46	63.58	12.89	96.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	41	2.38	97.62	0.63	64.21	0.95	97.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	42	2.38	100.00	1.45	65.66	2.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	65.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	42	0.00	100.00	0.00	65.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					65.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2944 Others

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	10.36	10.36	2.52	2.52	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	53	13.51	23.87	3.40	5.92	0.56	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	67	6.31	30.18	2.14	8.06	0.35	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	90	10.36	40.54	16.65	24.71	2.73	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	109	8.56	49.10	12.41	37.11	2.03	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	125	7.21	56.31	16.05	53.17	2.63	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	143	8.11	64.41	51.49	104.66	8.44	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	155	5.41	69.82	25.91	130.57	4.25	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	173	8.11	77.93	67.90	198.47	11.13	32.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	176	1.35	79.28	7.03	205.49	1.15	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	179	1.35	80.63	28.74	234.23	4.71	38.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	185	2.70	83.33	29.64	263.87	4.86	43.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	186	0.45	83.78	4.40	268.27	0.72	43.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	201	6.76	90.54	119.06	387.33	19.51	63.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	207	2.70	93.24	48.92	436.24	8.02	71.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	214	3.15	96.40	124.76	561.00	20.44	91.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	218	1.80	98.20	13.33	574.33	2.18	94.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	219	0.45	98.65	0.00	574.33	0.00	94.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	220	0.45	99.10	0.57	574.90	0.09	94.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	222	0.90	100.00	35.36	610.26	5.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				222					610.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2945 Restorants

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	878	878	4.61	4.61	203.24	203.24	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	488	1,366	2.56	7.17	203.86	407.10	0.42	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	816	2,182	4.28	11.45	302.21	709.31	0.62	1.47	2	2	2.44	2.44	7.39	7.39	0.18	0.18	2.45	1.04			
4	200	300	250	679	2,861	3.56	15.02	388.83	1,098.14	0.80	2.27	2	4	2.44	4.88	53.56	60.95	1.31	1.49	13.78	5.55			
5	300	500	400	1,625	4,486	8.53	23.55	1,255.18	2,353.32	2.59	4.86	1	5	1.22	6.10	3.62	64.57	0.09	1.58	0.29	2.74			
6	500	750	625	1,774	6,260	9.31	32.86	1,811.40	4,164.72	3.74	8.61	4	9	4.88	10.98	99.44	164.01	2.44	4.02	5.49	3.94			
7	750	1,000	875	1,959	8,219	10.28	43.14	2,583.91	6,748.64	5.34	13.95	4	13	4.88	15.85	33.32	197.33	0.82	4.83	1.29	2.92			
8	1,000	1,500	1,250	1,941	10,160	10.19	53.33	3,550.00	10,298.64	7.34	21.28	12	25	14.63	30.49	71.22	268.55	1.74	6.58	2.01	2.61			
9	1,500	2,000	1,750	1,434	11,594	7.53	60.85	3,532.12	13,830.76	7.30	28.58	3	28	3.66	34.15	76.67	345.22	1.88	8.46	2.17	2.50			
10	2,000	2,500	2,250	1,356	12,950	7.12	67.97	3,483.83	17,314.59	7.20	35.78	6	34	7.32	41.46	844.75	1,189.97	20.69	29.15	24.25	6.87			
11	2,500	3,000	2,750	1,259	14,209	6.61	74.58	3,400.98	20,715.57	7.03	42.81	3	37	3.66	45.12	1,906.40	3,096.37	46.70	75.85	56.05	14.95			
12	3,000	4,000	3,500	1,389	15,598	7.29	81.87	4,186.41	24,901.98	8.65	51.46	9	46	10.98	56.10	91.11	3,187.48	2.23	78.09	2.18	12.80			
13	4,000	5,000	4,500	739	16,337	3.88	85.75	3,201.15	28,103.13	6.62	58.08	9	55	10.98	67.07	95.71	3,283.20	2.34	80.43	2.99	11.68			
14	5,000	7,500	6,250	1,033	17,370	5.42	91.17	5,025.75	33,128.88	10.39	68.46	8	63	9.76	76.83	224.27	3,507.47	5.49	85.92	4.46	10.59			
15	7,500	10,000	8,750	706	18,076	3.71	94.88	5,248.06	38,376.94	10.85	79.31	10	73	12.20	89.02	445.81	3,953.28	10.92	96.85	8.49	10.30			
16	10,000	20,000	15,000	751	18,827	3.94	98.82	7,037.63	45,414.57	14.54	93.85	7	80	8.54	97.56	100.72	4,054.01	2.47	99.31	1.43	8.93			
17	20,000	50,000	35,000	125	18,952	0.66	99.48	2,586.66	48,001.23	5.35	99.20	2	82	2.44	100.00	28.01	4,082.02	0.69	100.00	1.08	8.50			
18	50,000	100,000	75,000	22	18,974	0.12	99.59	387.68	48,388.91	0.80	100.00	0	82	0.00	100.00	0.00	4,082.02	0.00	100.00	0.00	8.44			
19	100,000	500,000	300,000	19	18,993	0.10	99.69	78.20	48,467.11	0.16	100.16	0	82	0.00	100.00	0.00	4,082.02	0.00	100.00	0.00	8.42			
20	500,000	UP		59	19,052	0.31	100.00	76.35	48,390.76	0.16	100.00	0	82	0.00	100.00	0.00	4,082.02	0.00	100.00	0.00	8.44			
				19,052					48,390.76					82					4,082.02					8.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2946 Stallkedaiwarung makan and the like

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,547	1,547	20.04	20.04	269.76	269.76	2.78	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	915	2,462	11.86	31.90	467.13	736.89	4.81	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,397	3,859	18.10	50.00	1,136.77	1,873.66	11.71	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	994	4,853	12.88	62.88	1,080.47	2,954.13	11.13	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,180	6,033	15.29	78.17	1,631.18	4,585.31	16.81	47.25	1	1	50.00	50.00	24.46	24.46	75.35	75.35	1.50	0.53			
6	500	750	625	658	6,691	8.53	86.69	1,181.69	5,767.00	12.18	59.43	0	1	0.00	50.00	0.00	24.46	0.00	75.35	0.00	0.42			
7	750	1,000	875	414	7,105	5.36	92.06	1,021.66	6,788.66	10.53	69.96	0	1	0.00	50.00	0.00	24.46	0.00	75.35	0.00	0.36			
8	1,000	1,500	1,250	302	7,407	3.91	95.97	953.59	7,742.25	9.83	79.78	1	2	50.00	100.00	8.00	32.46	24.65	100.00	0.84	0.42			
9	1,500	2,000	1,750	109	7,516	1.41	97.38	533.51	8,275.77	5.50	85.28	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.39			
10	2,000	2,500	2,250	69	7,585	0.89	98.28	297.16	8,572.93	3.06	88.34	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.38			
11	2,500	3,000	2,750	41	7,626	0.53	98.81	223.84	8,796.77	2.31	90.65	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.37			
12	3,000	4,000	3,500	41	7,667	0.53	99.34	322.68	9,119.45	3.33	93.98	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.36			
13	4,000	5,000	4,500	16	7,683	0.21	99.55	180.40	9,299.85	1.86	95.83	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.35			
14	5,000	7,500	6,250	17	7,700	0.22	99.77	219.48	9,519.32	2.26	98.10	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.34			
15	7,500	10,000	8,750	5	7,705	0.06	99.83	46.30	9,565.62	0.48	98.57	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.34			
16	10,000	20,000	15,000	5	7,710	0.06	99.90	112.79	9,678.41	1.16	99.74	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.34			
17	20,000	50,000	35,000	3	7,713	0.04	99.94	21.62	9,700.03	0.22	99.96	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.33			
18	50,000	100,000	75,000	1	7,714	0.01	99.95	0.36	9,700.39	0.00	99.96	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.33			
19	100,000	500,000	300,000	4	7,718	0.05	100.00	3.63	9,704.02	0.04	100.00	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.33			
20	500,000	UP		0	7,718	0.00	100.00	0.00	9,704.02	0.00	100.00	0	2	0.00	100.00	0.00	32.46	0.00	100.00	0.00	0.33			
				7,718					9,704.02					2					32.46					0.33



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2947 Beauty salon/Hair dresser/Barber shops

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	201	201	7.11	7.11	34.13	34.13	0.89	0.89	1	1	14.29	14.29	4.20	4.20	0.27	0.27	12.29	12.29			
2	50	100	75	145	346	5.13	12.23	43.86	77.98	1.15	2.04	0	1	0.00	14.29	0.00	4.20	0.00	0.27	0.00	5.38	5.38		
3	100	200	150	286	632	10.11	22.35	108.29	186.28	2.83	4.87	0	1	0.00	14.29	0.00	4.20	0.00	0.27	0.00	2.25	2.25		
4	200	300	250	275	907	9.72	32.07	122.12	308.40	3.19	8.06	0	1	0.00	14.29	0.00	4.20	0.00	0.27	0.00	1.36	1.36		
5	300	500	400	466	1,373	16.48	48.55	252.03	560.43	6.58	14.64	2	3	28.57	42.86	73.27	77.47	4.78	5.05	29.07	13.82			
6	500	750	625	351	1,724	12.41	60.96	293.59	854.02	7.67	22.31	0	3	0.00	42.86	0.00	77.47	0.00	5.05	0.00	9.07	9.07		
7	750	1,000	875	315	2,039	11.14	72.10	330.15	1,184.16	8.62	30.94	0	3	0.00	42.86	0.00	77.47	0.00	5.05	0.00	6.54	6.54		
8	1,000	1,500	1,250	273	2,312	9.65	81.75	427.14	1,611.31	11.16	42.09	0	3	0.00	42.86	0.00	77.47	0.00	5.05	0.00	4.81	4.81		
9	1,500	2,000	1,750	149	2,461	5.27	87.02	349.33	1,960.63	9.13	51.22	0	3	0.00	42.86	0.00	77.47	0.00	5.05	0.00	3.95	3.95		
10	2,000	2,500	2,250	104	2,565	3.68	90.70	315.05	2,275.68	8.23	59.45	0	3	0.00	42.86	0.00	77.47	0.00	5.05	0.00	3.40	3.40		
11	2,500	3,000	2,750	74	2,639	2.62	93.32	246.55	2,522.24	6.44	65.89	0	3	0.00	42.86	0.00	77.47	0.00	5.05	0.00	3.07	3.07		
12	3,000	4,000	3,500	72	2,711	2.55	95.86	309.33	2,831.57	8.08	73.97	1	4	14.29	57.14	50.00	127.47	3.26	8.31	16.16	4.50			
13	4,000	5,000	4,500	34	2,745	1.20	97.07	221.00	3,052.57	5.77	79.75	2	6	28.57	85.71	52.49	179.95	3.42	11.73	23.75	5.90			
14	5,000	7,500	6,250	49	2,794	1.73	98.80	356.55	3,409.12	9.31	89.06	1	7	14.29	100.00	1,353.60	1,533.55	88.27	100.00	379.64	44.98			
15	7,500	10,000	8,750	14	2,808	0.50	99.29	164.68	3,573.80	4.30	93.36	0	7	0.00	100.00	0.00	1,533.55	0.00	100.00	0.00	42.91	42.91		
16	10,000	20,000	15,000	13	2,821	0.46	99.75	151.05	3,724.85	3.95	97.31	0	7	0.00	100.00	0.00	1,533.55	0.00	100.00	0.00	41.17	41.17		
17	20,000	50,000	35,000	4	2,825	0.14	99.89	101.01	3,825.86	2.64	99.95	0	7	0.00	100.00	0.00	1,533.55	0.00	100.00	0.00	40.08	40.08		
18	50,000	100,000	75,000	1	2,826	0.04	99.93	0.78	3,826.64	0.02	99.97	0	7	0.00	100.00	0.00	1,533.55	0.00	100.00	0.00	40.08	40.08		
19	100,000	500,000	300,000	1	2,827	0.04	99.96	0.51	3,827.15	0.01	99.98	0	7	0.00	100.00	0.00	1,533.55	0.00	100.00	0.00	40.07	40.07		
20	500,000	UP		1	2,828	0.04	100.00	0.70	3,827.85	0.02	100.00	0	7	0.00	100.00	0.00	1,533.55	0.00	100.00	0.00	40.06	40.06		
				2,828					3,827.85					7					1,533.55					40.06



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2949 Recreation areas and cultural centres

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	73	73	11.15	11.15	2.00	2.00	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	51	124	7.79	18.93	2.73	4.73	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	39	163	5.95	24.89	6.40	11.13	0.22	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	19	182	2.90	27.79	7.71	18.84	0.27	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	43	225	6.56	34.35	43.54	62.38	1.51	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	14	239	2.14	36.49	18.37	80.75	0.64	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	27	266	4.12	40.61	121.72	202.46	4.22	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	33	299	5.04	45.65	86.92	289.39	3.01	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	32	331	4.89	50.53	58.61	348.00	2.03	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	18	349	2.75	53.28	75.22	423.22	2.61	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	24	373	3.66	56.95	90.97	514.18	3.15	17.81	1	1	20.00	20.00	20.00	20.00	3.13	3.13	21.99	3.89			
12	3,000	4,000	3,500	39	412	5.95	62.90	129.60	643.78	4.49	22.30	0	1	0.00	20.00	0.00	20.00	0.00	3.13	0.00	3.11			
13	4,000	5,000	4,500	13	425	1.98	64.89	107.26	751.04	3.72	26.02	0	1	0.00	20.00	0.00	20.00	0.00	3.13	0.00	2.66			
14	5,000	7,500	6,250	34	459	5.19	70.08	224.61	975.65	7.78	33.80	0	1	0.00	20.00	0.00	20.00	0.00	3.13	0.00	2.05			
15	7,500	10,000	8,750	16	475	2.44	72.52	195.35	1,171.00	6.77	40.57	0	1	0.00	20.00	0.00	20.00	0.00	3.13	0.00	1.71			
16	10,000	20,000	15,000	60	535	9.16	81.68	698.53	1,869.52	24.20	64.77	0	1	0.00	20.00	0.00	20.00	0.00	3.13	0.00	1.07			
17	20,000	50,000	35,000	57	592	8.70	90.38	495.70	2,365.22	17.17	81.94	0	1	0.00	20.00	0.00	20.00	0.00	3.13	0.00	0.85			
18	50,000	100,000	75,000	26	618	3.97	94.35	143.45	2,508.67	4.97	86.91	0	1	0.00	20.00	0.00	20.00	0.00	3.13	0.00	0.80			
19	100,000	500,000	300,000	30	648	4.58	98.93	281.37	2,790.05	9.75	96.66	1	2	20.00	40.00	37.50	57.50	5.87	9.00	13.33	2.06			
20	500,000	UP		7	655	1.07	100.00	96.55	2,886.60	3.34	100.00	3	5	60.00	100.00	581.61	639.11	91.00	100.00	602.39	22.14			
				655					2,886.60					5					639.11					22.14



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29491 Recreatin areas

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	4.88	4.88	0.15	0.15	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	2.44	7.32	0.65	0.80	0.19	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2.44	9.76	0.20	1.00	0.06	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	2.44	12.20	1.43	2.43	0.41	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	2.44	14.63	3.10	5.53	0.90	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	2.44	17.07	7.73	13.26	2.23	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	2.44	19.51	6.68	19.94	1.93	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	2.44	21.95	10.11	30.05	2.92	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	2.44	24.39	11.60	41.65	3.35	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	2.44	26.83	36.67	78.33	10.60	22.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	2.44	29.27	5.55	83.88	1.61	24.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	2.44	31.71	18.11	102.00	5.24	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	2.44	34.15	21.13	123.12	6.11	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	2.44	36.59	0.44	123.56	0.13	35.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	2.44	39.02	0.65	124.21	0.19	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	4	9.76	48.78	34.31	158.52	9.92	45.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	6	14.63	63.41	102.42	260.94	29.60	75.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	7	17.07	80.49	25.25	286.19	7.30	82.72	1	1	100.00	100.00	12.23	12.23	100.00	100.00	48.43	4.27	3.58	3.58		
19	100,000	500,000	300,000	4	9.76	90.24	55.28	341.46	15.98	98.70	0	1	0.00	100.00	0.00	12.23	0.00	100.00	0.00	0.00	0.00	3.58		
20	500,000	UP		4	9.76	100.00	4.51	345.97	1.30	100.00	0	1	0.00	100.00	0.00	12.23	0.00	100.00	0.00	0.00	0.00	3.53		
				41					345.97					1					12.23					3.53



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29492 Aquaria

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	42.34	42.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				42.34		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 29493 Cultural centres

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	37.16	37.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				37.16		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.45	3.45	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.45	6.90	0.04	0.05	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.45	10.34	0.06	0.11	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	6	10.34	20.69	3.05	3.16	3.52	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.45	24.14	0.00	3.16	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	9	6.90	31.03	0.88	4.03	1.02	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	11	6.90	37.93	1.39	5.42	1.61	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	15	13.79	51.72	3.16	8.59	3.65	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	6.90	58.62	3.62	12.20	4.18	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	3.45	62.07	1.02	13.22	1.18	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	3.45	65.52	1.94	15.16	2.24	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.45	68.97	4.03	19.20	4.66	22.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	23	10.34	79.31	16.64	35.84	19.22	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	3.45	82.76	6.02	41.86	6.96	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	3.45	86.21	2.40	44.26	2.77	51.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	29	13.79	100.00	42.33	86.59	48.89	100.00	1	1	100.00	100.00	13.56	13.56	100.00	100.00	32.02	15.66			
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66			
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66			
20	500,000	UP		0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66			
				29					86.59					1					13.56					15.66



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2951 Sanatorium hospitals doctors consulting rooms old peoples

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,127	1,127	12.61	12.61	86.06	86.06	0.56	0.56	1	1	2.33	2.33	177.05	177.05	4.54	4.54	205.72	205.72			
2	50	100	75	358	1,485	4.01	16.62	39.53	125.59	0.26	0.82	0	1	0.00	2.33	0.00	177.05	0.00	4.54	0.00	140.97			
3	100	200	150	646	2,131	7.23	23.85	124.38	249.97	0.81	1.63	0	1	0.00	2.33	0.00	177.05	0.00	4.54	0.00	70.83			
4	200	300	250	643	2,774	7.20	31.05	128.05	378.02	0.83	2.46	1	2	2.33	4.65	4.74	181.79	0.12	4.66	3.70	48.09			
5	300	500	400	1,061	3,835	11.88	42.93	324.19	702.21	2.11	4.57	0	2	0.00	4.65	0.00	181.79	0.00	4.66	0.00	25.89			
6	500	750	625	741	4,576	8.29	51.22	329.43	1,031.64	2.14	6.71	1	3	2.33	6.98	9.00	190.79	0.23	4.89	2.73	18.49			
7	750	1,000	875	753	5,329	8.43	59.65	501.20	1,532.83	3.26	9.97	0	3	0.00	6.98	0.00	190.79	0.00	4.89	0.00	12.45			
8	1,000	1,500	1,250	712	6,041	7.97	67.62	684.79	2,217.62	4.45	14.42	0	3	0.00	6.98	0.00	190.79	0.00	4.89	0.00	8.60			
9	1,500	2,000	1,750	419	6,460	4.69	72.31	592.73	2,810.35	3.85	18.28	0	3	0.00	6.98	0.00	190.79	0.00	4.89	0.00	6.79			
10	2,000	2,500	2,250	273	6,733	3.06	75.36	465.79	3,276.14	3.03	21.31	3	6	6.98	13.95	25.38	216.17	0.65	5.54	5.45	6.60			
11	2,500	3,000	2,750	160	6,893	1.79	77.15	338.27	3,614.41	2.20	23.51	0	6	0.00	13.95	0.00	216.17	0.00	5.54	0.00	5.98			
12	3,000	4,000	3,500	257	7,150	2.88	80.03	688.18	4,302.59	4.48	27.98	1	7	2.33	16.28	650.00	866.17	16.65	22.19	94.45	20.13			
13	4,000	5,000	4,500	178	7,328	1.99	82.02	572.38	4,874.97	3.72	31.70	1	8	2.33	18.60	14.23	880.39	0.36	22.56	2.49	18.06			
14	5,000	7,500	6,250	255	7,583	2.85	84.88	834.75	5,709.72	5.43	37.13	4	12	9.30	27.91	94.63	975.02	2.42	24.98	11.34	17.08			
15	7,500	10,000	8,750	176	7,759	1.97	86.85	845.30	6,555.02	5.50	42.63	1	13	2.33	30.23	5.00	980.02	0.13	25.11	0.59	14.95			
16	10,000	20,000	15,000	317	8,076	3.55	90.40	2,502.81	9,057.83	16.28	58.91	5	18	11.63	41.86	659.23	1,639.25	16.89	42.00	26.34	18.10			
17	20,000	50,000	35,000	384	8,460	4.30	94.69	3,651.65	12,709.48	23.75	82.65	5	23	11.63	53.49	157.79	1,797.04	4.04	46.05	4.32	14.14			
18	50,000	100,000	75,000	158	8,618	1.77	96.46	1,288.55	13,998.03	8.38	91.03	2	25	4.65	58.14	23.32	1,820.37	0.60	46.64	1.81	13.00			
19	100,000	500,000	300,000	258	8,876	2.89	99.35	1,214.57	15,212.61	7.90	98.93	17	42	39.53	97.67	2,082.41	3,902.78	53.36	100.00	171.45	25.65			
20	500,000	UP		58	8,934	0.65	100.00	164.04	15,376.65	1.07	100.00	1	43	2.33	100.00	0.01	3,902.79	0.00	100.00	0.01	25.38			
				8,934					15,376.65					43					3,902.79					25.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2952 Regilious facilities such as mosquestempleschurches

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	131	131	4.91	4.91	10.47	10.47	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	56	187	2.10	7.01	3.27	13.73	0.05	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	235	422	8.80	15.81	30.23	43.96	0.46	0.66	1	1	5.88	5.88	12.50	12.50	2.05	2.05	41.35	28.43	
4	200	300	250	144	566	5.40	21.21	17.38	61.34	0.26	0.93	0	1	0.00	5.88	0.00	12.50	0.00	2.05	0.00	20.38	
5	300	500	400	265	831	9.93	31.14	43.77	105.12	0.66	1.59	0	1	0.00	5.88	0.00	12.50	0.00	2.05	0.00	11.89	
6	500	750	625	207	1,038	7.76	38.89	82.01	187.13	1.24	2.82	0	1	0.00	5.88	0.00	12.50	0.00	2.05	0.00	6.68	
7	750	1,000	875	230	1,268	8.62	47.51	152.45	339.58	2.30	5.12	0	1	0.00	5.88	0.00	12.50	0.00	2.05	0.00	3.68	
8	1,000	1,500	1,250	216	1,484	8.09	55.60	174.07	513.65	2.63	7.75	1	2	5.88	11.76	1.78	14.28	0.29	2.34	1.02	2.78	
9	1,500	2,000	1,750	144	1,628	5.40	61.00	183.42	697.07	2.77	10.52	0	2	0.00	11.76	0.00	14.28	0.00	2.34	0.00	2.05	
10	2,000	2,500	2,250	130	1,758	4.87	65.87	213.90	910.97	3.23	13.75	2	4	11.76	23.53	40.47	54.74	6.62	8.96	18.92	6.01	
11	2,500	3,000	2,750	167	1,925	6.26	72.12	315.27	1,226.24	4.76	18.50	1	5	5.88	29.41	0.00	54.74	0.00	8.96	0.00	4.46	
12	3,000	4,000	3,500	134	2,059	5.02	77.14	381.88	1,608.12	5.76	24.26	1	6	5.88	35.29	5.00	59.74	0.82	9.77	1.31	3.71	
13	4,000	5,000	4,500	108	2,167	4.05	81.19	382.97	1,991.09	5.78	30.04	1	7	5.88	41.18	212.78	272.52	34.81	44.59	55.56	13.69	
14	5,000	7,500	6,250	146	2,313	5.47	86.66	712.52	2,703.61	10.75	40.79	2	9	11.76	52.94	68.82	341.35	11.26	55.85	9.66	12.63	
15	7,500	10,000	8,750	113	2,426	4.23	90.90	817.76	3,521.37	12.34	53.13	1	10	5.88	58.82	0.00	341.35	0.00	55.85	0.00	9.69	
16	10,000	20,000	15,000	123	2,549	4.61	95.50	1,320.04	4,841.41	19.92	73.05	1	11	5.88	64.71	37.48	378.83	6.13	61.98	2.84	7.82	
17	20,000	50,000	35,000	79	2,628	2.96	98.46	1,439.68	6,281.09	21.72	94.77	4	15	23.53	88.24	62.81	441.64	10.28	72.26	4.36	7.03	
18	50,000	100,000	75,000	19	2,647	0.71	99.18	234.65	6,515.74	3.54	98.31	0	15	0.00	88.24	0.00	441.64	0.00	72.26	0.00	6.78	
19	100,000	500,000	300,000	19	2,666	0.71	99.89	106.64	6,622.38	1.61	99.92	2	17	11.76	100.00	169.54	611.18	27.74	100.00	158.99	9.23	
20	500,000	UP		3	2,669	0.11	100.00	5.11	6,627.50	0.08	100.00	0	17	0.00	100.00	0.00	611.18	0.00	100.00	0.00	9.22	
				2,669					6,627.50					17					611.18			9.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2953 Schools universities and training colleges

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,023	1,023	7.52	7.52	98.74	98.74	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	356	1,379	2.62	10.14	51.68	150.42	0.23	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	559	1,938	4.11	14.26	99.97	250.39	0.45	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	611	2,549	4.49	18.75	131.91	382.30	0.59	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,016	3,565	7.47	26.22	268.48	650.78	1.21	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	884	4,449	6.50	32.73	292.02	942.80	1.31	4.24	2	2	1.69	1.69	2.99	2.99	0.10	0.10	1.02	0.32			
7	750	1,000	875	879	5,328	6.47	39.19	467.02	1,409.82	2.10	6.33	1	3	0.85	2.54	21.67	24.65	0.76	0.86	4.64	1.75			
8	1,000	1,500	1,250	802	6,130	5.90	45.09	661.73	2,071.55	2.97	9.31	2	5	1.69	4.24	6.33	30.98	0.22	1.09	0.96	1.50			
9	1,500	2,000	1,750	495	6,625	3.64	48.73	642.79	2,714.34	2.89	12.20	2	7	1.69	5.93	315.32	346.30	11.04	12.13	49.05	12.76			
10	2,000	2,500	2,250	345	6,970	2.54	51.27	517.79	3,232.13	2.33	14.52	1	8	0.85	6.78	10.86	357.16	0.38	12.51	2.10	11.05			
11	2,500	3,000	2,750	304	7,274	2.24	53.50	467.01	3,699.14	2.10	16.62	0	8	0.00	6.78	0.00	357.16	0.00	12.51	0.00	9.66			
12	3,000	4,000	3,500	335	7,609	2.46	55.97	797.27	4,496.41	3.58	20.20	1	9	0.85	7.63	102.67	459.83	3.60	16.10	12.88	10.23			
13	4,000	5,000	4,500	350	7,959	2.57	58.54	1,110.67	5,607.08	4.99	25.19	2	11	1.69	9.32	272.39	732.22	9.54	25.64	24.52	13.06			
14	5,000	7,500	6,250	3,654	11,613	26.88	85.42	3,453.37	9,060.46	15.52	40.71	55	66	46.61	55.93	274.41	1,006.63	9.61	35.25	7.95	11.11			
15	7,500	10,000	8,750	370	11,983	2.72	88.14	1,900.89	10,961.34	8.54	49.25	3	69	2.54	58.47	359.27	1,365.90	12.58	47.84	18.90	12.46			
16	10,000	20,000	15,000	685	12,668	5.04	93.18	4,394.19	15,355.53	19.74	69.00	17	86	14.41	72.88	569.37	1,935.27	19.94	67.78	12.96	12.60			
17	20,000	50,000	35,000	539	13,207	3.96	97.15	5,060.41	20,415.94	22.74	91.73	17	103	14.41	87.29	683.28	2,618.55	23.93	91.70	13.50	12.83			
18	50,000	100,000	75,000	216	13,423	1.59	98.73	1,461.00	21,876.94	6.56	98.30	4	107	3.39	90.68	112.53	2,731.08	3.94	95.65	7.70	12.48			
19	100,000	500,000	300,000	151	13,574	1.11	99.85	285.96	22,162.90	1.28	99.58	5	112	4.24	94.92	93.14	2,824.22	3.26	98.91	32.57	12.74			
20	500,000	UP		21	13,595	0.15	100.00	92.65	22,255.54	0.42	100.00	6	118	5.08	100.00	31.19	2,855.41	1.09	100.00	33.66	12.83			
				13,595					22,255.54					118					2,855.41					12.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2954 Museums

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	6.06	6.06	0.09	0.09	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.52	7.58	13.83	13.92	4.27	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.52	9.09	27.09	41.01	8.36	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.52	10.61	0.02	41.03	0.01	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.52	12.12	0.03	41.05	0.01	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	13	7.58	19.70	1.90	42.95	0.59	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	3.03	22.73	4.25	47.21	1.31	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	17	3.03	25.76	0.81	48.02	0.25	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	24	10.61	36.36	2.66	50.68	0.82	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	27	4.55	40.91	4.12	54.80	1.27	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	30	4.55	45.45	12.95	67.74	4.00	20.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	32	3.03	48.48	8.41	76.15	2.60	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	36	6.06	54.55	6.71	82.86	2.07	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	43	10.61	65.15	11.65	94.51	3.60	29.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	47	6.06	71.21	22.23	116.74	6.86	36.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	60	19.70	90.91	86.21	202.94	26.62	62.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	64	6.06	96.97	76.87	279.81	23.74	86.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	65	1.52	98.48	15.42	295.23	4.76	91.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	66	1.52	100.00	28.60	323.83	8.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	66	0.00	100.00	0.00	323.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				66					323.83					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2955 Psychiatric clinics

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	58	58	17.26	17.26	2.30	2.30	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	63	1.49	18.75	0.78	3.09	0.13	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	81	5.36	24.11	5.58	8.66	0.94	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	29	110	8.63	32.74	9.20	17.87	1.55	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	144	10.12	42.86	25.79	43.66	4.34	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	48	192	14.29	57.14	32.21	75.87	5.42	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	39	231	11.61	68.75	57.26	133.13	9.63	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	269	11.31	80.06	64.94	198.06	10.92	33.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	285	4.76	84.82	38.49	236.56	6.47	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	297	3.57	88.39	31.35	267.90	5.27	45.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	306	2.68	91.07	39.05	306.95	6.57	51.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	313	2.08	93.15	2.64	309.59	0.44	52.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	318	1.49	94.64	36.93	346.52	6.21	58.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	328	2.98	97.62	86.47	432.98	14.54	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	330	0.60	98.21	24.62	457.60	4.14	76.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	333	0.89	99.11	60.98	518.58	10.25	87.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	336	0.89	100.00	76.18	594.76	12.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	336	0.00	100.00	0.00	594.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	336	0.00	100.00	0.00	594.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	336	0.00	100.00	0.00	594.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				336					594.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.53	2.53	0.14	0.14	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.51	3.03	0.07	0.22	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	18	6.06	9.09	3.56	3.77	0.43	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	25	3.54	12.63	3.25	7.03	0.39	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	32	3.54	16.16	5.76	12.79	0.70	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	40	4.04	20.20	4.07	16.85	0.49	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	49	4.55	24.75	14.60	31.45	1.77	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	66	8.59	33.33	25.22	56.67	3.05	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	76	5.05	38.38	19.71	76.38	2.39	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	78	1.01	39.39	4.20	80.58	0.51	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	85	3.54	42.93	23.67	104.26	2.87	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	103	9.09	52.02	60.84	165.10	7.37	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	117	7.07	59.09	83.28	248.37	10.09	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	134	8.59	67.68	66.60	314.98	8.07	38.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	141	3.54	71.21	33.72	348.70	4.08	42.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	167	13.13	84.34	156.33	505.03	18.94	61.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	196	14.65	98.99	298.59	803.62	36.17	97.34	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00			
18	50,000	100,000	75,000	2	198	1.01	100.00	21.96	825.57	2.66	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00			
19	100,000	500,000	300,000	0	198	0.00	100.00	0.00	825.57	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00			
20	500,000	UP		0	198	0.00	100.00	0.00	825.57	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00			
				198					825.57					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2961 Motor vehicle repairshops with facilities for body repair

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	700	700	8.42	8.42	53.43	53.43	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	481	1,181	5.79	14.21	99.90	153.33	0.47	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	760	1,941	9.14	23.35	258.11	411.44	1.21	1.92	1	1	2.13	2.13	2.00	2.00	0.07	0.07	0.77	0.49			
4	200	300	250	613	2,554	7.38	30.73	296.93	708.37	1.39	3.31	0	1	0.00	2.13	0.00	2.00	0.00	0.07	0.00	0.28			
5	300	500	400	925	3,479	11.13	41.86	646.02	1,354.39	3.02	6.33	4	5	8.51	10.64	931.66	933.66	32.70	32.77	144.21	68.94			
6	500	750	625	626	4,105	7.53	49.39	626.91	1,981.30	2.93	9.25	0	5	0.00	10.64	0.00	933.66	0.00	32.77	0.00	47.12			
7	750	1,000	875	591	4,696	7.11	56.50	751.41	2,732.71	3.51	12.76	4	9	8.51	19.15	24.09	957.75	0.85	33.62	3.21	35.05			
8	1,000	1,500	1,250	652	5,348	7.85	64.35	1,111.50	3,844.21	5.19	17.96	0	9	0.00	19.15	0.00	957.75	0.00	33.62	0.00	24.91			
9	1,500	2,000	1,750	457	5,805	5.50	69.85	1,095.89	4,940.10	5.12	23.08	2	11	4.26	23.40	142.71	1,100.46	5.01	38.63	13.02	22.28			
10	2,000	2,500	2,250	347	6,152	4.18	74.02	891.33	5,831.43	4.16	27.24	4	15	8.51	31.91	220.78	1,321.24	7.75	46.38	24.77	22.66			
11	2,500	3,000	2,750	279	6,431	3.36	77.38	976.22	6,807.66	4.56	31.80	1	16	2.13	34.04	7.05	1,328.29	0.25	46.63	0.72	19.51			
12	3,000	4,000	3,500	352	6,783	4.24	81.61	1,494.82	8,302.48	6.98	38.78	2	18	4.26	38.30	30.74	1,359.03	1.08	47.70	2.06	16.37			
13	4,000	5,000	4,500	224	7,007	2.70	84.31	1,206.55	9,509.03	5.64	44.42	4	22	8.51	46.81	71.98	1,431.01	2.53	50.23	5.97	15.05			
14	5,000	7,500	6,250	330	7,337	3.97	88.28	2,050.21	11,559.23	9.58	53.99	2	24	4.26	51.06	1,125.00	2,556.01	39.49	89.72	54.87	22.11			
15	7,500	10,000	8,750	239	7,576	2.88	91.16	2,074.09	13,633.32	9.69	63.68	2	26	4.26	55.32	23.59	2,579.60	0.83	90.55	1.14	18.92			
16	10,000	20,000	15,000	390	7,966	4.69	95.85	4,737.15	18,370.47	22.13	85.81	8	34	17.02	72.34	179.20	2,758.80	6.29	96.84	3.78	15.02			
17	20,000	50,000	35,000	228	8,194	2.74	98.59	3,039.21	21,409.68	14.20	100.01	12	46	25.53	97.87	86.27	2,845.07	3.03	99.87	2.84	13.29			
18	50,000	100,000	75,000	70	8,264	0.84	99.43	615.63	20,794.05	2.88	97.13	1	47	2.13	100.00	3.80	2,848.87	0.13	100.00	0.62	13.70			
19	100,000	500,000	300,000	34	8,298	0.41	99.84	490.14	21,284.19	2.29	99.42	0	47	0.00	100.00	0.00	2,848.87	0.00	100.00	0.00	13.38			
20	500,000	UP		13	8,311	0.16	100.00	124.07	21,408.27	0.58	100.00	0	47	0.00	100.00	0.00	2,848.87	0.00	100.00	0.00	13.31			
				8,311					21,408.27					47					2,848.87					13.31



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2962 As above and also operating a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	13	13	6.63	6.63	1.64	1.64	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	15	28	7.65	14.29	7.27	8.91	1.17	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	20	48	10.20	24.49	7.26	16.17	1.17	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	29	77	14.80	39.29	12.04	28.21	1.94	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	30	107	15.31	54.59	26.24	54.45	4.23	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	120	6.63	61.22	12.96	67.41	2.09	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	130	5.10	66.33	15.27	82.68	2.46	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	140	5.10	71.43	24.00	106.67	3.87	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	148	4.08	75.51	33.54	140.21	5.41	22.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	154	3.06	78.57	20.90	161.11	3.37	25.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	158	2.04	80.61	19.24	180.35	3.10	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	167	4.59	85.20	65.79	246.14	10.61	39.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	174	3.57	88.78	62.71	308.85	10.11	49.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	181	3.57	92.35	72.54	381.40	11.69	61.48	1	1	100.00	100.00	1.51	1.51	100.00	100.00	2.08	0.40	
15	7,500	10,000	8,750	5	186	2.55	94.90	85.00	466.40	13.70	75.18	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.32	
16	10,000	20,000	15,000	4	190	2.04	96.94	111.94	578.34	18.04	93.23	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.26	
17	20,000	50,000	35,000	1	191	0.51	97.45	6.00	584.34	0.97	94.19	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.26	
18	50,000	100,000	75,000	1	192	0.51	97.96	20.66	605.00	3.33	97.52	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.25	
19	100,000	500,000	300,000	4	196	2.04	100.00	15.37	620.37	2.48	100.00	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.24	
20	500,000	UP		0	196	0.00	100.00	0.00	620.37	0.00	100.00	0	1	0.00	100.00	0.00	1.51	0.00	100.00	0.00	0.24	
				196					620.37					1					1.51			0.24



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2963 Motor vehicle service stations (refer to code 2961) only

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	144	144	7.99	7.99	21.03	21.03	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	121	265	6.71	14.70	16.96	38.00	0.46	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	138	403	7.65	22.35	32.65	70.65	0.88	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	152	555	8.43	30.78	62.92	133.57	1.69	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	210	765	11.65	42.43	118.64	252.21	3.19	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	146	911	8.10	50.53	124.86	377.08	3.36	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	156	1,067	8.65	59.18	192.63	569.71	5.18	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	139	1,206	7.71	66.89	229.57	799.28	6.18	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	113	1,319	6.27	73.16	224.17	1,023.45	6.03	27.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	79	1,398	4.38	77.54	185.72	1,209.17	5.00	32.53	3	3	25.00	25.00	56.03	56.03	23.14	23.14	30.17	4.63			
11	2,500	3,000	2,750	37	1,435	2.05	79.59	137.36	1,346.54	3.70	36.22	0	3	0.00	25.00	0.00	56.03	0.00	23.14	0.00	4.16			
12	3,000	4,000	3,500	44	1,479	2.44	82.03	166.66	1,513.20	4.48	40.71	0	3	0.00	25.00	0.00	56.03	0.00	23.14	0.00	3.70			
13	4,000	5,000	4,500	44	1,523	2.44	84.47	196.93	1,710.13	5.30	46.00	1	4	8.33	33.33	10.00	66.03	4.13	27.27	5.08	3.86			
14	5,000	7,500	6,250	94	1,617	5.21	89.68	544.12	2,254.26	14.64	60.64	2	6	16.67	50.00	78.62	144.66	32.47	59.74	14.45	6.42			
15	7,500	10,000	8,750	36	1,653	2.00	91.68	170.32	2,424.57	4.58	65.22	0	6	0.00	50.00	0.00	144.66	0.00	59.74	0.00	5.97			
16	10,000	20,000	15,000	80	1,733	4.44	96.12	668.37	3,092.95	17.98	83.20	3	9	25.00	75.00	63.67	208.33	26.30	86.04	9.53	6.74			
17	20,000	50,000	35,000	49	1,782	2.72	98.84	449.96	3,542.90	12.10	95.31	3	12	25.00	100.00	33.80	242.13	13.96	100.00	7.51	6.83			
18	50,000	100,000	75,000	10	1,792	0.55	99.39	82.54	3,625.44	2.22	97.53	0	12	0.00	100.00	0.00	242.13	0.00	100.00	0.00	6.68			
19	100,000	500,000	300,000	11	1,803	0.61	100.00	91.84	3,717.28	2.47	100.00	0	12	0.00	100.00	0.00	242.13	0.00	100.00	0.00	6.51			
20	500,000	UP		0	1,803	0.00	100.00	0.00	3,717.28	0.00	100.00	0	12	0.00	100.00	0.00	242.13	0.00	100.00	0.00	6.51			
				1,803					3,717.28					12					242.13					6.51



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2964 Motor vehicle pools without ANY body repair work/service

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	377	377	13.04	13.04	18.77	18.77	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	279	656	9.65	22.68	47.11	65.88	1.08	1.52	1	1	33.33	33.33	41.72	41.72	85.77	85.77	88.56	63.33	
3	100	200	150	290	946	10.03	32.71	47.01	112.89	1.08	2.60	0	1	0.00	33.33	0.00	41.72	0.00	85.77	0.00	36.96	
4	200	300	250	218	1,164	7.54	40.25	56.10	168.98	1.29	3.89	0	1	0.00	33.33	0.00	41.72	0.00	85.77	0.00	24.69	
5	300	500	400	289	1,453	9.99	50.24	122.12	291.11	2.81	6.70	0	1	0.00	33.33	0.00	41.72	0.00	85.77	0.00	14.33	
6	500	750	625	200	1,653	6.92	57.16	122.36	413.47	2.82	9.51	0	1	0.00	33.33	0.00	41.72	0.00	85.77	0.00	10.09	
7	750	1,000	875	162	1,815	5.60	62.76	148.37	561.84	3.41	12.93	0	1	0.00	33.33	0.00	41.72	0.00	85.77	0.00	7.43	
8	1,000	1,500	1,250	227	2,042	7.85	70.61	261.22	823.06	6.01	18.94	0	1	0.00	33.33	0.00	41.72	0.00	85.77	0.00	5.07	
9	1,500	2,000	1,750	158	2,200	5.46	76.07	265.13	1,088.19	6.10	25.04	0	1	0.00	33.33	0.00	41.72	0.00	85.77	0.00	3.83	
10	2,000	2,500	2,250	87	2,287	3.01	79.08	177.98	1,266.17	4.09	29.13	0	1	0.00	33.33	0.00	41.72	0.00	85.77	0.00	3.29	
11	2,500	3,000	2,750	89	2,376	3.08	82.16	235.35	1,501.52	5.41	34.55	1	2	33.33	66.67	0.00	41.72	0.00	85.77	0.00	2.78	
12	3,000	4,000	3,500	90	2,466	3.11	85.27	279.92	1,781.44	6.44	40.99	0	2	0.00	66.67	0.00	41.72	0.00	85.77	0.00	2.34	
13	4,000	5,000	4,500	79	2,545	2.73	88.00	276.87	2,058.31	6.37	47.36	0	2	0.00	66.67	0.00	41.72	0.00	85.77	0.00	2.03	
14	5,000	7,500	6,250	102	2,647	3.53	91.53	431.78	2,490.09	9.93	57.29	1	3	33.33	100.00	6.92	48.64	14.23	100.00	1.60	1.95	
15	7,500	10,000	8,750	59	2,706	2.04	93.57	290.17	2,780.25	6.68	63.97	0	3	0.00	100.00	0.00	48.64	0.00	100.00	0.00	1.75	
16	10,000	20,000	15,000	98	2,804	3.39	96.96	802.40	3,582.66	18.46	82.43	0	3	0.00	100.00	0.00	48.64	0.00	100.00	0.00	1.36	
17	20,000	50,000	35,000	60	2,864	2.07	99.03	505.98	4,088.64	11.64	94.07	0	3	0.00	100.00	0.00	48.64	0.00	100.00	0.00	1.19	
18	50,000	100,000	75,000	19	2,883	0.66	99.69	205.18	4,293.82	4.72	98.79	0	3	0.00	100.00	0.00	48.64	0.00	100.00	0.00	1.13	
19	100,000	500,000	300,000	8	2,891	0.28	99.97	48.94	4,342.75	1.13	99.91	0	3	0.00	100.00	0.00	48.64	0.00	100.00	0.00	1.12	
20	500,000	UP		1	2,892	0.03	100.00	3.73	4,346.48	0.09	100.00	0	3	0.00	100.00	0.00	48.64	0.00	100.00	0.00	1.12	
				2,892					4,346.48					3					48.64			1.12



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2965 Motor vehicle pools with service station under code 2961

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	208	208	6.84	6.84	8.93	8.93	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	148	356	4.87	11.71	12.61	21.54	0.12	0.21	1	1	5.26	5.26	7.71	7.71	2.70	2.70	61.19	35.82			
3	100	200	150	192	548	6.32	18.03	16.91	38.44	0.16	0.37	1	2	5.26	10.53	7.71	15.43	2.70	5.41	45.63	40.13			
4	200	300	250	160	708	5.26	23.30	23.36	61.80	0.23	0.60	0	2	0.00	10.53	0.00	15.43	0.00	5.41	0.00	24.97			
5	300	500	400	159	867	5.23	28.53	85.83	147.64	0.83	1.43	0	2	0.00	10.53	0.00	15.43	0.00	5.41	0.00	10.45			
6	500	750	625	163	1,030	5.36	33.89	116.58	264.22	1.13	2.55	1	3	5.26	15.79	10.00	25.43	3.51	8.91	8.58	9.62			
7	750	1,000	875	164	1,194	5.40	39.29	153.18	417.40	1.48	4.03	2	5	10.53	26.32	7.93	33.35	2.78	11.69	5.17	7.99			
8	1,000	1,500	1,250	303	1,497	9.97	49.26	364.72	782.11	3.52	7.56	1	6	5.26	31.58	10.00	43.35	3.51	15.20	2.74	5.54			
9	1,500	2,000	1,750	212	1,709	6.98	56.24	406.13	1,188.24	3.92	11.48	0	6	0.00	31.58	0.00	43.35	0.00	15.20	0.00	3.65			
10	2,000	2,500	2,250	170	1,879	5.59	61.83	380.02	1,568.26	3.67	15.15	0	6	0.00	31.58	0.00	43.35	0.00	15.20	0.00	2.76			
11	2,500	3,000	2,750	147	2,026	4.84	66.67	429.71	1,997.97	4.15	19.30	1	7	5.26	36.84	67.19	110.55	23.55	38.75	15.64	5.53			
12	3,000	4,000	3,500	179	2,205	5.89	72.56	556.09	2,554.07	5.37	24.68	0	7	0.00	36.84	0.00	110.55	0.00	38.75	0.00	4.33			
13	4,000	5,000	4,500	104	2,309	3.42	75.98	395.95	2,950.01	3.83	28.50	0	7	0.00	36.84	0.00	110.55	0.00	38.75	0.00	3.75			
14	5,000	7,500	6,250	194	2,503	6.38	82.36	1,144.88	4,094.89	11.06	39.56	1	8	5.26	42.11	30.00	140.55	10.52	49.27	2.62	3.43			
15	7,500	10,000	8,750	92	2,595	3.03	85.39	794.51	4,889.40	7.68	47.24	2	10	10.53	52.63	9.00	149.55	3.15	52.42	1.13	3.06			
16	10,000	20,000	15,000	185	2,780	6.09	91.48	1,774.79	6,664.19	17.15	64.39	6	16	31.58	84.21	101.64	251.19	35.63	88.05	5.73	3.77			
17	20,000	50,000	35,000	212	2,992	6.98	98.45	2,715.34	9,379.53	26.23	90.62	3	19	15.79	100.00	34.09	285.27	11.95	100.00	1.26	3.04			
18	50,000	100,000	75,000	43	3,035	1.41	99.87	916.11	10,295.64	8.85	99.47	0	19	0.00	100.00	0.00	285.27	0.00	100.00	0.00	2.77			
19	100,000	500,000	300,000	4	3,039	0.13	100.00	54.57	10,350.22	0.53	100.00	0	19	0.00	100.00	0.00	285.27	0.00	100.00	0.00	2.76			
20	500,000	UP		0	3,039	0.00	100.00	0.00	10,350.22	0.00	100.00	0	19	0.00	100.00	0.00	285.27	0.00	100.00	0.00	2.76			
				3,039					10,350.22					19					285.27					2.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2966 Motor vehicle pools with body repairservice under code 2961

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	386	386	35.19	35.19	20.78	20.78	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	406	1.82	37.01	3.57	24.35	0.11	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	50	456	4.56	41.57	9.30	33.64	0.29	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	484	2.55	44.12	11.42	45.06	0.35	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	51	535	4.65	48.77	37.53	82.59	1.16	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	50	585	4.56	53.33	48.18	130.77	1.49	4.04	1	1	9.09	9.09	1.91	1.91	0.37	0.37	3.96	1.46			
7	750	1,000	875	43	628	3.92	57.25	55.80	186.57	1.73	5.77	0	1	0.00	9.09	0.00	1.91	0.00	0.37	0.00	1.02			
8	1,000	1,500	1,250	61	689	5.56	62.81	115.32	301.89	3.57	9.34	1	2	9.09	18.18	50.00	51.91	9.76	10.14	43.36	17.19			
9	1,500	2,000	1,750	46	735	4.19	67.00	116.54	418.42	3.60	12.94	0	2	0.00	18.18	0.00	51.91	0.00	10.14	0.00	12.41			
10	2,000	2,500	2,250	44	779	4.01	71.01	126.32	544.74	3.91	16.85	1	3	9.09	27.27	31.45	83.36	6.14	16.28	24.90	15.30			
11	2,500	3,000	2,750	45	824	4.10	75.11	178.38	723.13	5.52	22.37	1	4	9.09	36.36	315.00	398.36	61.51	77.79	176.59	55.09			
12	3,000	4,000	3,500	33	857	3.01	78.12	151.93	875.05	4.70	27.07	1	5	9.09	45.45	24.58	422.94	4.80	82.59	16.18	48.33			
13	4,000	5,000	4,500	27	884	2.46	80.58	169.13	1,044.18	5.23	32.30	0	5	0.00	45.45	0.00	422.94	0.00	82.59	0.00	40.50			
14	5,000	7,500	6,250	54	938	4.92	85.51	307.55	1,351.74	9.51	41.81	2	7	18.18	63.64	38.71	461.64	7.56	90.14	12.58	34.15			
15	7,500	10,000	8,750	31	969	2.83	88.33	316.37	1,668.11	9.79	51.60	3	10	27.27	90.91	50.48	512.12	9.86	100.00	15.95	30.70			
16	10,000	20,000	15,000	68	1,037	6.20	94.53	775.30	2,443.41	23.98	75.58	0	10	0.00	90.91	0.00	512.12	0.00	100.00	0.00	20.96			
17	20,000	50,000	35,000	48	1,085	4.38	98.91	658.38	3,101.79	20.36	95.94	0	10	0.00	90.91	0.00	512.12	0.00	100.00	0.00	16.51			
18	50,000	100,000	75,000	12	1,097	1.09	100.00	131.27	3,233.06	4.06	100.00	1	11	9.09	100.00	0.00	512.12	0.00	100.00	0.00	15.84			
19	100,000	500,000	300,000	0	1,097	0.00	100.00	0.00	3,233.06	0.00	100.00	0	11	0.00	100.00	0.00	512.12	0.00	100.00	0.00	15.84			
20	500,000	UP		0	1,097	0.00	100.00	0.00	3,233.06	0.00	100.00	0	11	0.00	100.00	0.00	512.12	0.00	100.00	0.00	15.84			
				1,097					3,233.06					11					512.12					15.84



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2967 Motor vehicle pools with a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	5.08	5.08	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	11	4.24	9.32	0.97	1.05	0.30	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	23	10.17	19.49	4.22	5.27	1.32	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	29	5.08	24.58	3.73	9.00	1.16	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	45	13.56	38.14	10.79	19.79	3.37	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	65	16.95	55.08	47.41	67.20	14.79	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	76	9.32	64.41	11.16	78.36	3.48	24.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	89	11.02	75.42	41.58	119.94	12.97	37.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	93	3.39	78.81	15.15	135.09	4.73	42.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	103	8.47	87.29	25.41	160.49	7.93	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	107	3.39	90.68	46.19	206.69	14.41	64.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	114	5.93	96.61	83.03	289.72	25.91	90.40	1	1	50.00	50.00	0.00	0.00	0.07	0.07	0.00	0.00			
13	4,000	5,000	4,500	2	116	1.69	98.31	20.58	310.30	6.42	96.82	1	2	50.00	100.00	1.43	1.43	99.93	100.00	6.93	0.46			
14	5,000	7,500	6,250	2	118	1.69	100.00	10.18	320.48	3.18	100.00	0	2	0.00	100.00	0.00	1.43	0.00	100.00	0.00	0.44			
15	7,500	10,000	8,750	0	118	0.00	100.00	0.00	320.48	0.00	100.00	0	2	0.00	100.00	0.00	1.43	0.00	100.00	0.00	0.44			
16	10,000	20,000	15,000	0	118	0.00	100.00	0.00	320.48	0.00	100.00	0	2	0.00	100.00	0.00	1.43	0.00	100.00	0.00	0.44			
17	20,000	50,000	35,000	0	118	0.00	100.00	0.00	320.48	0.00	100.00	0	2	0.00	100.00	0.00	1.43	0.00	100.00	0.00	0.44			
18	50,000	100,000	75,000	0	118	0.00	100.00	0.00	320.48	0.00	100.00	0	2	0.00	100.00	0.00	1.43	0.00	100.00	0.00	0.44			
19	100,000	500,000	300,000	0	118	0.00	100.00	0.00	320.48	0.00	100.00	0	2	0.00	100.00	0.00	1.43	0.00	100.00	0.00	0.44			
20	500,000	UP		0	118	0.00	100.00	0.00	320.48	0.00	100.00	0	2	0.00	100.00	0.00	1.43	0.00	100.00	0.00	0.44			
				118					320.48					2					1.43					0.44



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2968 Motor vehicle pools with body repair work & service station

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	20	20	14.08	14.08	4.34	4.34	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	9	29	6.34	20.42	2.40	6.74	0.53	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	19	48	13.38	33.80	10.92	17.67	2.39	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	57	6.34	40.14	5.55	23.22	1.21	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	70	9.15	49.30	17.99	41.21	3.93	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	17	87	11.97	61.27	21.15	62.36	4.62	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	102	10.56	71.83	28.75	91.11	6.28	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	116	9.86	81.69	68.44	159.55	14.96	34.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	118	1.41	83.10	4.70	164.25	1.03	35.90	0	0	0.00	0.00	1.03	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	120	1.41	84.51	10.26	174.51	2.24	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	121	0.70	85.21	6.81	181.32	1.49	39.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	127	4.23	89.44	47.23	228.55	10.32	49.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	130	2.11	91.55	44.21	184.35	9.66	40.29	0	0	0.00	0.00	9.66	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	133	2.11	93.66	51.50	235.85	11.26	51.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	136	2.11	95.77	43.97	279.82	9.61	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	139	2.11	97.89	82.83	362.66	18.10	79.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	140	0.70	98.59	45.54	408.20	9.95	89.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	141	0.70	99.30	15.23	423.43	3.33	92.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	142	0.70	100.00	34.12	457.55	7.46	100.00	1	1	100.00	100.00	10.57	10.57	100.00	100.00	30.97	2.31	
20	500,000	UP		0	142	0.00	100.00	0.00	457.55	0.00	100.00	0	0	0.00	100.00	0.00	10.57	10.57	0.00	100.00	0.00	2.31
				142					457.55					1					10.57			2.31



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2969 Rust protection / paint protection workshops

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	5.31	5.31	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.88	6.19	0.06	0.07	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	13	5.31	11.50	1.18	1.25	0.51	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	2.65	14.16	1.92	3.17	0.82	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	22	5.31	19.47	2.64	5.81	1.13	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	27	4.42	23.89	2.46	8.27	1.05	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	38	9.73	33.63	11.96	20.23	5.12	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	50	10.62	44.25	11.76	31.99	5.03	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	54	3.54	47.79	7.85	39.84	3.36	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	55	0.88	48.67	2.79	42.63	1.20	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	61	5.31	53.98	8.84	51.47	3.78	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	74	11.50	65.49	22.82	74.29	9.77	31.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	82	7.08	72.57	6.49	80.78	2.78	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	95	11.50	84.07	36.73	117.51	15.72	50.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	100	4.42	88.50	30.43	147.93	13.03	63.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	110	8.85	97.35	44.00	191.94	18.84	82.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	112	1.77	99.12	25.97	217.91	11.12	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	113	0.88	100.00	15.70	233.61	6.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	113	0.00	100.00	0.00	233.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	113	0.00	100.00	0.00	233.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				113					233.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	17	17	6.46	6.46	0.20	0.20	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	30	4.94	11.41	1.22	1.42	0.17	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	28	58	10.65	22.05	4.94	6.36	0.70	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	23	81	8.75	30.80	5.62	11.98	0.80	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	106	9.51	40.30	11.63	23.61	1.66	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	21	127	7.98	48.29	14.09	37.70	2.01	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	149	8.37	56.65	21.02	58.72	2.99	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	22	171	8.37	65.02	27.19	85.91	3.87	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	16	187	6.08	71.10	26.22	112.13	3.74	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	196	3.42	74.52	19.27	131.40	2.75	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	206	3.80	78.33	29.05	160.45	4.14	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	216	3.80	82.13	35.25	195.70	5.02	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	218	0.76	82.89	6.25	201.95	0.89	28.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	221	1.14	84.03	1.55	203.50	0.22	28.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	231	3.80	87.83	77.92	281.42	11.10	40.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	245	5.32	93.16	204.88	486.29	29.19	69.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	251	2.28	95.44	74.69	560.98	10.64	79.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	260	3.42	98.86	102.47	663.44	14.60	94.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	262	0.76	99.62	20.28	683.73	2.89	97.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	263	0.38	100.00	18.13	701.86	2.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				263					701.86					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2971 Appartements/condominiumsoffices not exceeding 6 storeys

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23,504	23,504	16.56	16.56	1,016.09	1,016.09	0.57	0.57	11	11	2.61	2.61	69.28	69.28	0.37	0.37	6.82	6.82			
2	50	100	75	9,251	32,755	6.52	23.08	909.12	1,925.21	0.51	1.08	14	25	3.33	5.94	176.02	245.30	0.94	1.30	19.36	12.74			
3	100	200	150	12,449	45,204	8.77	31.85	1,765.57	3,690.78	0.99	2.07	5	30	1.19	7.13	163.05	408.35	0.87	2.17	9.24	11.06			
4	200	300	250	10,129	55,333	7.14	38.98	2,384.08	6,074.87	1.34	3.41	14	44	3.33	10.45	247.38	655.73	1.32	3.49	10.38	10.79			
5	300	500	400	16,555	71,888	11.66	50.64	6,488.53	12,563.40	3.64	7.04	21	65	4.99	15.44	393.64	1,049.38	2.09	5.58	6.07	8.35			
6	500	750	625	12,561	84,449	8.85	59.49	6,500.01	19,063.42	3.64	10.69	24	89	5.70	21.14	354.54	1,403.92	1.89	7.47	5.45	7.36			
7	750	1,000	875	10,464	94,913	7.37	66.87	7,103.82	26,167.24	3.98	14.67	19	108	4.51	25.65	768.27	2,172.19	4.09	11.55	10.81	8.30			
8	1,000	1,500	1,250	10,712	105,625	7.55	74.41	10,467.68	36,634.92	5.87	20.54	25	133	5.94	31.59	672.08	2,844.27	3.57	15.12	6.42	7.76			
9	1,500	2,000	1,750	6,795	112,420	4.79	79.20	8,757.37	45,392.29	4.91	25.45	16	149	3.80	35.39	499.38	3,343.65	2.66	17.78	5.70	7.37			
10	2,000	2,500	2,250	4,144	116,564	2.92	82.12	6,679.43	52,071.72	3.75	29.20	8	157	1.90	37.29	182.27	3,525.92	0.97	18.75	2.73	6.77			
11	2,500	3,000	2,750	3,404	119,968	2.40	84.52	7,136.39	59,208.11	4.00	33.20	9	166	2.14	39.43	80.74	3,606.66	0.43	19.18	1.13	6.09			
12	3,000	4,000	3,500	4,416	124,384	3.11	87.63	11,503.96	70,712.08	6.45	39.65	9	175	2.14	41.57	250.13	3,856.79	1.33	20.51	2.17	5.45			
13	4,000	5,000	4,500	3,094	127,478	2.18	89.81	10,201.12	80,913.20	5.72	45.37	8	183	1.90	43.47	396.77	4,253.56	2.11	22.62	3.89	5.26			
14	5,000	7,500	6,250	4,115	131,593	2.90	92.71	16,576.57	97,489.76	9.30	54.67	21	204	4.99	48.46	909.02	5,162.58	4.83	27.45	5.48	5.30			
15	7,500	10,000	8,750	2,265	133,858	1.60	94.30	11,647.16	109,136.92	6.53	61.20	10	214	2.38	50.83	8,273.70	13,436.28	43.99	71.45	71.04	12.31			
16	10,000	20,000	15,000	3,373	137,231	2.38	96.68	24,119.92	133,256.84	13.52	74.72	40	254	9.50	60.33	881.64	14,317.93	4.69	76.13	3.66	10.74			
17	20,000	50,000	35,000	2,330	139,561	1.64	98.32	19,919.20	153,176.04	11.17	85.89	37	291	8.79	69.12	2,661.00	16,978.93	14.15	90.28	13.36	11.08			
18	50,000	100,000	75,000	855	140,416	0.60	98.92	7,660.30	160,836.35	4.30	90.19	28	319	6.65	75.77	1,295.01	18,273.94	6.89	97.17	16.91	11.36			
19	100,000	500,000	300,000	1,011	141,427	0.71	99.64	8,052.29	168,888.63	4.52	94.70	24	343	5.70	81.47	173.35	18,447.29	0.92	98.09	2.15	10.92			
20	500,000	UP		518	141,945	0.36	100.00	9,448.23	178,336.86	5.30	100.00	78	421	18.53	100.00	359.17	18,806.46	1.91	100.00	3.80	10.55			
				141,945					178,336.86					421					18,806.46					10.55



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2972 Appartements/condominiums/offices exceeding 6-18 storeys

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,913	2,913	29.80	29.80	224.68	224.68	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	320	3,233	3.27	33.07	56.67	281.35	0.30	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	713	3,946	7.29	40.37	91.48	372.83	0.48	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	367	4,313	3.75	44.12	29.17	402.00	0.15	2.12	3	3	2.29	2.29	36.92	36.92	1.92	1.92	126.56	9.18			
5	300	500	400	580	4,893	5.93	50.06	233.03	635.02	1.23	3.35	1	4	0.76	3.05	23.36	60.28	1.22	3.14	10.02	9.49			
6	500	750	625	413	5,306	4.23	54.28	193.63	828.66	1.02	4.38	0	4	0.00	3.05	0.00	60.28	0.00	3.14	0.00	7.27			
7	750	1,000	875	396	5,702	4.05	58.33	286.81	1,115.47	1.51	5.89	0	4	0.00	3.05	0.00	60.28	0.00	3.14	0.00	5.40			
8	1,000	1,500	1,250	545	6,247	5.58	63.91	379.75	1,495.22	2.01	7.90	1	5	0.76	3.82	5.07	65.35	0.26	3.40	1.34	4.37			
9	1,500	2,000	1,750	465	6,712	4.76	68.66	316.32	1,811.54	1.67	9.57	5	10	3.82	7.63	34.61	99.96	1.80	5.20	10.94	5.52			
10	2,000	2,500	2,250	304	7,016	3.11	71.77	265.91	2,077.45	1.40	10.97	1	11	0.76	8.40	0.00	99.96	0.00	5.20	0.00	4.81			
11	2,500	3,000	2,750	232	7,248	2.37	74.15	320.01	2,397.46	1.69	12.66	0	11	0.00	8.40	0.00	99.96	0.00	5.20	0.00	4.17			
12	3,000	4,000	3,500	255	7,503	2.61	76.76	487.60	2,885.06	2.57	15.23	4	15	3.05	11.45	136.38	236.34	7.10	12.31	27.97	8.19			
13	4,000	5,000	4,500	138	7,641	1.41	78.17	312.14	3,197.21	1.65	16.88	2	17	1.53	12.98	4.50	240.84	0.23	12.54	1.44	7.53			
14	5,000	7,500	6,250	249	7,890	2.55	80.72	838.20	4,035.41	4.43	21.31	0	17	0.00	12.98	0.00	240.84	0.00	12.54	0.00	5.97			
15	7,500	10,000	8,750	139	8,029	1.42	82.14	660.04	4,695.45	3.49	24.79	2	19	1.53	14.50	54.41	295.25	2.83	15.37	8.24	6.29			
16	10,000	20,000	15,000	271	8,300	2.77	84.91	2,484.05	7,179.49	13.12	37.91	5	24	3.82	18.32	64.84	360.08	3.38	18.75	2.61	5.02			
17	20,000	50,000	35,000	411	8,711	4.20	89.12	3,666.47	10,845.96	19.36	57.27	6	30	4.58	22.90	124.57	484.65	6.49	25.23	3.40	4.47			
18	50,000	100,000	75,000	449	9,160	4.59	93.71	3,739.35	14,585.32	19.75	77.02	16	46	12.21	35.11	177.60	662.24	9.25	34.48	4.75	4.54			
19	100,000	500,000	300,000	521	9,681	5.33	99.04	3,908.97	18,494.29	20.64	97.66	20	66	15.27	50.38	1,134.15	1,796.39	59.05	93.54	29.01	9.71			
20	500,000	UP		94	9,775	0.96	100.00	443.18	18,937.47	2.34	100.00	65	131	49.62	100.00	124.15	1,920.55	6.46	100.00	28.01	10.14			
				9,775					18,937.47					131					1,920.55					10.14



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2973 Appartements/condominiums/offices exceeding 18 storeys

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	882	882	17.94	17.94	333.84	333.84	2.90	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	225	1,107	4.58	22.52	67.92	401.76	0.59	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	335	1,442	6.81	29.33	47.36	449.12	0.41	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	277	1,719	5.63	34.97	106.37	555.50	0.92	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	362	2,081	7.36	42.33	162.96	718.46	1.41	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	312	2,393	6.35	48.68	169.16	887.61	1.47	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	242	2,635	4.92	53.60	213.55	1,101.16	1.85	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	247	2,882	5.02	58.62	233.84	1,335.00	2.03	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	193	3,075	3.93	62.55	273.80	1,608.80	2.38	13.96	1	1	1.22	1.22	0.50	0.50	0.04	0.04	0.18	0.03			
10	2,000	2,500	2,250	115	3,190	2.34	64.89	241.72	1,850.52	2.10	16.05	1	2	1.22	2.44	3.00	3.50	0.21	0.25	1.24	0.19			
11	2,500	3,000	2,750	96	3,286	1.95	66.84	185.90	2,036.42	1.61	17.67	1	3	1.22	3.66	0.46	3.96	0.03	0.28	0.25	0.19			
12	3,000	4,000	3,500	133	3,419	2.71	69.55	302.59	2,339.01	2.62	20.29	1	4	1.22	4.88	15.30	19.26	1.09	1.37	5.06	0.82			
13	4,000	5,000	4,500	58	3,477	1.18	70.73	205.45	2,544.46	1.78	22.07	0	4	0.00	4.88	0.00	19.26	0.00	1.37	0.00	0.76			
14	5,000	7,500	6,250	116	3,593	2.36	73.09	468.12	3,012.58	4.06	26.13	0	4	0.00	4.88	0.00	19.26	0.00	1.37	0.00	0.64			
15	7,500	10,000	8,750	93	3,686	1.89	74.98	328.24	3,340.82	2.85	28.98	5	9	6.10	10.98	157.96	177.22	11.22	12.59	48.12	5.30			
16	10,000	20,000	15,000	197	3,883	4.01	78.99	941.40	4,282.22	8.17	37.15	5	14	6.10	17.07	13.23	190.45	0.94	13.53	1.41	4.45			
17	20,000	50,000	35,000	189	4,072	3.84	82.83	931.56	5,213.78	8.08	45.23	11	25	13.41	30.49	41.15	231.60	2.92	16.45	4.42	4.44			
18	50,000	100,000	75,000	129	4,201	2.62	85.46	1,060.65	6,274.43	9.20	54.43	5	30	6.10	36.59	203.16	434.76	14.43	30.88	19.15	6.93			
19	100,000	500,000	300,000	555	4,756	11.29	96.75	5,069.12	11,343.55	43.97	98.40	34	64	41.46	78.05	792.55	1,227.32	56.28	87.16	15.63	10.82			
20	500,000	UP		160	4,916	3.25	100.00	184.20	11,527.75	1.60	100.00	18	82	21.95	100.00	180.83	1,408.14	12.84	100.00	98.17	12.22			
				4,916					11,527.75					82					1,408.14					12.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2974 Convention halls and other multi purpose buildings

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	6.09	6.09	1.69	1.69	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	74	1.96	8.05	1.54	3.23	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	46	120	5.01	13.06	5.76	8.98	0.19	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	142	2.39	15.45	3.81	12.79	0.13	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	65	207	7.07	22.52	16.11	28.89	0.54	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	78	285	8.49	31.01	25.86	54.76	0.86	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	59	344	6.42	37.43	34.88	89.63	1.16	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	58	402	6.31	43.74	54.72	144.35	1.83	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	59	461	6.42	50.16	82.65	227.00	2.76	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	490	3.16	53.32	59.93	286.94	2.00	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	36	526	3.92	57.24	77.69	364.63	2.59	12.17	1	1	6.25	6.25	220.36	220.36	15.84	15.84	283.64	60.43			
12	3,000	4,000	3,500	39	565	4.24	61.48	134.11	498.74	4.48	16.65	0	1	0.00	6.25	0.00	220.36	0.00	15.84	0.00	44.18			
13	4,000	5,000	4,500	27	592	2.94	64.42	97.79	596.52	3.26	19.92	0	1	0.00	6.25	0.00	220.36	0.00	15.84	0.00	36.94			
14	5,000	7,500	6,250	53	645	5.77	70.18	143.05	739.57	4.78	24.69	0	1	0.00	6.25	0.00	220.36	0.00	15.84	0.00	29.80			
15	7,500	10,000	8,750	38	683	4.13	74.32	171.86	911.43	5.74	30.43	2	3	12.50	18.75	49.00	269.36	3.52	19.37	28.51	29.55			
16	10,000	20,000	15,000	82	765	8.92	83.24	827.75	1,739.18	27.64	58.07	2	5	12.50	31.25	22.95	292.31	1.65	21.02	2.77	16.81			
17	20,000	50,000	35,000	87	852	9.47	92.71	684.59	2,423.76	22.86	80.92	5	10	31.25	62.50	11.87	304.18	0.85	21.87	1.73	12.55			
18	50,000	100,000	75,000	16	868	1.74	94.45	170.47	2,594.23	5.69	86.62	0	10	0.00	62.50	0.00	304.18	0.00	21.87	0.00	11.73			
19	100,000	500,000	300,000	32	900	3.48	97.93	294.43	2,888.66	9.83	96.45	4	14	25.00	87.50	57.48	361.67	4.13	26.00	19.52	12.52			
20	500,000	UP		19	919	2.07	100.00	106.44	2,995.10	3.55	100.00	2	16	12.50	100.00	1,029.27	1,390.93	74.00	100.00	967.01	46.44			
				919					2,995.10					16					1,390.93					46.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2975 -exceeding 24 storeys above ground

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	925	925	11.65	11.65	346.70	346.70	2.08	2.08	11	11	5.91	5.91	42.53	42.53	0.56	0.56	12.27	12.27			
2	50	100	75	375	1,300	4.72	16.37	105.17	451.88	0.63	2.71	0	11	0.00	5.91	0.00	42.53	0.00	0.56	0.00	9.41			
3	100	200	150	594	1,894	7.48	23.85	217.08	668.96	1.30	4.01	2	13	1.08	6.99	17.69	60.22	0.23	0.80	8.15	9.00			
4	200	300	250	588	2,482	7.40	31.25	256.47	925.43	1.54	5.55	1	14	0.54	7.53	15.00	75.22	0.20	1.00	5.85	8.13			
5	300	500	400	736	3,218	9.27	40.52	408.35	1,333.78	2.45	8.00	0	14	0.00	7.53	0.00	75.22	0.00	1.00	0.00	5.64			
6	500	750	625	517	3,735	6.51	47.03	374.12	1,707.91	2.25	10.25	0	14	0.00	7.53	0.00	75.22	0.00	1.00	0.00	4.40			
7	750	1,000	875	480	4,215	6.04	53.07	422.13	2,130.04	2.53	12.78	0	14	0.00	7.53	0.00	75.22	0.00	1.00	0.00	3.53			
8	1,000	1,500	1,250	468	4,683	5.89	58.96	536.41	2,666.45	3.22	16.00	0	14	0.00	7.53	0.00	75.22	0.00	1.00	0.00	2.82			
9	1,500	2,000	1,750	256	4,939	3.22	62.19	377.32	3,043.77	2.26	18.27	0	14	0.00	7.53	0.00	75.22	0.00	1.00	0.00	2.47			
10	2,000	2,500	2,250	228	5,167	2.87	65.06	361.15	3,404.92	2.17	20.43	0	14	0.00	7.53	0.00	75.22	0.00	1.00	0.00	2.21			
11	2,500	3,000	2,750	171	5,338	2.15	67.21	344.63	3,749.56	2.07	22.50	1	15	0.54	8.06	0.63	75.85	0.01	1.00	0.18	2.02			
12	3,000	4,000	3,500	216	5,554	2.72	69.93	491.44	4,241.00	2.95	25.45	0	15	0.00	8.06	0.00	75.85	0.00	1.00	0.00	1.79			
13	4,000	5,000	4,500	140	5,694	1.76	71.69	422.36	4,663.36	2.53	27.99	0	15	0.00	8.06	0.00	75.85	0.00	1.00	0.00	1.63			
14	5,000	7,500	6,250	211	5,905	2.66	74.35	838.11	5,501.47	5.03	33.02	3	18	1.61	9.68	27.93	103.78	0.37	1.37	3.33	1.89			
15	7,500	10,000	8,750	134	6,039	1.69	76.04	1,222.70	6,724.17	7.34	40.35	2	20	1.08	10.75	42.15	145.93	0.56	1.93	3.45	2.17			
16	10,000	20,000	15,000	250	6,289	3.15	79.19	1,778.58	8,502.75	10.67	51.03	9	29	4.84	15.59	16.66	162.59	0.22	2.15	0.94	1.91			
17	20,000	50,000	35,000	254	6,543	3.20	82.38	1,898.37	10,401.12	11.39	62.42	3	32	1.61	17.20	19.47	182.07	0.26	2.41	1.03	1.75			
18	50,000	100,000	75,000	139	6,682	1.75	84.13	634.97	11,036.08	3.81	66.23	3	35	1.61	18.82	53.25	235.32	0.71	3.12	8.39	2.13			
19	100,000	500,000	300,000	668	7,350	8.41	92.55	3,685.17	14,721.25	22.12	88.35	60	95	32.26	51.08	4,717.26	4,952.58	62.47	65.58	128.01	33.64			
20	500,000	UP		592	7,942	7.45	100.00	1,941.42	16,662.67	11.65	100.00	91	186	48.92	100.00	2,599.20	7,551.78	34.42	100.00	133.88	45.32			
				7,942					16,662.67					186					7,551.78					45.32



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2976 Dwelling houses not classified as shop houses / 3 storeys

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	89,751	89,751	10.98	10.98	5,019.93	5,019.93	1.66	1.66	8	8	1.63	1.63	12,963.17	12,963.17	22.96	22.96	258.23	258.23			
2	50	100	75	86,501	176,252	10.59	21.57	7,332.94	12,352.87	2.42	4.08	21	29	4.29	5.92	823.11	13,786.28	1.46	24.42	11.22	111.60			
3	100	200	150	171,046	347,298	20.93	42.50	24,705.60	37,058.47	8.17	12.25	37	66	7.55	13.47	2,671.76	16,458.04	4.73	29.15	10.81	44.41			
4	200	300	250	111,017	458,315	13.59	56.09	20,109.50	57,167.97	6.65	18.90	29	95	5.92	19.39	6,771.96	23,230.00	12.00	41.15	33.68	40.63			
5	300	500	400	127,792	586,107	15.64	71.73	32,204.41	89,372.38	10.65	29.54	60	155	12.24	31.63	4,785.39	28,015.38	8.48	49.63	14.86	31.35			
6	500	750	625	74,408	660,515	9.11	80.84	25,884.74	115,257.12	8.56	38.10	32	187	6.53	38.16	975.70	28,991.09	1.73	51.36	3.77	25.15			
7	750	1,000	875	52,051	712,566	6.37	87.21	24,764.30	140,021.42	8.19	46.29	38	225	7.76	45.92	3,467.32	32,458.41	6.14	57.50	14.00	23.18			
8	1,000	1,500	1,250	42,254	754,820	5.17	92.38	29,225.60	169,247.03	9.66	55.95	47	272	9.59	55.51	2,360.80	34,819.21	4.18	61.68	8.08	20.57			
9	1,500	2,000	1,750	20,816	775,636	2.55	94.93	20,760.83	190,007.85	6.86	62.81	21	293	4.29	59.80	1,502.45	36,321.66	2.66	64.34	7.24	19.12			
10	2,000	2,500	2,250	10,419	786,055	1.28	96.20	14,174.54	204,182.40	4.69	67.49	15	308	3.06	62.86	328.11	36,649.77	0.58	64.92	2.31	17.95			
11	2,500	3,000	2,750	7,217	793,272	0.88	97.08	12,049.56	216,231.96	3.98	71.48	12	320	2.45	65.31	857.91	37,507.68	1.52	66.44	7.12	17.35			
12	3,000	4,000	3,500	7,171	800,443	0.88	97.96	14,852.97	231,084.93	4.91	76.39	26	346	5.31	70.61	1,881.90	39,389.57	3.33	69.78	12.67	17.05			
13	4,000	5,000	4,500	4,163	804,606	0.51	98.47	11,857.59	242,942.52	3.92	80.31	15	361	3.06	73.67	578.47	39,968.04	1.02	70.80	4.88	16.45			
14	5,000	7,500	6,250	4,227	808,833	0.52	98.99	15,019.49	257,962.01	4.96	85.27	22	383	4.49	78.16	989.51	40,957.56	1.75	72.55	6.59	15.88			
15	7,500	10,000	8,750	2,173	811,006	0.27	99.26	10,761.56	268,723.57	3.56	88.83	8	391	1.63	79.80	265.54	41,223.10	0.47	73.02	2.47	15.34			
16	10,000	20,000	15,000	2,716	813,722	0.33	99.59	17,245.83	285,969.40	5.70	94.53	22	413	4.49	84.29	554.46	41,777.56	0.98	74.01	3.22	14.61			
17	20,000	50,000	35,000	1,708	815,430	0.21	99.80	11,148.48	297,117.88	3.69	98.21	25	438	5.10	89.39	758.34	42,535.90	1.34	75.35	6.80	14.32			
18	50,000	100,000	75,000	688	816,118	0.08	99.88	2,700.57	299,818.44	0.89	99.11	23	461	4.69	94.08	567.85	43,103.75	1.01	76.36	21.03	14.38			
19	100,000	500,000	300,000	735	816,853	0.09	99.97	2,374.03	302,192.48	0.78	99.89	22	483	4.49	98.57	5,474.26	48,578.01	9.70	86.05	230.59	16.08			
20	500,000	UP		239	817,092	0.03	100.00	326.15	302,518.63	0.11	100.00	7	490	1.43	100.00	7,873.01	56,451.02	13.95	100.00	2413.90	18.66			
				817,092					302,518.63					490					56,451.02					18.66



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2977 Dwelling houses buildings floating on the river/sea shore

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	121	121	18.85	18.85	22.68	22.68	8.72	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	67	188	10.44	29.28	24.43	47.11	9.39	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	88	276	13.71	42.99	23.52	70.63	9.04	27.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	66	342	10.28	53.27	20.10	90.73	7.73	34.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	102	444	15.89	69.16	19.30	110.03	7.42	42.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	61	505	9.50	78.66	19.50	129.53	7.49	49.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	55	560	8.57	87.23	28.87	158.40	11.10	60.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	625	10.12	97.35	36.93	195.32	14.19	75.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	633	1.25	98.60	7.00	202.33	2.69	77.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	636	0.47	99.07	8.61	210.93	3.31	81.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	639	0.47	99.53	8.23	219.16	3.16	84.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	640	0.16	99.69	1.58	220.74	0.61	84.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	641	0.16	99.84	15.10	235.83	5.80	90.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	642	0.16	100.00	24.37	260.20	9.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	642	0.00	100.00	0.00	260.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	642	0.00	100.00	0.00	260.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	642	0.00	100.00	0.00	260.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	642	0.00	100.00	0.00	260.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	642	0.00	100.00	0.00	260.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	642	0.00	100.00	0.00	260.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				642					260.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2978 Independent analytical laboratories

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	91	91	6.83	6.83	8.95	8.95	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	70	161	5.26	12.09	11.99	20.94	0.37	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	72	233	5.41	17.49	11.22	32.16	0.35	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	90	323	6.76	24.25	20.15	52.31	0.62	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	100	423	7.51	31.76	45.40	97.70	1.40	3.01	0	0	0.00	0.00	1.40	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	106	529	7.96	39.71	65.25	162.96	2.01	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	86	615	6.46	46.17	96.75	259.71	2.98	8.00	1	1	50.00	50.00	3.00	3.00	66.67	66.67	3.10	1.16			
8	1,000	1,500	1,250	144	759	10.81	56.98	247.02	506.73	7.61	15.61	0	1	0.00	50.00	0.00	3.00	0.00	66.67	0.00	0.59			
9	1,500	2,000	1,750	78	837	5.86	62.84	183.85	690.59	5.66	21.28	0	1	0.00	50.00	5.66	0.00	3.00	0.00	66.67	0.00	0.43		
10	2,000	2,500	2,250	49	886	3.68	66.52	146.40	836.98	4.51	25.79	0	1	0.00	50.00	0.00	3.00	0.00	66.67	0.00	0.36			
11	2,500	3,000	2,750	41	927	3.08	69.59	137.56	974.55	4.24	30.03	0	1	0.00	50.00	0.00	3.00	0.00	66.67	0.00	0.31			
12	3,000	4,000	3,500	68	995	5.11	74.70	241.04	1,215.59	7.43	37.45	0	1	0.00	50.00	0.00	3.00	0.00	66.67	0.00	0.25			
13	4,000	5,000	4,500	71	1,066	5.33	80.03	319.12	1,534.71	9.83	47.28	0	1	0.00	50.00	9.83	0.00	3.00	0.00	66.67	0.00	0.20		
14	5,000	7,500	6,250	92	1,158	6.91	86.94	398.36	1,933.08	12.27	59.56	0	1	0.00	50.00	0.00	3.00	0.00	66.67	0.00	0.16			
15	7,500	10,000	8,750	38	1,196	2.85	89.79	285.33	2,218.40	8.79	68.35	0	1	0.00	50.00	0.00	3.00	0.00	66.67	0.00	0.14			
16	10,000	20,000	15,000	49	1,245	3.68	93.47	441.97	2,660.37	13.62	81.96	0	1	0.00	50.00	0.00	3.00	0.00	66.67	0.00	0.11			
17	20,000	50,000	35,000	54	1,299	4.05	97.52	410.76	3,071.12	12.66	94.62	0	1	0.00	50.00	0.00	3.00	0.00	66.67	0.00	0.10			
18	50,000	100,000	75,000	20	1,319	1.50	99.02	106.37	3,177.50	3.28	97.90	1	2	50.00	100.00	1.50	4.50	33.33	100.00	1.41	0.14			
19	100,000	500,000	300,000	9	1,328	0.68	99.70	67.16	3,244.65	2.07	99.97	0	2	0.00	100.00	0.00	4.50	0.00	100.00	0.00	0.14			
20	500,000	UP		4	1,332	0.30	100.00	1.11	3,245.76	0.03	100.00	0	2	0.00	100.00	0.00	4.50	0.00	100.00	0.00	0.14			
				1,332					3,245.76					2					4.50					0.14



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2981 Public buildings

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	222	222	19.12	19.12	70.86	70.86	7.25	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	75	297	6.46	25.58	7.41	78.28	0.76	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	158	455	13.61	39.19	22.52	100.79	2.30	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	492	3.19	42.38	6.73	107.53	0.69	11.00	1	1	25.00	25.00	1.11	1.11	25.82	25.82	16.48	1.03			
5	300	500	400	69	561	5.94	48.32	24.44	131.97	2.50	13.50	0	1	0.00	25.00	0.00	1.11	0.00	25.82	0.00	0.84			
6	500	750	625	36	597	3.10	51.42	18.48	150.45	1.89	15.39	2	3	50.00	75.00	3.19	4.30	74.18	100.00	17.26	2.86			
7	750	1,000	875	63	660	5.43	56.85	30.02	180.46	3.07	18.46	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	2.38			
8	1,000	1,500	1,250	76	736	6.55	63.39	53.00	233.46	5.42	23.88	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	1.84			
9	1,500	2,000	1,750	64	800	5.51	68.91	41.48	274.94	4.24	28.12	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	1.56			
10	2,000	2,500	2,250	43	843	3.70	72.61	14.83	289.77	1.52	29.64	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	1.48			
11	2,500	3,000	2,750	17	860	1.46	74.07	30.94	320.72	3.16	32.80	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	1.34			
12	3,000	4,000	3,500	35	895	3.01	77.09	75.05	395.77	7.68	40.48	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	1.09			
13	4,000	5,000	4,500	57	952	4.91	82.00	51.12	446.89	5.23	45.71	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	0.96			
14	5,000	7,500	6,250	42	994	3.62	85.62	82.14	529.03	8.40	54.11	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	0.81			
15	7,500	10,000	8,750	35	1,029	3.01	88.63	65.40	594.43	6.69	60.80	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	0.72			
16	10,000	20,000	15,000	59	1,088	5.08	93.71	255.87	850.30	26.17	86.96	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	0.51			
17	20,000	50,000	35,000	19	1,107	1.64	95.35	30.87	881.17	3.16	90.12	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	0.49			
18	50,000	100,000	75,000	16	1,123	1.38	96.73	0.66	881.83	0.07	90.19	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	0.49			
19	100,000	500,000	300,000	26	1,149	2.24	98.97	39.41	921.25	4.03	94.22	0	3	0.00	75.00	0.00	4.30	0.00	100.00	0.00	0.47			
20	500,000	UP		12	1,161	1.03	100.00	56.51	977.76	5.78	100.00	1	4	25.00	100.00	0.00	4.30	0.00	100.00	0.00	0.44			
				1,161					977.76					4					4.30					0.44



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 2982 Police barracks and police stations

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	4.88	4.88	0.35	0.35	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	175	187	71.14	76.02	8.72	9.07	46.93	48.80	1	1	100.00	100.00	3.47	3.47	100.00	100.00	39.77	38.26			
3	100	200	150	51	238	20.73	96.75	4.71	13.78	25.34	74.13	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	25.18			
4	200	300	250	1	239	0.41	97.15	0.02	13.80	0.12	74.25	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	25.14			
5	300	500	400	2	241	0.81	97.97	1.52	15.32	8.17	82.42	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	22.65			
6	500	750	625	1	242	0.41	98.37	0.06	15.38	0.30	82.72	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	22.57			
7	750	1,000	875	1	243	0.41	98.78	0.45	15.82	2.40	85.12	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	21.93			
8	1,000	1,500	1,250	1	244	0.41	99.19	1.30	17.13	7.00	92.13	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	20.26			
9	1,500	2,000	1,750	1	245	0.41	99.59	0.56	17.68	3.00	95.13	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	19.62			
10	2,000	2,500	2,500	1	246	0.41	100.00	0.91	18.59	4.87	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
11	2,500	3,000	2,750	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
12	3,000	4,000	3,500	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
13	4,000	5,000	4,500	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
14	5,000	7,500	6,250	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
15	7,500	10,000	8,750	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
16	10,000	20,000	15,000	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
17	20,000	50,000	35,000	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
18	50,000	100,000	75,000	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
19	100,000	500,000	300,000	0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
20	500,000	UP		0	246	0.00	100.00	0.00	18.59	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	18.67			
				246					18.59					1					3.47					18.67



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2983 Military barracks

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.54	0.54	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.68	0.14	4.55	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.84	0.98	5.60	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	4.61	5.59	30.87	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	9.35	14.94	62.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	14.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					14.94					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2984 Others

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	6.72	6.72	0.18	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	21	10.92	17.65	5.21	5.40	1.57	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	31	8.40	26.05	5.87	11.26	1.76	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	41	8.40	34.45	5.56	16.83	1.67	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	54	10.92	45.38	8.39	25.22	2.52	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	63	7.56	52.94	9.91	35.13	2.98	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	18	81	15.13	68.07	24.08	59.21	7.23	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	85	3.36	71.43	32.40	91.62	9.73	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	98	10.92	82.35	60.88	152.49	18.28	45.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	99	0.84	83.19	7.36	159.85	2.21	48.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	102	2.52	85.71	16.05	175.90	4.82	52.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	103	0.84	86.55	4.72	180.62	1.42	54.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	105	1.68	88.24	38.87	219.49	11.67	65.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	110	4.20	92.44	90.07	309.56	27.05	92.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	112	1.68	94.12	7.72	317.28	2.32	95.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	113	0.84	94.96	0.00	317.28	0.00	95.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	114	0.84	95.80	1.58	318.86	0.47	95.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	115	0.84	96.64	2.35	321.21	0.71	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	116	0.84	97.48	7.92	329.13	2.38	98.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	119	2.52	100.00	3.91	333.04	1.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				119					333.04					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	31.76	31.76	72.05	72.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	12.32	44.08	27.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					44.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2991 Buildings in course of construction

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	8.03	8.03	16.48	16.48	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	79	2.72	10.75	15.80	32.28	1.08	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	105	3.54	14.29	3.84	36.12	0.26	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	29	134	3.95	18.23	13.71	49.83	0.94	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	61	195	8.30	26.53	14.39	64.22	0.98	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	229	4.63	31.16	23.00	87.22	1.57	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	212	441	28.84	60.00	98.60	185.82	6.75	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	482	5.58	65.58	45.69	231.50	3.13	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	500	2.45	68.03	24.39	255.89	1.67	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	516	2.18	70.20	24.39	280.28	1.67	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	532	2.18	72.38	28.88	309.17	1.98	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	554	2.99	75.37	36.63	345.80	2.51	23.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	568	1.90	77.28	31.72	377.52	2.17	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	590	2.99	80.27	60.91	438.43	4.17	30.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	610	2.72	82.99	92.77	531.20	6.35	36.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	644	4.63	87.62	258.58	789.78	17.69	54.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	683	5.31	92.93	256.71	1,046.48	17.57	71.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	27	710	3.67	96.60	206.97	1,253.45	14.16	85.77	1	1	100.00	100.00	345.25	345.25	100.00	100.00	166.81	27.54			
19	100,000	500,000	300,000	22	732	2.99	99.59	177.08	1,430.53	12.12	97.89	0	1	0.00	100.00	0.00	345.25	0.00	100.00	0.00	24.13			
20	500,000	UP		3	735	0.41	100.00	30.89	1,461.41	2.11	100.00	0	1	0.00	100.00	0.00	345.25	0.00	100.00	0.00	23.62			
				735					1,461.41					1					345.25					23.62



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 2992 Rents

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	311	311	54.85	54.85	3.01	3.01	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	73	384	12.87	67.72	5.89	8.90	2.58	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	72	456	12.70	80.42	12.90	21.80	5.65	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	489	5.82	86.24	9.64	31.44	4.22	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	526	6.53	92.77	15.30	46.74	6.70	20.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	540	2.47	95.24	8.25	54.98	3.61	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	548	1.41	96.65	6.31	61.30	2.76	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	550	0.35	97.00	1.01	62.31	0.44	27.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	551	0.18	97.18	4.25	66.57	1.86	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	552	0.18	97.35	0.85	67.42	0.37	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	555	0.53	97.88	7.87	75.29	3.45	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	557	0.35	98.24	9.42	84.71	4.13	37.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	558	0.18	98.41	4.29	89.01	1.88	38.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	560	0.35	98.77	13.16	102.17	5.76	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	562	0.35	99.12	22.59	124.76	9.89	54.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	563	0.18	99.29	8.64	133.40	3.78	58.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	565	0.35	99.65	46.16	179.56	20.21	78.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	567	0.35	100.00	48.85	228.41	21.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	567	0.00	100.00	0.00	228.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	567	0.00	100.00	0.00	228.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				567					228.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3000 Kina

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.38	0.38	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.95	1.33	11.93	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	5.61	6.94	70.42	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.28	7.22	3.50	90.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	1.10	8.33	13.86	104.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.17	8.50	2.13	106.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	0.94	9.43	11.76	118.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.33	9.11	4.10	114.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	1.14	7.97	14.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				7.97		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 3010 Coklat

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	10.00	10.00	0.10	0.10	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	8	10.00	20.00	0.81	0.91	3.07	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	21	32.50	52.50	5.72	6.63	21.61	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	26	12.50	65.00	4.09	10.72	15.44	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	28	5.00	70.00	2.92	13.64	11.03	51.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	32	10.00	80.00	4.66	18.31	17.62	69.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	33	2.50	82.50	0.38	18.69	1.43	70.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	36	7.50	90.00	0.13	18.56	0.47	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	38	5.00	95.00	1.30	17.26	4.92	65.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	39	2.50	97.50	2.77	20.02	10.45	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	40	2.50	100.00	6.45	26.48	24.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				40					26.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3030 Kopi

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	1.28	1.28	12.87	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	0.36	1.64	3.62	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	15.38	30.77	0.54	2.17	5.39	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	15.38	46.15	0.84	3.02	8.47	30.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.69	53.85	0.25	3.26	2.47	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.69	61.54	1.22	4.48	12.26	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	15.38	76.92	2.68	7.16	26.96	72.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.69	84.62	0.88	8.04	8.87	80.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.69	92.31	0.10	8.14	0.97	81.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.69	100.00	1.80	9.94	18.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					9.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3031 Rumah pengeringan

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	19.44	19.44	0.79	0.79	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	12	13.89	33.33	1.80	2.59	2.76	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	2.78	36.11	0.08	2.67	0.12	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	17	11.11	47.22	1.99	4.66	3.06	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	20	8.33	55.56	0.42	5.08	0.65	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	30	27.78	83.33	6.63	11.72	10.18	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	31	2.78	86.11	1.15	12.86	1.76	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	32	2.78	88.89	1.14	14.00	1.74	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	33	2.78	91.67	2.10	16.09	3.22	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	34	2.78	94.44	20.25	36.34	31.07	55.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	35	2.78	97.22	9.07	45.41	13.92	69.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	36	2.78	100.00	19.75	65.16	30.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	36	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	36	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	36	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	36	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				36					65.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3032 Dengan Rumah Pengerinan

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3040 Teh

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	9.27	9.27	2.07	2.07	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	89	4.48	13.76	3.14	5.21	0.37	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	44	133	6.80	20.56	8.44	13.65	1.00	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	39	172	6.03	26.58	6.86	20.51	0.81	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	200	4.33	30.91	12.41	32.93	1.47	3.89	0	0	0.00	0.00	1.47	3.89	0.00	0.00	0.00	0.00			
6	500	750	625	30	230	4.64	35.55	18.33	51.26	2.17	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	257	4.17	39.72	3.14	54.40	0.37	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	281	3.71	43.43	4.72	59.12	0.56	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	36	317	5.56	49.00	20.96	80.07	2.48	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	337	3.09	52.09	38.56	118.63	4.55	14.01	1	1	11.11	11.11	100.00	100.00	4.98	4.98	259.37	84.30			
11	2,500	3,000	2,750	21	358	3.25	55.33	12.77	131.40	1.51	15.52	0	1	0.00	11.11	0.00	100.00	0.00	4.98	0.00	76.10			
12	3,000	4,000	3,500	29	387	4.48	59.81	27.17	158.57	3.21	18.73	1	2	11.11	22.22	117.00	217.00	5.83	10.81	430.58	136.84			
13	4,000	5,000	4,500	26	413	4.02	63.83	69.90	228.47	8.26	26.99	0	2	0.00	22.22	0.00	217.00	0.00	10.81	0.00	94.98			
14	5,000	7,500	6,250	44	457	6.80	70.63	48.63	277.11	5.74	32.73	1	3	11.11	33.33	602.70	819.70	30.02	40.83	1239.29	295.81			
15	7,500	10,000	8,750	44	501	6.80	77.43	100.00	377.11	11.81	44.55	0	3	0.00	33.33	0.00	819.70	0.00	40.83	0.00	217.36			
16	10,000	20,000	15,000	52	553	8.04	85.47	175.45	552.56	20.72	65.27	4	7	44.44	77.78	848.09	1,667.79	42.24	83.07	483.38	301.83			
17	20,000	50,000	35,000	58	611	8.96	94.44	142.44	695.00	16.83	82.10	0	7	0.00	77.78	0.00	1,667.79	0.00	83.07	0.00	239.97			
18	50,000	100,000	75,000	19	630	2.94	97.37	83.19	778.20	9.83	91.92	0	7	0.00	77.78	0.00	1,667.79	0.00	83.07	0.00	214.32			
19	100,000	500,000	300,000	17	647	2.63	100.00	68.37	846.57	8.08	100.00	2	9	22.22	100.00	339.84	2,007.64	16.93	100.00	497.08	237.15			
20	500,000	UP		0	647	0.00	100.00	0.00	846.57	0.00	100.00	0	9	0.00	100.00	0.00	2,007.64	0.00	100.00	0.00	237.15			
				647					846.57					9					2,007.64					237.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3060 Kapok

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	0.27	0.27	3.44	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	12.50	37.50	0.01	0.28	0.13	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	12.50	50.00	0.22	0.51	2.85	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	0.14	0.64	1.73	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	7	25.00	87.50	0.55	1.19	6.98	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	12.50	100.00	6.67	7.86	84.86	100.00	1	1	100.00	100.00	59.95	59.95	100.00	100.00	898.81	762.73
7	750	1,000	875	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
20	500,000	UP		0	8	0.00	100.00	0.00	7.86	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	762.73
				8				7.86		1						59.95				762.73	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3070 Kelapa dan koprasemua gedung (kecuali gedung pengeringan)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3071 Bila tidak dilakukan ekstraksi minyak

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	6	6	26.09	26.09	0.23	0.23	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	4.35	30.43	0.30	0.53	0.17	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	13.04	43.48	0.44	0.97	0.25	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	4.35	47.83	1.45	2.42	0.82	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	4.35	52.17	2.38	4.80	1.35	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	4.35	56.52	7.46	12.26	4.24	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	4.35	60.87	39.80	52.06	22.64	29.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	4.35	65.22	46.53	98.59	26.46	56.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	4.35	69.57	7.16	105.75	4.07	60.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	4.35	73.91	13.79	119.54	7.84	68.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	4.35	78.26	7.16	126.70	4.07	72.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	4.35	82.61	6.90	133.59	3.92	75.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	4.35	86.96	17.59	151.18	10.01	85.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	4.35	91.30	0.00	151.18	0.00	85.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	4.35	95.65	13.88	165.07	7.90	93.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	4.35	100.00	10.74	175.81	6.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	23	0.00	100.00	0.00	175.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				175.81				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3072 Dengan ekstraksi minyak

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	25.00	25.00	0.59	0.59	3.64	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	25.00	50.00	1.42	2.02	8.76	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	25.00	75.00	6.51	8.53	40.04	52.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	25.00	100.00	7.73	16.26	47.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	16.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					16.26					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3080 Karet (Gutta percha)

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	18.46	18.46	2.72	2.72	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	1.54	20.00	0.41	3.13	0.36	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	20	10.77	30.77	6.84	9.97	6.09	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	23	4.62	35.38	3.25	13.22	2.89	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	26	4.62	40.00	2.85	16.07	2.53	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	27	1.54	41.54	0.07	16.14	0.06	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	29	3.08	44.62	0.04	16.18	0.04	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	33	6.15	50.77	0.30	16.48	0.27	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	38	7.69	58.46	0.36	16.84	0.32	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	42	6.15	64.62	2.43	19.27	2.16	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	43	1.54	66.15	0.44	19.71	0.39	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	1.54	67.69	14.89	34.60	13.25	30.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	1.54	69.23	23.02	57.62	20.48	51.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	46	1.54	70.77	3.63	61.24	3.23	54.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	53	10.77	81.54	4.18	65.42	3.72	58.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	56	4.62	86.15	2.60	68.02	2.31	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	63	10.77	96.92	37.84	105.86	33.67	94.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	65	3.08	100.00	6.53	112.39	5.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	65	0.00	100.00	0.00	112.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	65	0.00	100.00	0.00	112.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				65					112.39					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 3081 Semua gedung tidak termasuk rumah asap

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.28	4.28	0.46	0.46	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	29	5.26	9.54	7.07	7.53	1.16	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	45	5.26	14.80	2.58	10.11	0.42	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	64	6.25	21.05	5.70	15.81	0.94	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	81	5.59	26.64	6.58	22.38	1.08	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	92	3.62	30.26	4.84	27.22	0.80	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	103	3.62	33.88	3.34	30.56	0.55	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	123	6.58	40.46	14.46	45.02	2.38	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	146	7.57	48.03	21.21	66.23	3.49	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	161	4.93	52.96	12.16	78.39	2.00	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	174	4.28	57.24	38.33	116.73	6.30	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	191	5.59	62.83	13.88	130.60	2.28	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	210	6.25	69.08	45.63	176.23	7.50	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	245	11.51	80.59	86.74	262.98	14.25	43.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	261	5.26	85.86	41.52	304.50	6.82	50.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	282	6.91	92.76	50.51	355.01	8.30	58.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	289	2.30	95.07	107.77	462.78	17.71	76.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	298	2.96	98.03	128.91	591.69	21.18	97.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	304	1.97	100.00	16.84	608.53	2.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	304	0.00	100.00	0.00	608.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				304					608.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3082 Rumah asap di perkebunan karet

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	3.07	3.07	0.67	0.67	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	18	4.82	7.89	3.58	4.25	1.31	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	30	5.26	13.16	8.21	12.47	3.02	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	35	2.19	15.35	0.89	13.36	0.33	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	44	3.95	19.30	4.47	17.83	1.64	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	23	67	10.09	29.39	17.53	35.35	6.44	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	75	3.51	32.89	0.17	35.19	0.06	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	38	113	16.67	49.56	36.13	71.32	13.27	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	123	4.39	53.95	14.06	85.38	5.16	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	16	139	7.02	60.96	14.34	99.73	5.27	36.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	18	157	7.89	68.86	18.09	117.82	6.64	43.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	167	4.39	73.25	8.62	126.44	3.17	46.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	181	6.14	79.39	12.28	138.72	4.51	50.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	184	1.32	80.70	2.28	136.44	0.84	50.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	200	7.02	87.72	53.30	189.73	19.57	69.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	22	222	9.65	97.37	56.34	246.07	20.69	90.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	228	2.63	100.00	26.25	272.32	9.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	228	0.00	100.00	0.00	272.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	228	0.00	100.00	0.00	272.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	228	0.00	100.00	0.00	272.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				228					272.32					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3090 Gula bibit Gedung dan isinya

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	12.07	12.07	0.55	0.55	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	37	0.69	12.76	0.03	0.59	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	42	1.72	14.48	0.73	1.31	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	62	6.90	21.38	2.97	4.28	0.25	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	70	2.76	24.14	14.12	18.40	1.19	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	78	2.76	26.90	5.16	23.56	0.44	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	85	2.41	29.31	6.66	30.22	0.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	93	2.76	32.07	25.53	55.74	2.16	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	100	2.41	34.48	15.25	70.99	1.29	6.01	0	0	0.00	0.00	1.29	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	44	144	15.17	49.66	73.83	144.82	6.25	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	168	8.28	57.93	36.02	180.84	3.05	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	176	2.76	60.69	37.38	218.23	3.16	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	178	0.69	61.38	19.50	237.72	1.65	20.11	0	0	0.00	0.00	1.65	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	192	4.83	66.21	34.88	272.60	2.95	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	201	3.10	69.31	16.16	288.76	1.37	24.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	212	3.79	73.10	74.16	362.92	6.27	30.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	238	8.97	82.07	183.36	546.29	15.51	46.22	0	0	0.00	0.00	15.51	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	33	271	11.38	93.45	434.22	980.51	36.74	82.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	290	6.55	100.00	201.46	1,181.97	17.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	290	0.00	100.00	0.00	1,181.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				290					1,181.97					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3100

Perkebunan seratserat campuran dan kapok

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	35.71	35.71	0.94	0.94	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	7.14	42.86	1.40	2.34	2.47	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	7.14	50.00	4.96	7.30	8.78	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	12	35.71	85.71	17.31	24.61	30.60	43.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	13	7.14	92.86	6.86	31.46	12.12	55.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	14	7.14	100.00	25.10	56.56	44.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	56.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					56.56					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3110 Pabrik tapioka di perkebunan

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	1.98	1.98	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	13.82	15.80	7.40	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	61.71	77.51	33.05	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	109.19	186.70	58.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					186.70					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 3120 Damar dan terpetin

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	4.00	8.00	2.00	2.00	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	4.00	12.00	9.32	11.32	1.59	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	4.00	16.00	9.41	20.73	1.60	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	4.00	20.00	9.91	30.65	1.69	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.00	24.00	10.79	41.43	1.84	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.00	28.00	10.95	52.38	1.87	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	4.00	32.00	12.00	64.38	2.05	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	4.00	36.00	12.59	76.97	2.15	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	4.00	40.00	22.65	99.62	3.86	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	4.00	44.00	9.06	108.68	1.54	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	4.00	48.00	6.80	115.48	1.16	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	4.00	52.00	6.80	122.27	1.16	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	4.00	56.00	13.65	135.92	2.33	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	4.00	60.00	45.49	181.41	7.76	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	18	12.00	72.00	103.13	284.54	17.58	48.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	22	16.00	88.00	211.40	495.94	36.04	84.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	23	4.00	92.00	90.60	586.54	15.45	100.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	25	8.00	100.00	0.04	586.50	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	586.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25				586.50				0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3130 Perkenneirs dan rempah - rempah

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.04	0.04	5.34	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	40.00	60.00	0.41	0.45	51.86	57.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	20.00	80.00	0.34	0.79	42.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	20.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	0.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5				0.79		0								0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3140

Padi tanpa pengerjaan termasuk padi di tempat terbuka

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	2.35	2.35	2.89	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	5.88	8.24	7.22	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	16.50	24.74	20.25	30.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	56.75	81.49	69.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				81.49						0				0.00						0.00



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

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3150 Hortikulturasayur-sayurankentang dan tidak ada pengering

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	16.50	16.50	3.80	3.80	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	30	12.62	29.13	3.85	7.65	0.94	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	38	7.77	36.89	3.26	10.91	0.80	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	40	1.94	38.83	2.74	8.17	0.67	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	56	15.53	54.37	6.73	14.91	1.65	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	62	5.83	60.19	9.40	24.31	2.30	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	68	5.83	66.02	35.15	59.46	8.62	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	69	0.97	66.99	13.74	73.20	3.37	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	72	2.91	69.90	43.70	116.90	10.71	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	73	0.97	70.87	13.34	130.24	3.27	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	74	0.97	71.84	4.12	134.36	1.01	32.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	79	4.85	76.70	45.67	180.04	11.20	44.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	80	0.97	77.67	25.43	205.47	6.23	50.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	85	4.85	82.52	6.26	211.73	1.53	51.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	87	1.94	84.47	0.64	212.37	0.16	52.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	100	12.62	97.09	84.69	297.05	20.76	72.83	2	2	100.00	100.00	75.47	75.47	100.00	100.00	89.12	25.41			
17	20,000	50,000	35,000	2	102	1.94	99.03	110.52	407.57	27.10	99.92	0	2	0.00	100.00	0.00	75.47	0.00	100.00	0.00	18.52			
18	50,000	100,000	75,000	1	103	0.97	100.00	0.32	407.89	0.08	100.00	0	2	0.00	100.00	0.00	75.47	0.00	100.00	0.00	18.50			
19	100,000	500,000	300,000	0	103	0.00	100.00	0.00	407.89	0.00	100.00	0	2	0.00	100.00	0.00	75.47	0.00	100.00	0.00	18.50			
20	500,000	UP		0	103	0.00	100.00	0.00	407.89	0.00	100.00	0	2	0.00	100.00	0.00	75.47	0.00	100.00	0.00	18.50			
				103					407.89					2					75.47					18.50



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3160

Minyak kelapa sawit tanpa pemakaian bensin dalam pengerjaan

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	774	774	23.14	23.14	25.44	25.44	0.32	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	235	1,009	7.03	30.16	22.79	48.23	0.29	0.62	1	1	4.00	4.00	53.96	53.96	2.97	2.97	236.76	111.87			
3	100	200	150	121	1,130	3.62	33.78	17.21	65.45	0.22	0.84	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	82.45			
4	200	300	250	118	1,248	3.53	37.31	9.92	75.36	0.13	0.96	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	71.60			
5	300	500	400	95	1,343	2.84	40.15	14.90	90.26	0.19	1.15	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	59.78			
6	500	750	625	50	1,393	1.49	41.64	7.65	97.91	0.10	1.25	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	55.11			
7	750	1,000	875	50	1,443	1.49	43.14	15.93	113.84	0.20	1.45	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	47.40			
8	1,000	1,500	1,250	108	1,551	3.23	46.37	26.05	139.90	0.33	1.79	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	38.57			
9	1,500	2,000	1,750	85	1,636	2.54	48.91	25.51	165.41	0.33	2.11	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	32.62			
10	2,000	2,500	2,250	84	1,720	2.51	51.42	39.25	204.66	0.50	2.61	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	26.36			
11	2,500	3,000	2,750	46	1,766	1.38	52.80	43.67	248.33	0.56	3.17	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	21.73			
12	3,000	4,000	3,500	93	1,859	2.78	55.58	48.15	296.48	0.61	3.79	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	18.20			
13	4,000	5,000	4,500	56	1,915	1.67	57.25	107.22	403.70	1.37	5.15	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	13.37			
14	5,000	7,500	6,250	89	2,004	2.66	59.91	109.85	513.55	1.40	6.56	0	1	0.00	4.00	0.00	53.96	0.00	2.97	0.00	10.51			
15	7,500	10,000	8,750	89	2,093	2.66	62.57	172.54	686.09	2.20	8.76	2	3	8.00	12.00	4.06	58.02	0.22	3.19	2.36	8.46			
16	10,000	20,000	15,000	235	2,328	7.03	69.60	714.32	1,400.41	9.12	17.88	8	11	32.00	44.00	598.99	657.01	32.92	36.11	83.85	46.92			
17	20,000	50,000	35,000	371	2,699	11.09	80.69	1,538.74	2,939.15	19.65	37.53	2	13	8.00	52.00	42.80	699.81	2.35	38.46	2.78	23.81			
18	50,000	100,000	75,000	389	3,088	11.63	92.32	2,287.98	5,227.13	29.21	66.74	4	17	16.00	68.00	397.92	1,097.72	21.87	60.33	17.39	21.00			
19	100,000	500,000	300,000	243	3,331	7.26	99.58	2,280.79	7,507.92	29.12	95.86	8	25	32.00	100.00	721.87	1,819.60	39.67	100.00	31.65	24.24			
20	500,000	UP		14	3,345	0.42	100.00	323.89	7,831.82	4.14	100.00	0	25	0.00	100.00	0.00	1,819.60	0.00	100.00	0.00	23.23			
				3,345					7,831.82					25					1,819.60					23.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3170 Tembakau jika fermentasi tembakau dikerjakan diperkebunan

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	0.15	0.15	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	0.18	0.33	0.09	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	5	21.43	35.71	1.14	1.47	0.60	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.14	42.86	0.50	1.97	0.26	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.14	50.00	0.43	2.41	0.23	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.14	57.14	0.88	3.29	0.46	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	14.29	71.43	3.15	6.43	1.64	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.14	78.57	31.50	37.93	16.41	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.14	85.71	2.51	40.44	1.31	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.14	92.86	6.08	46.52	3.17	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	7.14	100.00	145.42	191.94	75.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	191.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					191.94					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3210 Perabot rumah dalam rumah tinggal

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.69	7.69	0.10	0.10	6.90	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	12	84.62	92.31	1.32	1.42	87.03	93.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	7.69	100.00	0.09	1.51	6.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					1.51					0					0.00					0.00



IndonesiaRe

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

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3240

PERKEBUNAN GULA JAMINAN (ampas & rapak tidak disimpan dalam

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	0.00	0.00	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.00	0.00	7.47	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.00	0.01	9.14	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	0.01	0.02	20.42	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.01	0.03	20.42	59.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	0.02	0.05	40.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					0.05					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 3241 PENYIMPANAN GULA

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	8.06	8.06	7.54	7.54	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	75	4.80	12.86	17.12	24.66	1.85	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	90	2.57	15.44	3.21	27.87	0.35	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	100	1.72	17.15	113.59	85.72	12.27	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	112	2.06	19.21	2.75	82.97	0.30	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	128	2.74	21.96	5.13	77.84	0.55	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	142	2.40	24.36	4.67	73.17	0.50	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	166	4.12	28.47	2.84	70.33	0.31	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	43	209	7.38	35.85	1.28	69.04	0.14	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	93	302	15.95	51.80	1.06	67.98	0.11	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	94	396	16.12	67.92	45.97	22.01	4.97	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	422	4.46	72.38	16.98	5.03	1.83	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	423	0.17	72.56	15.86	10.83	1.71	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	424	0.17	72.73	20.63	9.79	2.23	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	428	0.69	73.41	34.40	24.60	3.72	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	440	2.06	75.47	310.69	335.29	33.57	36.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	470	5.15	80.62	508.15	843.44	54.91	91.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	44	514	7.55	88.16	238.39	1,081.83	25.76	116.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	63	577	10.81	98.97	503.66	1,585.50	54.42	171.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	583	1.03	100.00	660.04	925.45	71.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				583					925.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 4000 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	2.94	2.94	0.10	0.10	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.94	5.88	0.52	0.61	0.22	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.94	8.82	0.00	0.62	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.94	11.76	0.01	0.62	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.94	14.71	4.05	4.67	1.75	2.02	0	0	0.00	0.00	1.75	2.02	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.94	17.65	0.01	4.69	0.01	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.94	20.59	0.02	4.71	0.01	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.94	23.53	0.02	4.73	0.01	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	2.94	26.47	0.03	4.76	0.01	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	2.94	29.41	0.03	4.79	0.01	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	2.94	32.35	0.03	4.82	0.01	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	2.94	35.29	0.04	4.86	0.02	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	2.94	38.24	0.04	4.90	0.02	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	2.94	41.18	2.50	7.40	1.08	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	2.94	44.12	0.06	7.47	0.03	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	2.94	47.06	45.00	52.47	19.41	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	20	11.76	58.82	5.32	57.79	2.30	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	24	11.76	70.59	24.45	82.24	10.54	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	31	20.59	91.18	116.07	198.32	50.05	85.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	34	8.82	100.00	33.58	231.89	14.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				34					231.89					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4003 Chocolate/Coklat

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	100.00	100.00	0.15	0.15	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.15					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4005 Coconut/Kelapa

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4006 Coffee/Kopi

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	2	66.67	66.67	0.09	0.09	19.99	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	33.33	100.00	0.35	0.44	80.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					0.44					0					0.00				



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4012 Palm Oil/Kelapa Sawit

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,018	1,018	52.72	52.72	166.22	166.22	6.28	6.28	1	1	10.00	10.00	3.75	3.75	1.46	1.46	2.26	2.26			
2	50	100	75	293	1,311	15.17	67.89	102.31	268.53	3.87	10.15	1	2	10.00	20.00	38.29	42.04	14.95	16.42	37.42	15.65			
3	100	200	150	166	1,477	8.60	76.49	78.52	347.05	2.97	13.11	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	12.11			
4	200	300	250	53	1,530	2.74	79.23	53.43	400.48	2.02	15.13	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	10.50			
5	300	500	400	37	1,567	1.92	81.15	54.89	455.37	2.07	17.21	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	9.23			
6	500	750	625	15	1,582	0.78	81.93	9.83	465.21	0.37	17.58	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	9.04			
7	750	1,000	875	5	1,587	0.26	82.19	1.17	466.38	0.04	17.62	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	9.01			
8	1,000	1,500	1,250	18	1,605	0.93	83.12	23.13	489.50	0.87	18.50	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	8.59			
9	1,500	2,000	1,750	11	1,616	0.57	83.69	26.34	515.85	1.00	19.49	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	8.15			
10	2,000	2,500	2,250	12	1,628	0.62	84.31	15.65	531.49	0.59	20.08	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	7.91			
11	2,500	3,000	2,750	5	1,633	0.26	84.57	11.55	543.04	0.44	20.52	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	7.74			
12	3,000	4,000	3,500	6	1,639	0.31	84.88	2.19	545.24	0.08	20.60	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	7.71			
13	4,000	5,000	4,500	4	1,643	0.21	85.09	7.79	553.03	0.29	20.90	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	7.60			
14	5,000	7,500	6,250	16	1,659	0.83	85.91	52.03	605.06	1.97	22.86	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	6.95			
15	7,500	10,000	8,750	19	1,678	0.98	86.90	114.77	719.83	4.34	27.20	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	5.84			
16	10,000	20,000	15,000	36	1,714	1.86	88.76	200.09	919.92	7.56	34.76	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	4.57			
17	20,000	50,000	35,000	49	1,763	2.54	91.30	468.56	1,388.48	17.71	52.47	0	2	0.00	20.00	0.00	42.04	0.00	16.42	0.00	3.03			
18	50,000	100,000	75,000	67	1,830	3.47	94.77	467.78	1,856.26	17.68	70.14	1	3	10.00	30.00	20.09	62.12	7.85	24.26	4.29	3.35			
19	100,000	500,000	300,000	89	1,919	4.61	99.38	703.09	2,559.35	26.57	96.71	7	10	70.00	100.00	193.92	256.05	75.74	100.00	27.58	10.00			
20	500,000	UP		12	1,931	0.62	100.00	86.99	2,646.35	3.29	100.00	0	10	0.00	100.00	0.00	256.05	0.00	100.00	0.00	9.68			
				1,931					2,646.35					10					256.05					9.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 4016 Perkebunan karet

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	169	169	86.22	86.22	28.35	28.35	47.08	47.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	188	9.69	95.92	11.20	39.55	18.60	65.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	191	1.53	97.45	3.66	43.22	6.08	71.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	195	2.04	99.49	2.01	45.22	3.33	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	196	0.51	100.00	15.00	60.22	24.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	196	0.00	100.00	0.00	60.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				196					60.22					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4017 Spices/Rempah-rempah

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	100.00	100.00	0.14	0.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4019 Sugar Cane/Tebu

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	37.50	37.50	2.00	2.00	11.55	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	16	29.17	66.67	3.08	5.08	17.76	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	18	8.33	75.00	1.75	6.83	10.11	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	4.17	79.17	2.04	8.86	11.77	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	4.17	83.33	1.46	10.32	8.42	59.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	21	4.17	87.50	1.46	11.78	8.42	68.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	4.17	91.67	2.04	13.82	11.77	79.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	23	4.17	95.83	2.04	15.85	11.77	91.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	4.17	100.00	1.46	17.31	8.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					17.31					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2017
OCCUPATION CODE : 4020 Tea/Teh

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.18	0.18	20.35	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	0.16	0.35	17.95	38.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	0.20	0.54	21.58	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	0.32	0.86	35.03	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	0.01	0.85	0.74	94.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	0.05	0.91	5.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					0.91					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2017
 OCCUPATION CODE : 4022 Vegetables/Sayur2an

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	7.63	7.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				7.63						0				0.00					0.00	
GRANT TOTAL						2,200,720.0			2,980,321.73					6,293.0					1,614,848.27					

4.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,281	3,281	14.61	14.61	162.52	162.52	0.96	0.96	2	2	5.13	5.13	13.10	13.10	0.57	0.57	8.06	8.06			
2	50	100	75	2,703	5,984	12.04	26.65	316.88	479.39	1.86	2.82	5	7	12.82	17.95	272.63	285.73	11.83	12.40	86.04	59.60			
3	100	200	150	4,409	10,393	19.63	46.28	964.84	1,444.23	5.68	8.50	3	10	7.69	25.64	327.88	613.61	14.23	26.63	33.98	42.49			
4	200	300	250	3,148	13,541	14.02	60.29	2,048.04	3,492.27	12.05	20.55	9	19	23.08	48.72	701.51	1,315.13	30.45	57.08	34.25	37.66			
5	300	500	400	3,404	16,945	15.16	75.45	1,762.25	5,254.52	10.37	30.91	1	20	2.56	51.28	0.17	1,315.30	0.01	57.09	0.01	25.03			
6	500	750	625	1,557	18,502	6.93	82.38	1,018.97	6,273.49	5.99	36.91	2	22	5.13	56.41	136.87	1,452.17	5.94	63.03	13.43	23.15			
7	750	1,000	875	937	19,439	4.17	86.56	1,112.26	7,385.75	6.54	43.45	3	25	7.69	64.10	24.32	1,476.49	1.06	64.08	2.19	19.99			
8	1,000	1,500	1,250	785	20,224	3.50	90.05	1,173.78	8,559.53	6.91	50.36	0	25	0.00	64.10	0.00	1,476.49	0.00	64.08	0.00	17.25			
9	1,500	2,000	1,750	449	20,673	2.00	92.05	951.09	9,510.62	5.60	55.95	0	25	0.00	64.10	0.00	1,476.49	0.00	64.08	0.00	15.52			
10	2,000	2,500	2,250	265	20,938	1.18	93.23	496.60	10,007.22	2.92	58.87	3	28	7.69	71.79	152.26	1,628.74	6.61	70.69	30.66	16.28			
11	2,500	3,000	2,750	220	21,158	0.98	94.21	533.22	10,540.44	3.14	62.01	1	29	2.56	74.36	0.00	1,628.75	0.00	70.69	0.00	15.45			
12	3,000	4,000	3,500	190	21,348	0.85	95.06	518.05	11,058.49	3.05	65.06	1	30	2.56	76.92	385.22	2,013.97	16.72	87.41	74.36	18.21			
13	4,000	5,000	4,500	170	21,518	0.76	95.81	644.07	11,702.56	3.79	68.85	0	30	0.00	76.92	0.00	2,013.97	0.00	87.41	0.00	17.21			
14	5,000	7,500	6,250	234	21,752	1.04	96.86	827.18	12,529.74	4.87	73.71	5	35	12.82	89.74	28.24	2,042.21	1.23	88.63	3.41	16.30			
15	7,500	10,000	8,750	113	21,865	0.50	97.36	613.07	13,142.81	3.61	77.32	2	37	5.13	94.87	20.32	2,062.54	0.88	89.52	3.32	15.69			
16	10,000	20,000	15,000	212	22,077	0.94	98.30	1,403.90	14,546.71	8.26	85.58	1	38	2.56	97.44	20.00	2,082.54	0.87	90.39	1.42	14.32			
17	20,000	50,000	35,000	159	22,236	0.71	99.01	1,524.73	16,071.44	8.97	94.55	0	38	0.00	97.44	0.00	2,082.54	0.00	90.39	0.00	12.96			
18	50,000	100,000	75,000	90	22,326	0.40	99.41	1,193.10	17,264.54	7.02	101.57	1	39	2.56	100.00	221.54	2,304.07	9.61	100.00	18.57	13.35			
19	100,000	500,000	300,000	74	22,400	0.33	99.74	555.63	17,820.17	3.27	104.84	0	39	0.00	100.00	0.00	2,304.07	0.00	100.00	0.00	12.93			
20	500,000	UP		58	22,458	0.26	100.00	822.37	16,997.80	4.84	100.00	0	39	0.00	100.00	0.00	2,304.07	0.00	100.00	0.00	13.56			
				22,458					16,997.80					39					2,304.07					13.56



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 02 SUMATERA UTARA
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	15,957	15,957	11.72	11.72	779.81	779.81	0.48	0.48	7	7	2.02	2.02	152.02	152.02	0.23	0.23	19.49	19.49	
2	50	100	75	10,368	26,325	7.62	19.34	1,471.36	2,251.17	0.91	1.39	2	9	0.58	2.60	45.43	197.45	0.07	0.30	3.09	8.77	
3	100	200	150	17,958	44,283	13.19	32.53	3,356.61	5,607.78	2.07	3.46	20	29	5.78	8.38	297.85	495.30	0.45	0.75	8.87	8.83	
4	200	300	250	13,665	57,948	10.04	42.57	3,810.31	9,418.08	2.35	5.81	12	41	3.47	11.85	710.63	1,205.93	1.07	1.82	18.65	12.80	
5	300	500	400	21,687	79,635	15.93	58.50	9,219.05	18,637.14	5.69	11.49	22	63	6.36	18.21	1,194.75	2,400.68	1.80	3.62	12.96	12.88	
6	500	750	625	12,808	92,443	9.41	67.91	8,368.94	27,006.08	5.16	16.65	15	78	4.34	22.54	1,454.67	3,855.34	2.20	5.82	17.38	14.28	
7	750	1,000	875	9,658	102,101	7.10	75.01	9,600.63	36,606.70	5.92	22.57	36	114	10.40	32.95	3,115.64	6,970.99	4.70	10.52	32.45	19.04	
8	1,000	1,500	1,250	8,120	110,221	5.97	80.97	10,854.86	47,461.56	6.69	29.27	27	141	7.80	40.75	2,187.26	9,158.25	3.30	13.82	20.15	19.30	
9	1,500	2,000	1,750	5,102	115,323	3.75	84.72	8,642.19	56,103.76	5.33	34.60	8	149	2.31	43.06	2,137.04	11,295.30	3.23	17.05	24.73	20.13	
10	2,000	2,500	2,250	2,683	118,006	1.97	86.69	5,823.80	61,927.55	3.59	38.19	14	163	4.05	47.11	2,612.78	13,908.07	3.94	20.99	44.86	22.46	
11	2,500	3,000	2,750	2,032	120,038	1.49	88.19	5,919.63	67,847.18	3.65	41.84	5	168	1.45	48.55	340.99	14,249.06	0.51	21.50	5.76	21.00	
12	3,000	4,000	3,500	2,467	122,505	1.81	90.00	7,901.70	75,748.88	4.87	46.71	4	172	1.16	49.71	54.98	14,304.04	0.08	21.59	0.70	18.88	
13	4,000	5,000	4,500	1,815	124,320	1.33	91.33	7,030.55	82,779.43	4.34	51.05	13	185	3.76	53.47	170.76	14,474.81	0.26	21.85	2.43	17.49	
14	5,000	7,500	6,250	2,455	126,775	1.80	93.13	12,227.04	95,006.47	7.54	58.59	10	195	2.89	56.36	788.75	15,263.55	1.19	23.04	6.45	16.07	
15	7,500	10,000	8,750	1,615	128,390	1.19	94.32	10,479.95	105,486.42	6.46	65.05	5	200	1.45	57.80	134.43	15,397.98	0.20	23.24	1.28	14.60	
16	10,000	20,000	15,000	2,525	130,915	1.85	96.18	20,087.42	125,573.84	12.39	77.44	16	216	4.62	62.43	711.65	16,109.62	1.07	24.31	3.54	12.83	
17	20,000	50,000	35,000	2,236	133,151	1.64	97.82	18,482.65	144,056.50	11.40	88.83	26	242	7.51	69.94	4,559.16	20,668.78	6.88	31.19	24.67	14.35	
18	50,000	100,000	75,000	1,359	134,510	1.00	98.82	10,392.80	154,449.29	6.41	95.24	30	272	8.67	78.61	1,171.93	21,840.71	1.77	32.96	11.28	14.14	
19	100,000	500,000	300,000	1,165	135,675	0.86	99.67	6,460.13	160,909.43	3.98	99.23	58	330	16.76	95.38	43,275.12	65,115.84	65.31	98.27	669.88	40.47	
20	500,000	UP		445	136,120	0.33	100.00	1,253.49	162,162.92	0.77	100.00	16	346	4.62	100.00	1,144.83	66,260.67	1.73	100.00	91.33	40.86	
				136,120				162,162.92					346				66,260.67				40.86	



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 03 SUMATERA BARAT
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,179	6,179	9.37	9.37	228.59	228.59	0.42	0.42	1	1	0.80	0.80	14.00	14.00	0.04	0.04	6.12	6.12			
2	50	100	75	5,281	11,460	8.01	17.37	627.51	856.10	1.15	1.56	2	3	1.60	2.40	39.88	53.88	0.13	0.17	6.35	6.29			
3	100	200	150	9,904	21,364	15.01	32.39	1,988.09	2,844.18	3.63	5.19	4	7	3.20	5.60	1,382.82	1,436.69	4.40	4.57	69.56	50.51			
4	200	300	250	9,099	30,463	13.79	46.18	2,685.29	5,529.47	4.90	10.09	3	10	2.40	8.00	118.55	1,555.25	0.38	4.95	4.41	28.13			
5	300	500	400	12,075	42,538	18.30	64.48	5,551.12	11,080.59	10.13	20.22	13	23	10.40	18.40	568.35	2,123.59	1.81	6.76	10.24	19.16			
6	500	750	625	6,312	48,850	9.57	74.05	4,560.36	15,640.95	8.32	28.55	5	28	4.00	22.40	302.82	2,426.41	0.96	7.72	6.64	15.51			
7	750	1,000	875	4,589	53,439	6.96	81.01	4,826.24	20,467.19	8.81	37.35	12	40	9.60	32.00	1,617.25	4,043.66	5.15	12.87	33.51	19.76			
8	1,000	1,500	1,250	3,135	56,574	4.75	85.76	4,763.61	25,230.81	8.69	46.05	4	44	3.20	35.20	617.80	4,661.47	1.97	14.83	12.97	18.48			
9	1,500	2,000	1,750	1,773	58,347	2.69	88.45	3,619.88	28,850.69	6.61	52.65	4	48	3.20	38.40	341.41	5,002.88	1.09	15.92	9.43	17.34			
10	2,000	2,500	2,250	881	59,228	1.34	89.78	2,302.76	31,153.45	4.20	56.86	3	51	2.40	40.80	221.46	5,224.34	0.70	16.62	9.62	16.77			
11	2,500	3,000	2,750	644	59,872	0.98	90.76	1,956.87	33,110.31	3.57	60.43	1	52	0.80	41.60	15.00	5,239.34	0.05	16.67	0.77	15.82			
12	3,000	4,000	3,500	724	60,596	1.10	91.86	2,851.44	35,961.75	5.20	65.63	7	59	5.60	47.20	3,492.61	8,731.95	11.11	27.79	122.49	24.28			
13	4,000	5,000	4,500	465	61,061	0.70	92.56	2,177.63	38,139.38	3.97	69.61	1	60	0.80	48.00	4.33	8,736.28	0.01	27.80	0.20	22.91			
14	5,000	7,500	6,250	3,323	64,384	5.04	97.60	4,339.88	42,479.27	7.92	77.53	37	97	29.60	77.60	48.98	8,785.26	0.16	27.95	1.13	20.68			
15	7,500	10,000	8,750	351	64,735	0.53	98.13	2,631.32	45,110.58	4.80	82.33	2	99	1.60	79.20	5.00	8,790.26	0.02	27.97	0.19	19.49			
16	10,000	20,000	15,000	409	65,144	0.62	98.75	3,416.03	48,526.61	6.23	88.56	12	111	9.60	88.80	18,834.34	27,624.60	59.93	87.90	551.35	56.93			
17	20,000	50,000	35,000	347	65,491	0.53	99.28	2,676.70	51,203.31	4.89	93.45	3	114	2.40	91.20	396.80	28,021.40	1.26	89.16	14.82	54.73			
18	50,000	100,000	75,000	120	65,611	0.18	99.46	1,923.71	53,127.01	3.51	96.96	2	116	1.60	92.80	0.00	28,021.40	0.00	89.16	0.00	52.74			
19	100,000	500,000	300,000	300	65,911	0.45	99.91	1,512.61	54,639.63	2.76	99.72	4	120	3.20	96.00	110.00	28,131.40	0.35	89.51	7.27	51.49			
20	500,000	UP		57	65,968	0.09	100.00	153.32	54,792.95	0.28	100.00	5	125	4.00	100.00	3,295.32	31,426.72	10.49	100.00	2149.33	57.36			
				65,968					54,792.95					125					31,426.72					57.36



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 04 RIAU
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,830	6,830	10.53	10.53	865.31	865.31	1.22	1.22	3	3	1.63	1.63	17.42	17.42	0.05	0.05	2.01	2.01			
2	50	100	75	5,479	12,309	8.44	18.97	1,011.26	1,876.57	1.42	2.64	3	6	1.63	3.26	65.84	83.26	0.19	0.24	6.51	4.44			
3	100	200	150	9,600	21,909	14.79	33.76	2,211.62	4,088.19	3.11	5.75	4	10	2.17	5.43	168.76	252.02	0.49	0.74	7.63	6.16			
4	200	300	250	6,924	28,833	10.67	44.44	2,221.38	6,309.58	3.13	8.88	6	16	3.26	8.70	119.67	371.69	0.35	1.09	5.39	5.89			
5	300	500	400	10,775	39,608	16.61	61.04	5,618.10	11,927.68	7.91	16.79	11	27	5.98	14.67	971.68	1,343.38	2.85	3.94	17.30	11.26			
6	500	750	625	7,619	47,227	11.74	72.78	5,706.57	17,634.25	8.03	24.82	21	48	11.41	26.09	1,136.88	2,480.26	3.33	7.27	19.92	14.07			
7	750	1,000	875	4,223	51,450	6.51	79.29	4,625.11	22,259.36	6.51	31.32	12	60	6.52	32.61	1,233.20	3,713.46	3.61	10.88	26.66	16.68			
8	1,000	1,500	1,250	3,251	54,701	5.01	84.30	3,241.59	25,500.95	4.56	35.89	9	69	4.89	37.50	1,013.18	4,726.64	2.97	13.85	31.26	18.54			
9	1,500	2,000	1,750	1,913	56,614	2.95	87.25	4,049.15	29,550.10	5.70	41.58	4	73	2.17	39.67	163.97	4,890.61	0.48	14.33	4.05	16.55			
10	2,000	2,500	2,250	822	57,436	1.27	88.52	2,086.80	31,636.90	2.94	44.52	7	80	3.80	43.48	248.90	5,139.51	0.73	15.06	11.93	16.25			
11	2,500	3,000	2,750	879	58,315	1.35	89.87	2,334.86	33,971.76	3.29	47.81	3	83	1.63	45.11	717.23	5,856.74	2.10	17.16	30.72	17.24			
12	3,000	4,000	3,500	950	59,265	1.46	91.34	3,190.26	37,162.02	4.49	52.30	4	87	2.17	47.28	165.31	6,022.05	0.48	17.65	5.18	16.20			
13	4,000	5,000	4,500	619	59,884	0.95	92.29	2,564.28	39,726.30	3.61	55.91	1	88	0.54	47.83	21.41	6,043.46	0.06	17.71	0.83	15.21			
14	5,000	7,500	6,250	883	60,767	1.36	93.65	3,930.58	43,656.88	5.53	61.44	3	91	1.63	49.46	13.60	6,057.06	0.04	17.75	0.35	13.87			
15	7,500	10,000	8,750	580	61,347	0.89	94.54	3,853.73	47,510.61	5.42	66.86	2	93	1.09	50.54	64.44	6,121.49	0.19	17.94	1.67	12.88			
16	10,000	20,000	15,000	969	62,316	1.49	96.04	8,200.13	55,710.74	11.54	78.40	6	99	3.26	53.80	254.19	6,375.68	0.74	18.68	3.10	11.44			
17	20,000	50,000	35,000	812	63,128	1.25	97.29	4,739.64	60,450.38	6.67	85.07	13	112	7.07	60.87	372.44	6,748.12	1.09	19.77	7.86	11.16			
18	50,000	100,000	75,000	635	63,763	0.98	98.27	5,255.55	65,705.94	7.40	92.47	7	119	3.80	64.67	727.56	7,475.68	2.13	21.91	13.84	11.38			
19	100,000	500,000	300,000	891	64,654	1.37	99.64	4,865.42	70,571.36	6.85	99.31	61	180	33.15	97.83	26,630.47	34,106.16	78.04	99.94	547.34	48.33			
20	500,000	UP		233	64,887	0.36	100.00	488.75	71,060.11	0.69	100.00	4	184	2.17	100.00	19.72	34,125.87	0.06	100.00	4.03	48.02			
				64,887					71,060.11					184					34,125.87					48.02



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 05 JAMBI
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,659	2,659	10.64	10.64	298.96	298.96	1.11	1.11	1	1	0.81	0.81	45.00	45.00	0.30	0.30	15.05	15.05			
2	50	100	75	2,143	4,802	8.58	19.22	265.07	564.04	0.99	2.10	0	0	0.00	0.81	0.00	45.00	0.00	0.30	0.00	7.98			
3	100	200	150	4,069	8,871	16.29	35.51	826.46	1,390.50	3.07	5.17	6	7	4.84	5.65	895.38	940.38	6.06	6.36	108.34	67.63			
4	200	300	250	3,024	11,895	12.10	47.61	1,063.76	2,454.26	3.96	9.13	5	12	4.03	9.68	1,323.71	2,264.09	8.95	15.31	124.44	92.25			
5	300	500	400	4,115	16,010	16.47	64.09	2,291.50	4,745.76	8.52	17.65	8	20	6.45	16.13	2,377.65	4,641.74	16.08	31.39	103.76	97.81			
6	500	750	625	2,257	18,267	9.03	73.12	1,748.06	6,493.82	6.50	24.16	6	26	4.84	20.97	2,615.06	7,256.80	17.69	49.08	149.60	111.75			
7	750	1,000	875	1,678	19,945	6.72	79.84	1,704.76	8,198.58	6.34	30.50	17	43	13.71	34.68	2,960.55	10,217.35	20.02	69.10	173.66	124.62			
8	1,000	1,500	1,250	1,230	21,175	4.92	84.76	1,628.53	9,827.11	6.06	36.56	7	50	5.65	40.32	2,105.13	12,322.49	14.24	83.34	129.27	125.39			
9	1,500	2,000	1,750	679	21,854	2.72	87.48	1,352.31	11,179.42	5.03	41.59	1	51	0.81	41.13	121.04	12,443.53	0.82	84.16	8.95	111.31			
10	2,000	2,500	2,250	403	22,257	1.61	89.09	884.61	12,064.03	3.29	44.88	1	52	0.81	41.94	7.08	12,450.60	0.05	84.21	0.80	103.20			
11	2,500	3,000	2,750	319	22,576	1.28	90.37	882.79	12,946.82	3.28	48.16	1	53	0.81	42.74	220.36	12,670.97	1.49	85.70	24.96	97.87			
12	3,000	4,000	3,500	345	22,921	1.38	91.75	1,213.95	14,160.77	4.52	52.68	0	53	0.00	42.74	0.00	12,670.97	0.00	85.70	0.00	89.48			
13	4,000	5,000	4,500	217	23,138	0.87	92.62	852.04	15,012.81	3.17	55.85	1	54	0.81	43.55	14.80	12,685.76	0.10	85.80	1.74	84.50			
14	5,000	7,500	6,250	368	23,506	1.47	94.09	1,876.28	16,889.09	6.98	62.83	3	57	2.42	45.97	20.61	12,706.37	0.14	85.93	1.10	75.23			
15	7,500	10,000	8,750	218	23,724	0.87	94.96	1,286.81	18,175.91	4.79	67.62	0	57	0.00	45.97	0.00	12,706.37	0.00	85.93	0.00	69.91			
16	10,000	20,000	15,000	381	24,105	1.53	96.49	2,927.65	21,103.55	10.89	78.51	4	61	3.23	49.19	19.63	12,726.00	0.13	86.07	0.67	60.30			
17	20,000	50,000	35,000	285	24,390	1.14	97.63	2,538.77	23,642.32	9.44	87.95	9	70	7.26	56.45	200.00	12,926.01	1.35	87.42	7.88	54.67			
18	50,000	100,000	75,000	201	24,591	0.80	98.43	1,253.29	24,895.61	4.66	92.61	5	75	4.03	60.48	651.59	13,577.60	4.41	91.83	51.99	54.54			
19	100,000	500,000	300,000	272	24,863	1.09	99.52	1,774.63	26,670.24	6.60	99.21	47	122	37.90	98.39	628.60	14,206.20	4.25	96.08	35.42	53.27			
20	500,000	UP		119	24,982	0.48	100.00	211.12	26,881.36	0.79	100.00	2	124	1.61	100.00	579.84	14,786.05	3.92	100.00	274.65	55.00			
				24,982					26,881.36					124					14,786.05					55.00



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 06 SUMATERA SELATAN
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,529	6,529	10.77	10.77	347.09	347.09	0.53	0.53	1	1	0.56	0.56	28.50	28.50	0.26	0.26	8.21	8.21			
2	50	100	75	4,032	10,561	6.65	17.42	422.24	769.33	0.65	1.18	4	5	2.23	2.79	96.29	124.79	0.86	1.12	22.80	16.22			
3	100	200	150	7,482	18,043	12.34	29.76	1,075.82	1,845.15	1.64	2.82	6	11	3.35	6.15	191.49	316.28	1.72	2.83	17.80	17.14			
4	200	300	250	6,025	24,068	9.94	39.70	1,450.33	3,295.48	2.22	5.03	5	16	2.79	8.94	117.34	433.63	1.05	3.89	8.09	13.16			
5	300	500	400	9,492	33,560	15.66	55.35	3,745.67	7,041.15	5.72	10.76	11	27	6.15	15.08	697.51	1,131.14	6.25	10.14	18.62	16.06			
6	500	750	625	6,224	39,784	10.27	65.62	3,343.39	10,384.54	5.11	15.86	6	33	3.35	18.44	87.72	1,218.86	0.79	10.92	2.62	11.74			
7	750	1,000	875	4,682	44,466	7.72	73.34	4,120.95	14,505.49	6.30	22.16	14	47	7.82	26.26	337.70	1,556.56	3.03	13.95	8.19	10.73			
8	1,000	1,500	1,250	4,472	48,938	7.38	80.71	4,694.56	19,200.05	7.17	29.33	22	69	12.29	38.55	536.50	2,093.07	4.81	18.76	11.43	10.90			
9	1,500	2,000	1,750	2,137	51,075	3.52	84.24	3,568.72	22,768.77	5.45	34.78	6	75	3.35	41.90	227.23	2,320.30	2.04	20.79	6.37	10.19			
10	2,000	2,500	2,250	1,149	52,224	1.90	86.13	2,479.70	25,248.47	3.79	38.57	5	80	2.79	44.69	63.90	2,384.20	0.57	21.37	2.58	9.44			
11	2,500	3,000	2,750	951	53,175	1.57	87.70	2,121.19	27,369.65	3.24	41.81	2	82	1.12	45.81	67.04	2,451.23	0.60	21.97	3.16	8.96			
12	3,000	4,000	3,500	1,131	54,306	1.87	89.57	2,994.41	30,364.06	4.57	46.38	1	83	0.56	46.37	11.08	2,462.32	0.10	22.07	0.37	8.11			
13	4,000	5,000	4,500	777	55,083	1.28	90.85	2,714.05	33,078.12	4.15	50.53	4	87	2.23	48.60	111.77	2,574.09	1.00	23.07	4.12	7.78			
14	5,000	7,500	6,250	981	56,064	1.62	92.47	3,793.70	36,871.81	5.80	56.33	0	87	0.00	48.60	0.00	2,574.09	0.00	23.07	0.00	6.98			
15	7,500	10,000	8,750	595	56,659	0.98	93.45	3,087.68	39,959.50	4.72	61.04	6	93	3.35	51.96	215.94	2,790.02	1.94	25.00	6.99	6.98			
16	10,000	20,000	15,000	1,145	57,804	1.89	95.34	6,580.63	46,540.13	10.05	71.10	11	104	6.15	58.10	261.75	3,051.77	2.35	27.35	3.98	6.56			
17	20,000	50,000	35,000	1,071	58,875	1.77	97.10	7,152.24	53,692.37	10.93	82.02	12	116	6.70	64.80	1,687.15	4,738.92	15.12	42.47	23.59	8.83			
18	50,000	100,000	75,000	646	59,521	1.07	98.17	3,380.48	57,072.85	5.16	87.19	17	133	9.50	74.30	793.46	5,532.38	7.11	49.58	23.47	9.69			
19	100,000	500,000	300,000	729	60,250	1.20	99.37	4,523.77	61,596.62	6.91	94.10	33	166	18.44	92.74	3,186.85	8,719.24	28.56	78.14	70.45	14.16			
20	500,000	UP		381	60,631	0.63	100.00	3,864.73	65,461.35	5.90	100.00	13	179	7.26	100.00	2,439.78	11,159.02	21.86	100.00	63.13	17.05			
				60,631					65,461.35					179					11,159.02					17.05



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 07 BENGKULU
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,429	1,429	10.97	10.97	122.09	122.09	0.89	0.89	1	1	6.25	6.25	23.59	23.59	4.84	4.84	19.32	19.32			
2	50	100	75	1,291	2,720	9.91	20.87	194.84	316.92	1.42	2.31	2	3	12.50	18.75	13.77	37.36	2.82	7.66	7.07	11.79			
3	100	200	150	2,367	5,087	18.16	39.03	635.27	952.19	4.64	6.95	2	5	12.50	31.25	135.06	172.42	27.69	35.35	21.26	18.11			
4	200	300	250	1,763	6,850	13.53	52.56	700.00	1,652.19	5.11	12.06	1	6	6.25	37.50	5.30	177.72	1.09	36.44	0.76	10.76			
5	300	500	400	1,985	8,835	15.23	67.79	1,272.60	2,924.79	9.29	21.35	1	7	6.25	43.75	75.12	252.84	15.40	51.84	5.90	8.64			
6	500	750	625	1,021	9,856	7.83	75.63	872.31	3,797.10	6.37	27.72	0	7	0.00	43.75	0.00	252.84	0.00	51.84	0.00	6.66			
7	750	1,000	875	934	10,790	7.17	82.80	1,290.81	5,087.91	9.42	37.14	2	9	12.50	56.25	8.47	261.32	1.74	53.58	0.66	5.14			
8	1,000	1,500	1,250	690	11,480	5.29	88.09	1,081.93	6,169.84	7.90	45.04	2	11	12.50	68.75	174.18	435.50	35.71	89.29	16.10	7.06			
9	1,500	2,000	1,750	348	11,828	2.67	90.76	767.03	6,936.87	5.60	50.64	0	11	0.00	68.75	0.00	435.50	0.00	89.29	0.00	6.28			
10	2,000	2,500	2,250	150	11,978	1.15	91.91	331.79	7,268.66	2.42	53.06	0	11	0.00	68.75	0.00	435.50	0.00	89.29	0.00	5.99			
11	2,500	3,000	2,750	151	12,129	1.16	93.07	502.95	7,771.61	3.67	56.73	0	11	0.00	68.75	0.00	435.50	0.00	89.29	0.00	5.60			
12	3,000	4,000	3,500	133	12,262	1.02	94.09	492.73	8,264.35	3.60	60.33	0	11	0.00	68.75	0.00	435.50	0.00	89.29	0.00	5.27			
13	4,000	5,000	4,500	104	12,366	0.80	94.89	549.93	8,814.28	4.01	64.34	0	11	0.00	68.75	0.00	435.50	0.00	89.29	0.00	4.94			
14	5,000	7,500	6,250	129	12,495	0.99	95.88	589.35	9,403.63	4.30	68.64	0	11	0.00	68.75	0.00	435.50	0.00	89.29	0.00	4.63			
15	7,500	10,000	8,750	101	12,596	0.78	96.65	647.00	10,050.63	4.72	73.37	1	12	6.25	75.00	0.00	435.50	0.00	89.29	0.00	4.33			
16	10,000	20,000	15,000	157	12,753	1.20	97.86	1,226.23	11,276.86	8.95	82.32	0	12	0.00	75.00	0.00	435.50	0.00	89.29	0.00	3.86			
17	20,000	50,000	35,000	93	12,846	0.71	98.57	883.02	12,159.88	6.45	88.76	0	12	0.00	75.00	0.00	435.50	0.00	89.29	0.00	3.58			
18	50,000	100,000	75,000	71	12,917	0.54	99.12	832.55	12,992.43	6.08	94.84	3	15	18.75	93.75	47.25	482.75	9.69	98.97	5.68	3.72			
19	100,000	500,000	300,000	105	13,022	0.81	99.92	626.34	13,618.77	4.57	99.41	1	16	6.25	100.00	5.00	487.75	1.03	100.00	0.80	3.58			
20	500,000	UP		10	13,032	0.08	100.00	80.23	13,699.00	0.59	100.00	0	16	0.00	100.00	0.00	487.75	0.00	100.00	0.00	3.56			
				13,032					13,699.00					16					487.75					3.56



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PT. REASURANSI INDONESIA UTAMA (PERSERO)
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia
 P.O.Box 2635 JKT 10026, Cable REINDO
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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 08 LAMPUNG
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,701	4,701	10.79	10.79	257.63	257.63	0.59	0.59	1	1	0.76	0.76	5.81	5.81	0.04	0.04	2.26	2.26			
2	50	100	75	3,299	8,000	7.58	18.37	352.62	610.24	0.81	1.40	1	2	0.76	1.53	8.40	14.21	0.06	0.10	2.38	2.33			
3	100	200	150	6,585	14,585	15.12	33.49	1,024.49	1,634.73	2.36	3.76	2	4	1.53	3.05	16.68	30.89	0.12	0.22	1.63	1.89			
4	200	300	250	4,474	19,059	10.27	43.77	1,070.77	2,705.51	2.47	6.23	0	4	0.00	3.05	0.00	30.89	0.00	0.22	0.00	1.14			
5	300	500	400	6,196	25,255	14.23	57.99	2,640.09	5,345.60	6.08	12.31	0	4	0.00	3.05	0.00	30.89	0.00	0.22	0.00	0.58			
6	500	750	625	3,999	29,254	9.18	67.18	2,220.06	7,565.66	5.11	17.42	4	8	3.05	6.11	55.82	86.71	0.39	0.61	2.51	1.15			
7	750	1,000	875	3,446	32,700	7.91	75.09	2,514.69	10,080.35	5.79	23.21	22	30	16.79	22.90	255.60	342.31	1.78	2.39	10.16	3.40			
8	1,000	1,500	1,250	2,903	35,603	6.67	81.76	3,357.14	13,437.49	7.73	30.93	12	42	9.16	32.06	319.47	661.78	2.23	4.62	9.52	4.92			
9	1,500	2,000	1,750	1,396	36,999	3.21	84.96	2,099.26	15,536.76	4.83	35.77	1	43	0.76	32.82	8.22	670.00	0.06	4.68	0.39	4.31			
10	2,000	2,500	2,250	748	37,747	1.72	86.68	1,602.20	17,138.95	3.69	39.46	2	45	1.53	34.35	25.35	695.35	0.18	4.86	1.58	4.06			
11	2,500	3,000	2,750	785	38,532	1.80	88.48	1,672.71	18,811.67	3.85	43.31	2	47	1.53	35.88	5.00	700.35	0.03	4.89	0.30	3.72			
12	3,000	4,000	3,500	821	39,353	1.89	90.37	2,258.02	21,069.69	5.20	48.51	4	51	3.05	38.93	0.63	700.98	0.00	4.89	0.03	3.33			
13	4,000	5,000	4,500	510	39,863	1.17	91.54	1,969.77	23,039.46	4.53	53.04	4	55	3.05	41.98	1,003.04	1,704.02	7.00	11.90	50.92	7.40			
14	5,000	7,500	6,250	770	40,633	1.77	93.31	3,155.49	26,194.94	7.26	60.30	4	59	3.05	45.04	90.47	1,794.49	0.63	12.53	2.87	6.85			
15	7,500	10,000	8,750	444	41,077	1.02	94.33	2,231.92	28,426.86	5.14	65.44	0	59	0.00	45.04	0.00	1,794.49	0.00	12.53	0.00	6.31			
16	10,000	20,000	15,000	656	41,733	1.51	95.83	4,437.46	32,864.32	10.22	75.66	7	66	5.34	50.38	1,061.68	2,856.17	7.41	19.94	23.93	8.69			
17	20,000	50,000	35,000	635	42,368	1.46	97.29	5,033.81	37,898.13	11.59	87.25	22	88	16.79	67.18	1,759.35	4,615.52	12.28	32.23	34.95	12.18			
18	50,000	100,000	75,000	376	42,744	0.86	98.15	2,230.21	40,128.34	5.13	92.38	16	104	12.21	79.39	1,863.23	6,478.75	13.01	45.24	83.55	16.15			
19	100,000	500,000	300,000	471	43,215	1.08	99.24	2,326.07	42,454.41	5.35	97.74	24	128	18.32	97.71	7,781.30	14,260.05	54.33	99.57	334.53	33.59			
20	500,000	UP		333	43,548	0.76	100.00	983.58	43,437.99	2.26	100.00	3	131	2.29	100.00	61.58	14,321.63	0.43	100.00	6.26	32.97			
				43,548					43,437.99					131					14,321.63					32.97



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 09 DKI JAKARTA
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	42,277	42,277	11.89	11.89	4,050.71	4,050.71	0.73	0.73	25	25	2.15	2.15	12,925.53	12,925.53	9.86	9.86	319.09	319.09	
2	50	100	75	16,013	58,290	4.50	16.40	3,198.51	7,249.22	0.57	1.30	18	43	1.55	3.70	405.41	13,330.94	0.31	10.17	12.67	183.89	
3	100	200	150	33,097	91,387	9.31	25.71	5,857.55	13,106.77	1.05	2.35	42	85	3.61	7.31	563.81	13,894.75	0.43	10.60	9.63	106.01	
4	200	300	250	27,556	118,943	7.75	33.46	5,768.29	18,875.06	1.03	3.38	18	103	1.55	8.86	446.94	14,341.69	0.34	10.94	7.75	75.98	
5	300	500	400	41,194	160,137	11.59	45.05	13,100.07	31,975.13	2.35	5.73	33	136	2.84	11.69	3,094.58	17,436.27	2.36	13.30	23.62	54.53	
6	500	750	625	34,524	194,661	9.71	54.76	19,470.45	51,445.58	3.49	9.22	38	174	3.27	14.96	801.02	18,237.29	0.61	13.91	4.11	35.45	
7	750	1,000	875	33,832	228,493	9.52	64.27	26,517.48	77,963.06	4.75	13.98	42	216	3.61	18.57	1,773.92	20,011.20	1.35	15.26	6.69	25.67	
8	1,000	1,500	1,250	31,428	259,921	8.84	73.11	36,050.35	114,013.41	6.46	20.44	49	265	4.21	22.79	2,513.61	22,524.82	1.92	17.18	6.97	19.76	
9	1,500	2,000	1,750	19,314	279,235	5.43	78.55	30,360.67	144,374.07	5.44	25.88	26	291	2.24	25.02	2,883.45	25,408.27	2.20	19.38	9.50	17.60	
10	2,000	2,500	2,250	11,660	290,895	3.28	81.83	23,529.91	167,903.98	4.22	30.10	23	314	1.98	27.00	629.42	26,037.68	0.48	19.86	2.67	15.51	
11	2,500	3,000	2,750	9,236	300,131	2.60	84.43	24,281.78	192,185.76	4.35	34.45	13	327	1.12	28.12	764.69	26,802.37	0.58	20.44	3.15	13.95	
12	3,000	4,000	3,500	10,165	310,296	2.86	87.28	33,209.86	225,395.62	5.95	40.40	48	375	4.13	32.24	4,156.84	30,959.21	3.17	23.61	12.52	13.74	
13	4,000	5,000	4,500	7,101	317,397	2.00	89.28	28,583.03	253,978.65	5.12	45.53	22	397	1.89	34.14	962.86	31,922.08	0.73	24.35	3.37	12.57	
14	5,000	7,500	6,250	8,967	326,364	2.52	91.80	48,798.82	302,777.47	8.75	54.28	40	437	3.44	37.58	7,952.65	39,874.72	6.07	30.41	16.30	13.17	
15	7,500	10,000	8,750	5,567	331,931	1.57	93.37	44,395.13	347,172.60	7.96	62.23	32	469	2.75	40.33	7,421.07	47,295.79	5.66	36.07	16.72	13.62	
16	10,000	20,000	15,000	7,922	339,853	2.23	95.60	77,932.61	425,105.21	13.97	76.20	60	529	5.16	45.49	33,427.67	80,723.47	25.50	61.57	42.89	18.99	
17	20,000	50,000	35,000	6,126	345,979	1.72	97.32	66,322.60	491,427.81	11.89	88.09	62	591	5.33	50.82	11,909.63	92,633.10	9.08	70.65	17.96	18.85	
18	50,000	100,000	75,000	2,954	348,933	0.83	98.15	24,766.53	516,194.34	4.44	92.53	50	641	4.30	55.12	11,739.77	104,372.87	8.95	79.61	47.40	20.22	
19	100,000	500,000	300,000	4,136	353,069	1.16	99.32	28,899.24	545,093.58	5.18	97.71	187	828	16.08	71.20	16,783.98	121,156.84	12.80	92.41	58.08	22.23	
20	500,000	UP		2,429	355,498	0.68	100.00	12,760.23	557,853.81	2.29	100.00	335	1,163	28.80	100.00	9,955.28	131,112.13	7.59	100.00	78.02	23.50	
				355,498				557,853.81				1,163			131,112.13			23.50				



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 10 JAWA BARAT
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	45,620	45,620	12.42	12.42	4,029.15	4,029.15	0.77	0.77	13	13	1.06	1.06	8,909.26	8,909.26	2.83	2.83	221.12	221.12	
2	50	100	75	24,905	70,525	6.78	19.20	3,037.08	7,066.23	0.58	1.34	10	23	0.81	1.87	109.46	9,018.73	0.03	2.87	3.60	127.63	
3	100	200	150	52,321	122,846	14.25	33.45	8,895.52	15,961.75	1.69	3.03	54	77	4.40	6.28	957.64	9,976.36	0.30	3.17	10.77	62.50	
4	200	300	250	38,111	160,957	10.38	43.83	9,107.70	25,069.45	1.73	4.76	19	96	1.55	7.82	5,791.10	15,767.46	1.84	5.02	63.58	62.90	
5	300	500	400	48,139	209,096	13.11	56.94	18,773.07	43,842.53	3.56	8.33	47	143	3.83	11.65	3,306.57	19,074.03	1.05	6.07	17.61	43.51	
6	500	750	625	31,694	240,790	8.63	65.57	18,364.33	62,206.86	3.49	11.81	94	237	7.66	19.32	2,836.34	21,910.37	0.90	6.97	15.44	35.22	
7	750	1,000	875	25,355	266,145	6.90	72.47	19,783.45	81,990.31	3.76	15.57	156	393	12.71	32.03	4,146.22	26,056.59	1.32	8.29	20.96	31.78	
8	1,000	1,500	1,250	22,216	288,361	6.05	78.52	24,912.70	106,903.01	4.73	20.30	101	494	8.23	40.26	3,191.29	29,247.88	1.02	9.31	12.81	27.36	
9	1,500	2,000	1,750	11,377	299,738	3.10	81.62	20,147.70	127,050.71	3.83	24.13	35	529	2.85	43.11	8,254.20	37,502.09	2.63	11.93	40.97	29.52	
10	2,000	2,500	2,250	7,879	307,617	2.15	83.76	16,299.06	143,349.77	3.10	27.22	23	552	1.87	44.99	1,666.49	39,168.57	0.53	12.46	10.22	27.32	
11	2,500	3,000	2,750	5,701	313,318	1.55	85.31	15,608.66	158,958.42	2.96	30.19	12	564	0.98	45.97	4,248.82	43,417.39	1.35	13.81	27.22	27.31	
12	3,000	4,000	3,500	6,820	320,138	1.86	87.17	23,107.57	182,065.99	4.39	34.57	32	596	2.61	48.57	7,283.01	50,700.41	2.32	16.13	31.52	27.85	
13	4,000	5,000	4,500	5,178	325,316	1.41	88.58	20,763.49	202,829.48	3.94	38.52	24	620	1.96	50.53	4,026.03	54,726.43	1.28	17.41	19.39	26.98	
14	5,000	7,500	6,250	6,975	332,291	1.90	90.48	36,797.98	239,627.46	6.99	45.51	43	663	3.50	54.03	3,189.99	57,916.43	1.01	18.43	8.67	24.17	
15	7,500	10,000	8,750	4,728	337,019	1.29	91.77	30,415.03	270,042.49	5.78	51.28	29	692	2.36	56.40	10,041.52	67,957.94	3.19	21.62	33.01	25.17	
16	10,000	20,000	15,000	8,459	345,478	2.30	94.07	74,888.69	344,931.18	14.22	65.50	84	776	6.85	63.24	12,434.89	80,392.83	3.96	25.58	16.60	23.31	
17	20,000	50,000	35,000	8,447	353,925	2.30	96.37	85,538.40	430,469.58	16.24	81.75	137	913	11.17	74.41	97,462.80	177,855.63	31.01	56.59	113.94	41.32	
18	50,000	100,000	75,000	4,847	358,772	1.32	97.69	44,720.82	475,190.40	8.49	90.24	101	1,014	8.23	82.64	36,063.52	213,919.15	11.47	68.06	80.64	45.02	
19	100,000	500,000	300,000	5,877	364,649	1.60	99.29	46,589.78	521,780.18	8.85	99.09	142	1,156	11.57	94.21	83,351.37	297,270.52	26.52	94.58	178.90	56.97	
20	500,000	UP		2,601	367,250	0.71	100.00	4,815.48	526,595.66	0.91	100.00	71	1,227	5.79	100.00	17,043.48	314,313.99	5.42	100.00	353.93	59.69	
				367,250				526,595.66				1,227			314,313.99			59.69				



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 11 JAWA TENGAH
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22,133	22,133	12.44	12.44	1,237.23	1,237.23	0.57	0.57	11	11	2.16	2.16	81.33	81.33	0.11	0.11	6.57	6.57			
2	50	100	75	16,863	38,996	9.48	21.92	1,872.40	3,109.64	0.87	1.44	10	21	1.96	4.13	245.99	327.32	0.33	0.44	13.14	10.53			
3	100	200	150	28,438	67,434	15.99	37.91	5,266.70	8,376.34	2.44	3.88	18	39	3.54	7.66	924.70	1,252.02	1.24	1.68	17.56	14.95			
4	200	300	250	17,970	85,404	10.10	48.02	4,852.94	13,229.28	2.25	6.13	9	48	1.77	9.43	107.69	1,359.71	0.14	1.82	2.22	10.28			
5	300	500	400	21,564	106,968	12.12	60.14	8,739.53	21,968.81	4.05	10.17	15	63	2.95	12.38	1,479.68	2,839.40	1.98	3.80	16.93	12.92			
6	500	750	625	14,222	121,190	8.00	68.13	8,503.97	30,472.77	3.94	14.11	49	112	9.63	22.00	2,387.49	5,226.89	3.20	7.00	28.08	17.15			
7	750	1,000	875	10,768	131,958	6.05	74.19	8,792.61	39,265.38	4.07	18.18	54	166	10.61	32.61	2,631.08	7,857.96	3.53	10.53	29.92	20.01			
8	1,000	1,500	1,250	10,002	141,960	5.62	79.81	11,900.25	51,165.63	5.51	23.69	29	195	5.70	38.31	1,245.02	9,102.98	1.67	12.20	10.46	17.79			
9	1,500	2,000	1,750	5,512	147,472	3.10	82.91	10,599.08	61,764.72	4.91	28.60	27	222	5.30	43.61	2,009.48	11,112.47	2.69	14.89	18.96	17.99			
10	2,000	2,500	2,250	3,555	151,027	2.00	84.91	8,176.69	69,941.40	3.79	32.39	11	233	2.16	45.78	302.77	11,415.24	0.41	15.29	3.70	16.32			
11	2,500	3,000	2,750	2,835	153,862	1.59	86.50	7,937.90	77,879.30	3.68	36.07	12	245	2.36	48.13	765.12	12,180.36	1.03	16.32	9.64	15.64			
12	3,000	4,000	3,500	3,646	157,508	2.05	88.55	12,438.88	90,318.18	5.76	41.83	18	263	3.54	51.67	1,880.31	14,060.67	2.52	18.84	15.12	15.57			
13	4,000	5,000	4,500	2,310	159,818	1.30	89.85	9,812.79	100,130.97	4.54	46.37	19	282	3.73	55.40	2,904.20	16,964.87	3.89	22.73	29.60	16.94			
14	5,000	7,500	6,250	3,687	163,505	2.07	91.92	17,853.41	117,984.38	8.27	54.64	15	297	2.95	58.35	1,236.14	18,201.01	1.66	24.39	6.92	15.43			
15	7,500	10,000	8,750	2,226	165,731	1.25	93.18	13,864.99	131,849.37	6.42	61.06	17	314	3.34	61.69	1,548.38	19,749.40	2.07	26.46	11.17	14.98			
16	10,000	20,000	15,000	3,705	169,436	2.08	95.26	31,777.25	163,626.61	14.72	75.77	44	358	8.64	70.33	14,555.89	34,305.29	19.50	45.96	45.81	20.97			
17	20,000	50,000	35,000	3,259	172,695	1.83	97.09	27,927.09	191,553.70	12.93	88.71	58	416	11.39	81.73	16,017.68	50,322.97	21.46	67.42	57.36	26.27			
18	50,000	100,000	75,000	1,927	174,622	1.08	98.18	13,074.69	204,628.39	6.05	94.76	34	450	6.68	88.41	3,820.41	54,143.39	5.12	72.54	29.22	26.46			
19	100,000	500,000	300,000	2,223	176,845	1.25	99.42	7,656.45	212,284.84	3.55	98.31	39	489	7.66	96.07	7,021.63	61,165.01	9.41	81.95	91.71	28.81			
20	500,000	UP		1,023	177,868	0.58	100.00	3,653.19	215,938.03	1.69	100.00	20	509	3.93	100.00	13,473.65	74,638.66	18.05	100.00	368.82	34.56			
				177,868					215,938.03					509					74,638.66					34.56



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 12 DIY YOGYAKARTA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,164	3,164	12.20	12.20	139.70	139.70	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,832	4,996	7.06	19.27	230.64	370.35	0.62	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,364	8,360	12.97	32.24	706.74	1,077.09	1.89	2.88	1	1	2.44	2.44	85.46	85.46	0.87	0.87	12.09	7.93			
4	200	300	250	2,960	11,320	11.41	43.65	710.93	1,788.02	1.90	4.78	2	3	4.88	7.32	14.39	99.85	0.15	1.01	2.02	5.58			
5	300	500	400	3,812	15,132	14.70	58.35	1,441.30	3,229.32	3.85	8.63	1	4	2.44	9.76	1.73	101.58	0.02	1.03	0.12	3.15			
6	500	750	625	2,295	17,427	8.85	67.21	1,553.60	4,782.92	4.15	12.78	5	9	12.20	21.95	39.19	140.77	0.40	1.43	2.52	2.94			
7	750	1,000	875	1,732	19,159	6.68	73.88	1,810.50	6,593.42	4.84	17.62	1	10	2.44	24.39	16.00	156.77	0.16	1.59	0.88	2.38			
8	1,000	1,500	1,250	1,554	20,713	5.99	79.88	2,181.73	8,775.15	5.83	23.45	3	13	7.32	31.71	193.03	349.79	1.96	3.55	8.85	3.99			
9	1,500	2,000	1,750	957	21,670	3.69	83.57	1,998.64	10,773.79	5.34	28.79	1	14	2.44	34.15	6.82	356.61	0.07	3.62	0.34	3.31			
10	2,000	2,500	2,250	573	22,243	2.21	85.78	1,492.90	12,266.69	3.99	32.78	2	16	4.88	39.02	54.15	410.76	0.55	4.17	3.63	3.35			
11	2,500	3,000	2,750	460	22,703	1.77	87.55	1,382.97	13,649.65	3.70	36.48	2	18	4.88	43.90	35.65	446.42	0.36	4.53	2.58	3.27			
12	3,000	4,000	3,500	567	23,270	2.19	89.74	2,251.22	15,900.87	6.02	42.49	1	19	2.44	46.34	2.60	449.02	0.03	4.55	0.12	2.82			
13	4,000	5,000	4,500	405	23,675	1.56	91.30	1,924.61	17,825.48	5.14	47.63	3	22	7.32	53.66	146.00	595.02	1.48	6.04	7.59	3.34			
14	5,000	7,500	6,250	526	24,201	2.03	93.33	3,307.75	21,133.22	8.84	56.47	2	24	4.88	58.54	705.48	1,300.50	7.16	13.19	21.33	6.15			
15	7,500	10,000	8,750	401	24,602	1.55	94.87	2,506.30	23,639.53	6.70	63.17	0	24	0.00	58.54	0.00	1,300.50	0.00	13.19	0.00	5.50			
16	10,000	20,000	15,000	507	25,109	1.96	96.83	5,350.20	28,989.73	14.30	77.47	1	25	2.44	60.98	13.50	1,314.00	0.14	13.33	0.25	4.53			
17	20,000	50,000	35,000	364	25,473	1.40	98.23	4,555.24	33,544.97	12.17	89.64	7	32	17.07	78.05	8,380.64	9,694.63	85.00	98.33	183.98	28.90			
18	50,000	100,000	75,000	283	25,756	1.09	99.33	2,479.04	36,024.01	6.62	96.27	4	36	9.76	87.80	119.08	9,813.72	1.21	99.54	4.80	27.24			
19	100,000	500,000	300,000	111	25,867	0.43	99.75	1,176.14	37,200.15	3.14	99.41	5	41	12.20	100.00	45.65	9,859.37	0.46	100.00	3.88	26.50			
20	500,000	UP		64	25,931	0.25	100.00	220.88	37,421.02	0.59	100.00	0	41	0.00	100.00	0.00	9,859.37	0.00	100.00	0.00	26.35			
				25,931					37,421.02					41					9,859.37					26.35



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 13 JAWA TIMUR
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE			
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	29,649	29,649	10.90	10.90	2,010.10	2,010.10	0.55	0.55	13	13	1.71	1.71	723.24	723.24	0.12	0.12	35.98	35.98
2	50	100	75	20,277	49,926	7.46	18.36	2,400.84	4,410.93	0.66	1.21	6	19	0.79	2.50	273,935.02	274,658.26	45.17	45.29	11409.98	6226.76
3	100	200	150	38,506	88,432	14.16	32.52	7,337.30	11,748.24	2.01	3.22	28	47	3.69	6.19	269.22	274,927.48	0.04	45.34	3.67	2340.16
4	200	300	250	26,608	115,040	9.78	42.30	6,562.79	18,311.02	1.80	5.03	9	56	1.19	7.38	700.25	275,627.74	0.12	45.45	10.67	1505.26
5	300	500	400	34,531	149,571	12.70	55.00	12,736.89	31,047.92	3.50	8.52	13	69	1.71	9.09	508.50	276,136.23	0.08	45.53	3.99	889.39
6	500	750	625	22,776	172,347	8.37	63.37	13,545.96	44,593.88	3.72	12.24	32	101	4.22	13.31	3,675.20	279,811.44	0.61	46.14	27.13	627.47
7	750	1,000	875	17,732	190,079	6.52	69.89	14,382.65	58,976.53	3.95	16.19	51	152	6.72	20.03	1,255.75	281,067.19	0.21	46.35	8.73	476.57
8	1,000	1,500	1,250	16,363	206,442	6.02	75.91	18,530.73	77,507.26	5.09	21.27	45	197	5.93	25.96	4,597.43	285,664.61	0.76	47.11	24.81	368.56
9	1,500	2,000	1,750	10,324	216,766	3.80	79.70	16,749.50	94,256.76	4.60	25.87	21	218	2.77	28.72	423.71	286,088.32	0.07	47.18	2.53	303.52
10	2,000	2,500	2,250	6,333	223,099	2.33	82.03	12,935.67	107,192.43	3.55	29.42	20	238	2.64	31.36	569.46	286,657.78	0.09	47.27	4.40	267.42
11	2,500	3,000	2,750	5,002	228,101	1.84	83.87	12,035.98	119,228.41	3.30	32.73	19	257	2.50	33.86	4,528.79	291,186.57	0.75	48.02	37.63	244.23
12	3,000	4,000	3,500	6,313	234,414	2.32	86.19	18,465.30	137,693.71	5.07	37.79	33	290	4.35	38.21	5,936.65	297,123.22	0.98	49.00	32.15	215.79
13	4,000	5,000	4,500	4,339	238,753	1.60	87.79	16,694.85	154,388.56	4.58	42.38	12	302	1.58	39.79	8,857.46	305,980.67	1.46	50.46	53.06	198.19
14	5,000	7,500	6,250	6,607	245,360	2.43	90.22	29,532.27	183,920.83	8.11	50.48	42	344	5.53	45.32	11,581.95	317,562.63	1.91	52.37	39.22	172.66
15	7,500	10,000	8,750	4,176	249,536	1.54	91.75	24,398.68	208,319.51	6.70	57.18	35	379	4.61	49.93	11,202.26	328,764.88	1.85	54.21	45.91	157.82
16	10,000	20,000	15,000	6,872	256,408	2.53	94.28	51,765.43	260,084.94	14.21	71.39	61	440	8.04	57.97	20,449.78	349,214.67	3.37	57.59	39.50	134.27
17	20,000	50,000	35,000	6,456	262,864	2.37	96.65	51,178.47	311,263.41	14.05	85.43	84	524	11.07	69.04	53,754.14	402,968.80	8.86	66.45	105.03	129.46
18	50,000	100,000	75,000	3,381	266,245	1.24	97.90	22,479.23	333,742.64	6.17	91.60	59	583	7.77	76.81	83,307.13	486,275.93	13.74	80.19	370.60	145.70
19	100,000	500,000	300,000	3,669	269,914	1.35	99.25	19,805.11	353,547.76	5.44	97.04	104	687	13.70	90.51	90,673.85	576,949.78	14.95	95.14	457.83	163.19
20	500,000	UP		2,051	271,965	0.75	100.00	10,786.54	364,334.30	2.96	100.00	72	759	9.49	100.00	29,481.04	606,430.82	4.86	100.00	273.31	166.45
				271,965				364,334.30					759				606,430.82				166.45



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 14 KALIMANTAN BARAT
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,272	5,272	9.14	9.14	563.30	563.30	0.95	0.95	1	1	0.81	0.81	4.20	4.20	0.02	0.02	0.74	0.74			
2	50	100	75	6,141	11,413	10.65	19.79	1,352.42	1,915.72	2.29	3.24	7	8	5.69	6.50	449.74	453.94	2.35	2.37	33.25	23.70			
3	100	200	150	12,600	24,013	21.85	41.64	5,101.97	7,017.69	8.63	11.87	9	17	7.32	13.82	839.49	1,293.42	4.39	6.76	16.45	18.43			
4	200	300	250	8,064	32,077	13.98	55.62	5,251.59	12,269.29	8.88	20.75	6	23	4.88	18.70	1,181.33	2,474.75	6.17	12.93	22.49	20.17			
5	300	500	400	8,648	40,725	15.00	70.61	8,193.70	20,462.98	13.86	34.61	15	38	12.20	30.89	2,718.99	5,193.74	14.20	27.13	33.18	25.38			
6	500	750	625	4,545	45,270	7.88	78.50	2,832.29	23,295.27	4.79	39.40	11	49	8.94	39.84	2,701.31	7,895.06	14.11	41.25	95.38	33.89			
7	750	1,000	875	3,198	48,468	5.55	84.04	5,497.88	28,793.15	9.30	48.69	7	56	5.69	45.53	2,961.27	10,856.33	15.47	56.72	53.86	37.70			
8	1,000	1,500	1,250	2,253	50,721	3.91	87.95	4,689.04	33,482.19	7.93	56.62	3	59	2.44	47.97	1,047.51	11,903.84	5.47	62.19	22.34	35.55			
9	1,500	2,000	1,750	1,266	51,987	2.20	90.14	3,371.09	36,853.28	5.70	62.32	4	63	3.25	51.22	2,984.82	14,888.66	15.59	77.78	88.54	40.40			
10	2,000	2,500	2,250	777	52,764	1.35	91.49	2,016.86	38,870.15	3.41	65.73	6	69	4.88	56.10	630.71	15,519.38	3.29	81.08	31.27	39.93			
11	2,500	3,000	2,750	583	53,347	1.01	92.50	1,944.15	40,814.30	3.29	69.02	0	69	0.00	56.10	0.00	15,519.38	0.00	81.08	0.00	38.02			
12	3,000	4,000	3,500	621	53,968	1.08	93.58	2,172.29	42,986.59	3.67	72.70	1	70	0.81	56.91	468.62	15,988.00	2.45	83.52	21.57	37.19			
13	4,000	5,000	4,500	395	54,363	0.68	94.26	1,649.72	44,636.31	2.79	75.49	1	71	0.81	57.72	2.22	15,990.22	0.01	83.54	0.13	35.82			
14	5,000	7,500	6,250	668	55,031	1.16	95.42	2,210.67	46,846.98	3.74	79.22	6	77	4.88	62.60	103.18	16,093.40	0.54	84.07	4.67	34.35			
15	7,500	10,000	8,750	405	55,436	0.70	96.12	1,912.97	48,759.96	3.24	82.46	1	78	0.81	63.41	8.59	16,101.99	0.04	84.12	0.45	33.02			
16	10,000	20,000	15,000	555	55,991	0.96	97.09	3,053.24	51,813.20	5.16	87.62	12	90	9.76	73.17	2,520.56	18,622.55	13.17	97.29	82.55	35.94			
17	20,000	50,000	35,000	401	56,392	0.70	97.78	2,337.04	54,150.24	3.95	91.58	9	99	7.32	80.49	398.53	19,021.08	2.08	99.37	17.05	35.13			
18	50,000	100,000	75,000	344	56,736	0.60	98.38	1,532.59	55,682.82	2.59	94.17	13	112	10.57	91.06	22.43	19,043.50	0.12	99.49	1.46	34.20			
19	100,000	500,000	300,000	709	57,445	1.23	99.61	2,811.96	58,494.78	4.76	98.92	10	122	8.13	99.19	98.24	19,141.75	0.51	100.00	3.49	32.72			
20	500,000	UP		227	57,672	0.39	100.00	637.09	59,131.87	1.08	100.00	1	123	0.81	100.00	0.00	19,141.75	0.00	100.00	0.00	32.37			
				57,672					59,131.87					123					19,141.75					32.37



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 15 KALIMANTAN TENGAH
 UNDERWRITING YEAR 2017
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,510	2,510	14.76	14.76	113.51	113.51	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,242	3,752	7.30	22.06	158.42	271.93	0.86	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,511	6,263	14.76	36.82	669.49	941.42	3.63	5.10	2	2	8.00	8.00	181.50	181.50	10.66	10.66	27.11	19.28			
4	200	300	250	1,671	7,934	9.82	46.65	577.54	1,518.96	3.13	8.23	1	3	4.00	12.00	220.00	401.50	12.93	23.59	38.09	26.43			
5	300	500	400	2,062	9,996	12.12	58.77	999.54	2,518.49	5.42	13.65	1	4	4.00	16.00	0.00	401.50	0.00	23.59	0.00	15.94			
6	500	750	625	1,095	11,091	6.44	65.21	789.37	3,307.87	4.28	17.93	3	7	12.00	28.00	326.65	728.15	19.19	42.78	41.38	22.01			
7	750	1,000	875	881	11,972	5.18	70.39	834.10	4,141.96	4.52	22.45	1	8	4.00	32.00	819.88	1,548.02	48.17	90.95	98.30	37.37			
8	1,000	1,500	1,250	814	12,786	4.79	75.17	976.60	5,118.56	5.29	27.74	0	8	0.00	32.00	0.00	1,548.02	0.00	90.95	0.00	30.24			
9	1,500	2,000	1,750	555	13,341	3.26	78.43	855.99	5,974.56	4.64	32.38	0	8	0.00	32.00	0.00	1,548.02	0.00	90.95	0.00	25.91			
10	2,000	2,500	2,250	361	13,702	2.12	80.56	630.25	6,604.81	3.42	35.80	0	8	0.00	32.00	0.00	1,548.02	0.00	90.95	0.00	23.44			
11	2,500	3,000	2,750	325	14,027	1.91	82.47	566.13	7,170.94	3.07	38.87	0	8	0.00	32.00	0.00	1,548.02	0.00	90.95	0.00	21.59			
12	3,000	4,000	3,500	324	14,351	1.90	84.37	976.20	8,147.14	5.29	44.16	0	8	0.00	32.00	0.00	1,548.02	0.00	90.95	0.00	19.00			
13	4,000	5,000	4,500	202	14,553	1.19	85.56	694.35	8,841.49	3.76	47.92	0	8	0.00	32.00	0.00	1,548.02	0.00	90.95	0.00	17.51			
14	5,000	7,500	6,250	333	14,886	1.96	87.52	1,234.02	10,075.51	6.69	54.61	0	8	0.00	32.00	0.00	1,548.02	0.00	90.95	0.00	15.36			
15	7,500	10,000	8,750	244	15,130	1.43	88.95	805.62	10,881.13	4.37	58.98	0	8	0.00	32.00	0.00	1,548.02	0.00	90.95	0.00	14.23			
16	10,000	20,000	15,000	449	15,579	2.64	91.59	1,811.46	12,692.59	9.82	68.80	5	13	20.00	52.00	12.17	1,560.19	0.71	91.66	0.67	12.29			
17	20,000	50,000	35,000	450	16,029	2.65	94.24	1,924.23	14,616.83	10.43	79.23	4	17	16.00	68.00	37.50	1,597.69	2.20	93.87	1.95	10.93			
18	50,000	100,000	75,000	336	16,365	1.98	96.21	1,415.92	16,032.75	7.67	86.90	3	20	12.00	80.00	2.56	1,600.25	0.15	94.02	0.18	9.98			
19	100,000	500,000	300,000	534	16,899	3.14	99.35	2,009.94	18,042.69	10.89	97.80	5	25	20.00	100.00	101.86	1,702.11	5.98	100.00	5.07	9.43			
20	500,000	UP		110	17,009	0.65	100.00	406.33	18,449.02	2.20	100.00	0	25	0.00	100.00	0.00	1,702.11	0.00	100.00	0.00	9.23			
				17,009					18,449.02					25					1,702.11					9.23



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 16 KALIMANTAN SELATAN
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,272	3,272	11.26	11.26	272.04	272.04	0.95	0.95	5	5	6.02	6.02	317.96	317.96	0.74	0.74	116.88	116.88			
2	50	100	75	2,603	5,875	8.96	20.22	310.57	582.61	1.08	2.02	1	6	1.20	7.23	53.96	371.91	0.13	0.87	17.37	63.84			
3	100	200	150	4,839	10,714	16.66	36.88	1,058.90	1,641.50	3.68	5.71	3	9	3.61	10.84	3.94	375.85	0.01	0.88	0.37	22.90			
4	200	300	250	2,917	13,631	10.04	46.92	777.48	2,418.98	2.70	8.41	0	9	0.00	10.84	0.00	375.85	0.00	0.88	0.00	15.54			
5	300	500	400	3,761	17,392	12.95	59.87	1,440.45	3,859.43	5.01	13.41	1	10	1.20	12.05	9.97	385.82	0.02	0.90	0.69	10.00			
6	500	750	625	2,231	19,623	7.68	67.55	1,006.92	4,866.35	3.50	16.91	3	13	3.61	15.66	9.68	395.51	0.02	0.92	0.96	8.13			
7	750	1,000	875	1,792	21,415	6.17	73.72	1,355.99	6,222.34	4.71	21.63	5	18	6.02	21.69	25.23	420.73	0.06	0.98	1.86	6.76			
8	1,000	1,500	1,250	1,636	23,051	5.63	79.35	1,208.40	7,430.74	4.20	25.83	4	22	4.82	26.51	63.15	483.88	0.15	1.13	5.23	6.51			
9	1,500	2,000	1,750	835	23,886	2.87	82.22	1,411.78	8,842.52	4.91	30.73	3	25	3.61	30.12	395.77	879.65	0.92	2.06	28.03	9.95			
10	2,000	2,500	2,250	554	24,440	1.91	84.13	1,223.83	10,066.35	4.25	34.99	1	26	1.20	31.33	951.14	1,830.79	2.22	4.28	77.72	18.19			
11	2,500	3,000	2,750	467	24,907	1.61	85.74	1,062.84	11,129.19	3.69	38.68	1	27	1.20	32.53	67.19	1,897.98	0.16	4.43	6.32	17.05			
12	3,000	4,000	3,500	549	25,456	1.89	87.63	1,561.60	12,690.79	5.43	44.11	2	29	2.41	34.94	15.08	1,913.06	0.04	4.47	0.97	15.07			
13	4,000	5,000	4,500	398	25,854	1.37	89.00	1,242.59	13,933.38	4.32	48.43	2	31	2.41	37.35	17.50	1,930.56	0.04	4.51	1.41	13.86			
14	5,000	7,500	6,250	595	26,449	2.05	91.05	2,278.91	16,212.29	7.92	56.35	5	36	6.02	43.37	1,374.52	3,305.09	3.21	7.72	60.31	20.39			
15	7,500	10,000	8,750	315	26,764	1.08	92.13	1,477.24	17,689.52	5.13	61.48	0	36	0.00	43.37	0.00	3,305.09	0.00	7.72	0.00	18.68			
16	10,000	20,000	15,000	678	27,442	2.33	94.46	3,495.54	21,185.07	12.15	73.63	7	43	8.43	51.81	115.85	3,420.94	0.27	7.99	3.31	16.15			
17	20,000	50,000	35,000	687	28,129	2.36	96.83	3,934.99	25,120.06	13.68	87.31	11	54	13.25	65.06	13,588.61	17,009.55	31.75	39.75	345.33	67.71			
18	50,000	100,000	75,000	292	28,421	1.01	97.83	1,433.90	26,553.96	4.98	92.29	6	60	7.23	72.29	499.10	17,508.64	1.17	40.91	34.81	65.94			
19	100,000	500,000	300,000	418	28,839	1.44	99.27	1,750.38	28,304.34	6.08	98.38	15	75	18.07	90.36	18,278.49	35,787.14	42.71	83.62	1044.26	126.44			
20	500,000	UP		211	29,050	0.73	100.00	466.94	28,771.28	1.62	100.00	8	83	9.64	100.00	7,009.26	42,796.39	16.38	100.00	1501.10	148.75			
				29,050					28,771.28					83					42,796.39					148.75



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 17 KALIMANTAN TIMUR
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4,965	4,965	10.36	10.36	430.39	430.39	0.64	0.64	4	4	4.82	4.82	28.80	28.80	0.53	0.53	6.69	6.69	
2	50	100	75	3,014	7,979	6.29	16.66	495.18	925.56	0.73	1.37	0	4	0.00	4.82	0.00	28.80	0.00	0.53	0.00	3.11	
3	100	200	150	5,464	13,443	11.41	28.06	1,157.23	2,082.79	1.71	3.07	3	7	3.61	8.43	368.56	397.37	6.79	7.32	31.85	19.08	
4	200	300	250	4,444	17,887	9.28	37.34	1,340.21	3,423.01	1.98	5.05	1	8	1.20	9.64	24.53	421.90	0.45	7.77	1.83	12.33	
5	300	500	400	6,704	24,591	13.99	51.33	3,083.93	6,506.94	4.55	9.60	3	11	3.61	13.25	608.21	1,030.10	11.20	18.97	19.72	15.83	
6	500	750	625	4,551	29,142	9.50	60.83	2,961.14	9,468.08	4.37	13.97	5	16	6.02	19.28	40.23	1,070.34	0.74	19.71	1.36	11.30	
7	750	1,000	875	3,649	32,791	7.62	68.45	4,009.63	13,477.71	5.92	19.89	2	18	2.41	21.69	18.16	1,088.50	0.33	20.04	0.45	8.08	
8	1,000	1,500	1,250	3,429	36,220	7.16	75.60	4,843.74	18,321.45	7.15	27.04	6	24	7.23	28.92	286.38	1,374.88	5.27	25.32	5.91	7.50	
9	1,500	2,000	1,750	2,162	38,382	4.51	80.12	4,351.78	22,673.23	6.42	33.46	3	27	3.61	32.53	993.54	2,368.42	18.30	43.61	22.83	10.45	
10	2,000	2,500	2,250	1,227	39,609	2.56	82.68	2,805.37	25,478.61	4.14	37.60	1	28	1.20	33.73	25.00	2,393.42	0.46	44.07	0.89	9.39	
11	2,500	3,000	2,750	1,019	40,628	2.13	84.81	2,809.91	28,288.52	4.15	41.75	0	28	0.00	33.73	0.00	2,393.42	0.00	44.07	0.00	8.46	
12	3,000	4,000	3,500	1,072	41,700	2.24	87.04	3,626.94	31,915.46	5.35	47.11	3	31	3.61	37.35	97.65	2,491.07	1.80	45.87	2.69	7.81	
13	4,000	5,000	4,500	744	42,444	1.55	88.60	3,144.87	35,060.33	4.64	51.75	2	33	2.41	39.76	214.42	2,705.49	3.95	49.82	6.82	7.72	
14	5,000	7,500	6,250	1,010	43,454	2.11	90.70	4,941.10	40,001.42	7.29	59.04	5	38	6.02	45.78	222.51	2,927.99	4.10	53.92	4.50	7.32	
15	7,500	10,000	8,750	565	44,019	1.18	91.88	3,470.32	43,471.74	5.12	64.16	5	43	6.02	51.81	69.00	2,996.99	1.27	55.19	1.99	6.89	
16	10,000	20,000	15,000	1,053	45,072	2.20	94.08	6,739.90	50,211.64	9.95	74.11	10	53	12.05	63.86	1,160.14	4,157.13	21.36	76.55	17.21	8.28	
17	20,000	50,000	35,000	981	46,053	2.05	96.13	6,350.94	56,562.58	9.37	83.48	6	59	7.23	71.08	267.27	4,424.40	4.92	81.47	4.21	7.82	
18	50,000	100,000	75,000	595	46,648	1.24	97.37	5,298.47	61,861.05	7.82	91.30	8	67	9.64	80.72	141.50	4,565.90	2.61	84.08	2.67	7.38	
19	100,000	500,000	300,000	876	47,524	1.83	99.20	4,706.97	66,568.02	6.95	98.25	7	74	8.43	89.16	829.28	5,395.18	15.27	99.35	17.62	8.10	
20	500,000	UP		383	47,907	0.80	100.00	1,185.55	67,753.57	1.75	100.00	9	83	10.84	100.00	35.20	5,430.38	0.65	100.00	2.97	8.01	
				47,907				67,753.57					83				5,430.38				8.01	



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 18 SULAWESI UTARA
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,364	2,364	9.27	9.27	143.73	143.73	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,597	3,961	6.26	15.54	214.36	358.10	0.61	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,072	7,033	12.05	27.59	608.89	966.99	1.73	2.75	1	1	5.56	5.56	2.21	2.21	0.12	0.12	0.36	0.23			
4	200	300	250	2,408	9,441	9.45	37.03	706.20	1,673.18	2.01	4.76	0	1	0.00	5.56	0.00	2.21	0.00	0.12	0.00	0.13			
5	300	500	400	3,852	13,293	15.11	52.14	1,469.93	3,143.11	4.18	8.94	2	3	11.11	16.67	77.51	79.73	4.14	4.26	5.27	2.54			
6	500	750	625	2,405	15,698	9.43	61.58	1,405.31	4,548.42	4.00	12.94	3	6	16.67	33.33	142.42	222.15	7.60	11.86	10.13	4.88			
7	750	1,000	875	2,092	17,790	8.21	69.78	1,740.25	6,288.67	4.95	17.89	5	11	27.78	61.11	636.93	859.08	34.00	45.85	36.60	13.66			
8	1,000	1,500	1,250	1,933	19,723	7.58	77.36	1,860.03	8,148.70	5.29	23.18	1	12	5.56	66.67	19.97	879.05	1.07	46.92	1.07	10.79			
9	1,500	2,000	1,750	1,262	20,985	4.95	82.31	2,213.58	10,362.28	6.30	29.47	1	13	5.56	72.22	327.31	1,206.36	17.47	64.39	14.79	11.64			
10	2,000	2,500	2,250	734	21,719	2.88	85.19	1,825.07	12,187.35	5.19	34.66	0	13	0.00	72.22	0.00	1,206.36	0.00	64.39	0.00	9.90			
11	2,500	3,000	2,750	587	22,306	2.30	87.50	1,738.60	13,925.95	4.95	39.61	1	14	5.56	77.78	90.36	1,296.72	4.82	69.21	5.20	9.31			
12	3,000	4,000	3,500	655	22,961	2.57	90.06	2,359.48	16,285.43	6.71	46.32	0	14	0.00	77.78	0.00	1,296.72	0.00	69.21	0.00	7.96			
13	4,000	5,000	4,500	450	23,411	1.77	91.83	1,956.86	18,242.30	5.57	51.89	1	15	5.56	83.33	432.30	1,729.02	23.07	92.28	22.09	9.48			
14	5,000	7,500	6,250	516	23,927	2.02	93.85	3,298.99	21,541.29	9.38	61.27	0	15	0.00	83.33	0.00	1,729.02	0.00	92.28	0.00	8.03			
15	7,500	10,000	8,750	338	24,265	1.33	95.18	2,587.23	24,128.51	7.36	68.63	0	15	0.00	83.33	0.00	1,729.02	0.00	92.28	0.00	7.17			
16	10,000	20,000	15,000	462	24,727	1.81	96.99	4,764.61	28,893.12	13.55	82.18	3	18	16.67	100.00	144.58	1,873.60	7.72	100.00	3.03	6.48			
17	20,000	50,000	35,000	338	25,065	1.33	98.32	3,690.38	32,583.51	10.50	92.68	0	18	0.00	100.00	0.00	1,873.60	0.00	100.00	0.00	5.75			
18	50,000	100,000	75,000	141	25,206	0.55	98.87	1,020.94	33,604.45	2.90	95.58	0	18	0.00	100.00	0.00	1,873.60	0.00	100.00	0.00	5.58			
19	100,000	500,000	300,000	187	25,393	0.73	99.60	1,406.90	35,011.35	4.00	99.58	0	18	0.00	100.00	0.00	1,873.60	0.00	100.00	0.00	5.35			
20	500,000	UP		101	25,494	0.40	100.00	146.38	35,157.73	0.42	100.00	0	18	0.00	100.00	0.00	1,873.60	0.00	100.00	0.00	5.33			
				25,494					35,157.73					18					1,873.60					5.33



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 19 SULAWESI TENGAH
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,637	2,637	15.52	15.52	232.47	232.47	1.33	1.33	1	1	5.88	5.88	3.73	3.73	0.14	0.14	1.61	1.61			
2	50	100	75	2,237	4,874	13.17	28.69	425.56	658.03	2.43	3.76	1	2	5.88	11.76	44.78	48.51	1.70	1.84	10.52	7.37			
3	100	200	150	2,908	7,782	17.12	45.81	791.33	1,449.36	4.53	8.29	2	4	11.76	23.53	146.72	195.23	5.56	7.40	18.54	13.47			
4	200	300	250	1,681	9,463	9.89	55.70	577.52	2,026.88	3.30	11.59	1	5	5.88	29.41	185.93	381.16	7.05	14.45	32.19	18.81			
5	300	500	400	2,040	11,503	12.01	67.71	1,146.75	3,173.63	6.56	18.15	2	7	11.76	41.18	13.43	394.59	0.51	14.96	1.17	12.43			
6	500	750	625	1,161	12,664	6.83	74.54	978.37	4,152.00	5.60	23.74	1	8	5.88	47.06	14.97	409.56	0.57	15.52	1.53	9.86			
7	750	1,000	875	888	13,552	5.23	79.77	923.69	5,075.69	5.28	29.03	2	10	11.76	58.82	50.91	460.47	1.93	17.45	5.51	9.07			
8	1,000	1,500	1,250	853	14,405	5.02	84.79	1,435.43	6,511.12	8.21	37.24	1	11	5.88	64.71	1.01	461.49	0.04	17.49	0.07	7.09			
9	1,500	2,000	1,750	553	14,958	3.26	88.05	1,205.70	7,716.83	6.90	44.13	0	11	0.00	64.71	0.00	461.49	0.00	17.49	0.00	5.98			
10	2,000	2,500	2,250	344	15,302	2.02	90.07	857.00	8,573.82	4.90	49.03	1	12	5.88	70.59	3.50	464.99	0.13	17.62	0.41	5.42			
11	2,500	3,000	2,750	249	15,551	1.47	91.54	815.78	9,389.60	4.67	53.70	0	12	0.00	70.59	0.00	464.99	0.00	17.62	0.00	4.95			
12	3,000	4,000	3,500	251	15,802	1.48	93.01	1,007.70	10,397.30	5.76	59.46	0	12	0.00	70.59	0.00	464.99	0.00	17.62	0.00	4.47			
13	4,000	5,000	4,500	202	16,004	1.19	94.20	909.93	11,307.23	5.20	64.66	0	12	0.00	70.59	0.00	464.99	0.00	17.62	0.00	4.11			
14	5,000	7,500	6,250	252	16,256	1.48	95.69	1,364.13	12,671.35	7.80	72.46	1	13	5.88	76.47	31.53	496.52	1.20	18.82	2.31	3.92			
15	7,500	10,000	8,750	166	16,422	0.98	96.66	903.04	13,574.39	5.16	77.63	1	14	5.88	82.35	937.83	1,434.34	35.55	54.37	103.85	10.57			
16	10,000	20,000	15,000	236	16,658	1.39	98.05	1,401.96	14,976.35	8.02	85.65	1	15	5.88	88.24	4.10	1,438.44	0.16	54.52	0.29	9.60			
17	20,000	50,000	35,000	165	16,823	0.97	99.02	1,191.06	16,167.41	6.81	92.46	0	15	0.00	88.24	0.00	1,438.44	0.00	54.52	0.00	8.90			
18	50,000	100,000	75,000	68	16,891	0.40	99.42	827.78	16,995.19	4.73	97.19	1	16	5.88	94.12	6.80	1,445.24	0.26	54.78	0.82	8.50			
19	100,000	500,000	300,000	64	16,955	0.38	99.80	367.83	17,363.01	2.10	99.30	0	16	0.00	94.12	0.00	1,445.24	0.00	54.78	0.00	8.32			
20	500,000	UP		34	16,989	0.20	100.00	123.21	17,486.22	0.70	100.00	1	17	5.88	100.00	1,193.00	2,638.25	45.22	100.00	968.27	15.09			
				16,989					17,486.22					17					2,638.25					15.09



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 20 SULAWESI SELATAN
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7,392	7,392	11.85	11.85	608.64	608.64	0.93	0.93	2	2	2.56	2.56	31.54	31.54	0.15	0.15	5.18	5.18	
2	50	100	75	4,897	12,289	7.85	19.70	611.27	1,219.91	0.93	1.87	2	4	2.56	5.13	132.82	164.36	0.65	0.81	21.73	13.47	
3	100	200	150	10,251	22,540	16.43	36.13	1,914.70	3,134.61	2.93	4.79	4	8	5.13	10.26	207.86	372.22	1.02	1.82	10.86	11.87	
4	200	300	250	6,348	28,888	10.17	46.30	1,827.39	4,962.00	2.79	7.59	1	9	1.28	11.54	2.52	374.73	0.01	1.84	0.14	7.55	
5	300	500	400	9,078	37,966	14.55	60.85	4,237.27	9,199.27	6.48	14.07	2	11	2.56	14.10	14.07	388.80	0.07	1.91	0.33	4.23	
6	500	750	625	5,941	43,907	9.52	70.37	4,090.68	13,289.95	6.26	20.33	4	15	5.13	19.23	18.09	406.89	0.09	1.99	0.44	3.06	
7	750	1,000	875	4,277	48,184	6.86	77.23	3,997.86	17,287.81	6.11	26.44	7	22	8.97	28.21	631.59	1,038.48	3.09	5.09	15.80	6.01	
8	1,000	1,500	1,250	3,369	51,553	5.40	82.63	4,784.58	22,072.39	7.32	33.76	0	22	0.00	28.21	0.00	1,038.48	0.00	5.09	0.00	4.70	
9	1,500	2,000	1,750	2,563	54,116	4.11	86.74	3,816.19	25,888.58	5.84	39.60	2	24	2.56	30.77	107.77	1,146.24	0.53	5.62	2.82	4.43	
10	2,000	2,500	2,250	1,183	55,299	1.90	88.63	2,657.52	28,546.11	4.06	43.66	4	28	5.13	35.90	56.83	1,203.08	0.28	5.89	2.14	4.21	
11	2,500	3,000	2,750	926	56,225	1.48	90.12	2,836.99	31,383.10	4.34	48.00	5	33	6.41	42.31	47.67	1,250.75	0.23	6.13	1.68	3.99	
12	3,000	4,000	3,500	1,356	57,581	2.17	92.29	3,908.47	35,291.57	5.98	53.98	2	35	2.56	44.87	35.58	1,286.33	0.17	6.30	0.91	3.64	
13	4,000	5,000	4,500	773	58,354	1.24	93.53	3,333.96	38,625.52	5.10	59.08	2	37	2.56	47.44	99.93	1,386.26	0.49	6.79	3.00	3.59	
14	5,000	7,500	6,250	1,044	59,398	1.67	95.20	5,572.12	44,197.65	8.52	67.60	3	40	3.85	51.28	1,153.50	2,539.76	5.65	12.44	20.70	5.75	
15	7,500	10,000	8,750	562	59,960	0.90	96.10	3,781.61	47,979.26	5.78	73.38	1	41	1.28	52.56	8,100.00	10,639.76	39.69	52.13	214.19	22.18	
16	10,000	20,000	15,000	911	60,871	1.46	97.56	7,751.72	55,730.98	11.86	85.24	9	50	11.54	64.10	72.16	10,711.92	0.35	52.49	0.93	19.22	
17	20,000	50,000	35,000	650	61,521	1.04	98.60	6,296.29	62,027.27	9.63	94.87	10	60	12.82	76.92	365.92	11,077.84	1.79	54.28	5.81	17.86	
18	50,000	100,000	75,000	332	61,853	0.53	99.14	2,162.92	64,190.19	3.31	98.18	5	65	6.41	83.33	863.50	11,941.34	4.23	58.51	39.92	18.60	
19	100,000	500,000	300,000	360	62,213	0.58	99.71	2,229.99	66,420.18	3.41	101.59	8	73	10.26	93.59	848.16	12,789.50	4.16	62.67	38.03	19.26	
20	500,000	UP		179	62,392	0.29	100.00	1,037.83	65,382.35	1.59	100.00	5	78	6.41	100.00	7,619.80	20,409.31	37.33	100.00	734.20	31.22	
				62,392				65,382.35					78				20,409.31				31.22	



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 21 SULAWESI TENGGARA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,521	1,521	13.65	13.65	348.63	348.63	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	872	2,393	7.82	21.47	230.43	579.05	1.66	4.16	2	2	28.57	28.57	34.08	34.08	5.55	5.55	14.79	5.89			
3	100	200	150	1,757	4,150	15.76	37.24	407.54	986.59	2.93	7.09	0	2	0.00	28.57	0.00	34.08	0.00	5.55	0.00	3.45			
4	200	300	250	1,378	5,528	12.36	49.60	462.80	1,449.39	3.33	10.42	1	3	14.29	42.86	0.14	34.22	0.02	5.57	0.03	2.36			
5	300	500	400	1,708	7,236	15.33	64.93	1,002.12	2,451.51	7.21	17.63	2	5	28.57	71.43	75.19	109.41	12.24	17.81	7.50	4.46			
6	500	750	625	1,039	8,275	9.32	74.25	951.88	3,403.39	6.85	24.47	0	5	0.00	71.43	0.00	109.41	0.00	17.81	0.00	3.21			
7	750	1,000	875	646	8,921	5.80	80.04	845.14	4,248.53	6.08	30.55	0	5	0.00	71.43	0.00	109.41	0.00	17.81	0.00	2.58			
8	1,000	1,500	1,250	658	9,579	5.90	85.95	1,271.56	5,520.09	9.14	39.70	0	5	0.00	71.43	0.00	109.41	0.00	17.81	0.00	1.98			
9	1,500	2,000	1,750	406	9,985	3.64	89.59	859.75	6,379.84	6.18	45.88	0	5	0.00	71.43	0.00	109.41	0.00	17.81	0.00	1.71			
10	2,000	2,500	2,250	186	10,171	1.67	91.26	462.67	6,842.51	3.33	49.21	0	5	0.00	71.43	0.00	109.41	0.00	17.81	0.00	1.60			
11	2,500	3,000	2,750	164	10,335	1.47	92.73	503.93	7,346.43	3.62	52.83	0	5	0.00	71.43	0.00	109.41	0.00	17.81	0.00	1.49			
12	3,000	4,000	3,500	151	10,486	1.35	94.09	498.89	7,845.32	3.59	56.42	0	5	0.00	71.43	0.00	109.41	0.00	17.81	0.00	1.39			
13	4,000	5,000	4,500	156	10,642	1.40	95.49	379.20	8,224.52	2.73	59.14	1	6	14.29	85.71	5.00	114.41	0.81	18.62	1.32	1.39			
14	5,000	7,500	6,250	131	10,773	1.18	96.66	748.94	8,973.45	5.39	64.53	0	6	0.00	85.71	0.00	114.41	0.00	18.62	0.00	1.27			
15	7,500	10,000	8,750	62	10,835	0.56	97.22	512.81	9,486.27	3.69	68.22	0	6	0.00	85.71	0.00	114.41	0.00	18.62	0.00	1.21			
16	10,000	20,000	15,000	129	10,964	1.16	98.38	1,508.08	10,994.34	10.84	79.06	0	6	0.00	85.71	0.00	114.41	0.00	18.62	0.00	1.04			
17	20,000	50,000	35,000	103	11,067	0.92	99.30	2,355.61	13,349.95	16.94	96.00	0	6	0.00	85.71	0.00	114.41	0.00	18.62	0.00	0.86			
18	50,000	100,000	75,000	28	11,095	0.25	99.55	203.96	13,553.91	1.47	97.47	0	6	0.00	85.71	0.00	114.41	0.00	18.62	0.00	0.84			
19	100,000	500,000	300,000	33	11,128	0.30	99.85	282.58	13,836.49	2.03	99.50	1	7	14.29	100.00	500.00	614.41	81.38	100.00	176.94	4.44			
20	500,000	UP		17	11,145	0.15	100.00	69.60	13,906.10	0.50	100.00	0	7	0.00	100.00	0.00	614.41	0.00	100.00	0.00	4.42			
				11,145					13,906.10					7					614.41					4.42



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 22 BALI
UNDERWRITING YEAR 2017
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,636	7,636	11.79	11.79	884.49	884.49	0.72	0.72	2	2	0.53	0.53	15.00	15.00	0.06	0.06	1.70	1.70			
2	50	100	75	4,710	12,346	7.27	19.06	661.40	1,545.89	0.54	1.26	3	5	0.79	1.32	60.03	75.03	0.26	0.32	9.08	4.85			
3	100	200	150	8,190	20,536	12.64	31.70	1,693.59	3,239.48	1.38	2.64	2	7	0.53	1.85	58.50	133.53	0.25	0.57	3.45	4.12			
4	200	300	250	5,813	26,349	8.97	40.67	1,523.58	4,763.06	1.24	3.88	7	14	1.85	3.69	423.33	556.86	1.82	2.39	27.78	11.69			
5	300	500	400	7,630	33,979	11.78	52.44	3,224.13	7,987.19	2.63	6.51	6	20	1.58	5.28	257.23	814.09	1.11	3.50	7.98	10.19			
6	500	750	625	5,118	39,097	7.90	60.34	3,502.93	11,490.13	2.85	9.36	10	30	2.64	7.92	2,102.12	2,916.20	9.04	12.54	60.01	25.38			
7	750	1,000	875	4,394	43,491	6.78	67.13	4,022.87	15,512.99	3.28	12.64	18	48	4.75	12.66	393.62	3,309.82	1.69	14.23	9.78	21.34			
8	1,000	1,500	1,250	4,373	47,864	6.75	73.87	6,366.50	21,879.50	5.19	17.83	12	60	3.17	15.83	1,211.20	4,521.02	5.21	19.44	19.02	20.66			
9	1,500	2,000	1,750	3,283	51,147	5.07	78.94	6,391.32	28,270.82	5.21	23.04	16	76	4.22	20.05	1,349.67	5,870.69	5.80	25.25	21.12	20.77			
10	2,000	2,500	2,250	2,043	53,190	3.15	82.09	5,618.72	33,889.54	4.58	27.61	12	88	3.17	23.22	977.70	6,848.40	4.20	29.45	17.40	20.21			
11	2,500	3,000	2,750	1,657	54,847	2.56	84.65	5,535.95	39,425.49	4.51	32.12	18	106	4.75	27.97	2,514.30	9,362.69	10.81	40.27	45.42	23.75			
12	3,000	4,000	3,500	1,979	56,826	3.05	87.71	8,106.05	47,531.54	6.60	38.73	19	125	5.01	32.98	1,229.69	10,592.39	5.29	45.56	15.17	22.28			
13	4,000	5,000	4,500	1,297	58,123	2.00	89.71	7,097.24	54,628.77	5.78	44.51	20	145	5.28	38.26	407.03	10,999.42	1.75	47.31	5.74	20.13			
14	5,000	7,500	6,250	1,695	59,818	2.62	92.32	11,684.60	66,313.37	9.52	54.03	37	182	9.76	48.02	3,927.16	14,926.58	16.89	64.20	33.61	22.51			
15	7,500	10,000	8,750	953	60,771	1.47	93.80	8,598.92	74,912.29	7.01	61.04	13	195	3.43	51.45	2,535.76	17,462.34	10.91	75.10	29.49	23.31			
16	10,000	20,000	15,000	1,417	62,188	2.19	95.98	18,242.23	93,154.52	14.86	75.90	32	227	8.44	59.89	517.02	17,979.37	2.22	77.33	2.83	19.30			
17	20,000	50,000	35,000	1,134	63,322	1.75	97.73	16,424.38	109,578.90	13.38	89.29	20	247	5.28	65.17	2,254.93	20,234.30	9.70	87.02	13.73	18.47			
18	50,000	100,000	75,000	549	63,871	0.85	98.58	6,114.01	115,692.91	4.98	94.27	37	284	9.76	74.93	946.98	21,181.28	4.07	91.10	15.49	18.31			
19	100,000	500,000	300,000	618	64,489	0.95	99.53	5,920.56	121,613.47	4.82	99.09	68	352	17.94	92.88	1,687.24	22,868.52	7.26	98.35	28.50	18.80			
20	500,000	UP		302	64,791	0.47	100.00	1,113.38	122,726.85	0.91	100.00	27	379	7.12	100.00	382.80	23,251.32	1.65	100.00	34.38	18.95			
				64,791					122,726.85					379					23,251.32					18.95



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,063	2,063	10.68	10.68	134.27	134.27	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,926	3,989	9.97	20.65	256.03	390.30	1.05	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,036	7,025	15.72	36.37	702.19	1,092.49	2.87	4.47	2	2	3.77	3.77	201.88	201.88	2.15	2.15	28.75	18.48			
4	200	300	250	2,273	9,298	11.77	48.13	784.34	1,876.83	3.21	7.68	0	2	0.00	3.77	0.00	201.88	0.00	2.15	0.00	10.76			
5	300	500	400	2,731	12,029	14.14	62.27	1,293.03	3,169.85	5.29	12.97	2	4	3.77	7.55	9.04	210.92	0.10	2.25	0.70	6.65			
6	500	750	625	1,690	13,719	8.75	71.02	1,238.03	4,407.89	5.07	18.04	2	6	3.77	11.32	3.20	214.12	0.03	2.28	0.26	4.86			
7	750	1,000	875	1,305	15,024	6.76	77.77	1,292.85	5,700.73	5.29	23.33	7	13	13.21	24.53	109.47	323.58	1.17	3.45	8.47	5.68			
8	1,000	1,500	1,250	997	16,021	5.16	82.93	1,677.79	7,378.53	6.87	30.20	6	19	11.32	35.85	1,634.53	1,958.11	17.42	20.87	97.42	26.54			
9	1,500	2,000	1,750	611	16,632	3.16	86.10	1,276.67	8,655.20	5.22	35.42	1	20	1.89	37.74	27.00	1,985.11	0.29	21.15	2.11	22.94			
10	2,000	2,500	2,250	421	17,053	2.18	88.28	960.23	9,615.43	3.93	39.35	3	23	5.66	43.40	66.27	2,051.38	0.71	21.86	6.90	21.33			
11	2,500	3,000	2,750	332	17,385	1.72	89.99	937.17	10,552.60	3.84	43.19	3	26	5.66	49.06	464.15	2,515.53	4.95	26.81	49.53	23.84			
12	3,000	4,000	3,500	327	17,712	1.69	91.69	1,170.62	11,723.22	4.79	47.98	0	26	0.00	49.06	0.00	2,515.53	0.00	26.81	0.00	21.46			
13	4,000	5,000	4,500	284	17,996	1.47	93.16	1,448.99	13,172.21	5.93	53.91	3	29	5.66	54.72	616.56	3,132.08	6.57	33.38	42.55	23.78			
14	5,000	7,500	6,250	327	18,323	1.69	94.85	2,029.47	15,201.68	8.31	62.21	8	37	15.09	69.81	130.29	3,262.38	1.39	34.76	6.42	21.46			
15	7,500	10,000	8,750	222	18,545	1.15	96.00	1,772.78	16,974.46	7.25	69.47	1	38	1.89	71.70	1.70	3,264.08	0.02	34.78	0.10	19.23			
16	10,000	20,000	15,000	339	18,884	1.75	97.75	3,378.00	20,352.46	13.82	83.29	4	42	7.55	79.25	300.80	3,564.87	3.21	37.99	8.90	17.52			
17	20,000	50,000	35,000	198	19,082	1.02	98.78	2,299.98	22,652.44	9.41	92.70	5	47	9.43	88.68	60.67	3,625.55	0.65	38.63	2.64	16.01			
18	50,000	100,000	75,000	99	19,181	0.51	99.29	1,031.62	23,684.06	4.22	96.92	3	50	5.66	94.34	5,716.45	9,342.00	60.92	99.55	554.13	39.44			
19	100,000	500,000	300,000	80	19,261	0.41	99.70	512.10	24,196.16	2.10	99.02	3	53	5.66	100.00	42.22	9,384.22	0.45	100.00	8.24	38.78			
20	500,000	UP		57	19,318	0.30	100.00	239.64	24,435.80	0.98	100.00	0	53	0.00	100.00	0.00	9,384.22	0.00	100.00	0.00	38.40			
				19,318					24,435.80					53					9,384.22					38.40



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

JUNI 2018

PROVINCE : 24 NUSA TENGGARA TIMUR
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,191	1,191	10.32	10.32	105.29	105.29	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	829	2,020	7.18	17.50	144.36	249.65	0.88	1.53	2	2	12.50	12.50	8.79	8.79	0.30	0.30	6.09	3.52			
3	100	200	150	1,394	3,414	12.08	29.57	390.04	639.69	2.39	3.92	0	2	0.00	12.50	0.00	8.79	0.00	0.30	0.00	1.37			
4	200	300	250	1,286	4,700	11.14	40.71	500.50	1,140.20	3.06	6.98	0	2	0.00	12.50	0.00	8.79	0.00	0.30	0.00	0.77			
5	300	500	400	1,597	6,297	13.83	54.55	909.19	2,049.39	5.57	12.55	0	2	0.00	12.50	0.00	8.79	0.00	0.30	0.00	0.43			
6	500	750	625	1,064	7,361	9.22	63.76	867.23	2,916.62	5.31	17.86	0	2	0.00	12.50	0.00	8.79	0.00	0.30	0.00	0.30			
7	750	1,000	875	827	8,188	7.16	70.93	942.94	3,859.56	5.77	23.63	2	4	12.50	25.00	390.52	399.31	13.32	13.62	41.42	10.35			
8	1,000	1,500	1,250	822	9,010	7.12	78.05	1,455.35	5,314.90	8.91	32.54	2	6	12.50	37.50	724.10	1,123.41	24.69	38.31	49.75	21.14			
9	1,500	2,000	1,750	554	9,564	4.80	82.85	1,226.92	6,541.82	7.51	40.05	1	7	6.25	43.75	580.79	1,704.21	19.80	58.11	47.34	26.05			
10	2,000	2,500	2,250	335	9,899	2.90	85.75	858.98	7,400.80	5.26	45.31	0	7	0.00	43.75	0.00	1,704.21	0.00	58.11	0.00	23.03			
11	2,500	3,000	2,750	291	10,190	2.52	88.27	889.48	8,290.28	5.45	50.76	1	8	6.25	50.00	1,147.69	2,851.90	39.13	97.25	129.03	34.40			
12	3,000	4,000	3,500	322	10,512	2.79	91.06	1,297.29	9,587.57	7.94	58.70	0	8	0.00	50.00	0.00	2,851.90	0.00	97.25	0.00	29.75			
13	4,000	5,000	4,500	255	10,767	2.21	93.27	1,215.76	10,803.33	7.44	66.15	0	8	0.00	50.00	0.00	2,851.90	0.00	97.25	0.00	26.40			
14	5,000	7,500	6,250	240	11,007	2.08	95.35	1,680.96	12,484.29	10.29	76.44	3	11	18.75	68.75	29.96	2,881.86	1.02	98.27	1.78	23.08			
15	7,500	10,000	8,750	150	11,157	1.30	96.65	919.98	13,404.28	5.63	82.07	0	11	0.00	68.75	0.00	2,881.86	0.00	98.27	0.00	21.50			
16	10,000	20,000	15,000	162	11,319	1.40	98.05	1,212.71	14,616.98	7.43	89.49	0	11	0.00	68.75	0.00	2,881.86	0.00	98.27	0.00	19.72			
17	20,000	50,000	35,000	115	11,434	1.00	99.05	1,108.79	15,725.77	6.79	96.28	2	13	12.50	81.25	14.70	2,896.56	0.50	98.77	1.33	18.42			
18	50,000	100,000	75,000	34	11,468	0.29	99.34	205.95	15,931.72	1.26	97.54	0	13	0.00	81.25	0.00	2,896.56	0.00	98.77	0.00	18.18			
19	100,000	500,000	300,000	37	11,505	0.32	99.66	262.57	16,194.29	1.61	99.15	1	14	6.25	87.50	21.02	2,917.58	0.72	99.49	8.01	18.02			
20	500,000	UP		39	11,544	0.34	100.00	138.50	16,332.79	0.85	100.00	2	16	12.50	100.00	15.08	2,932.66	0.51	100.00	10.89	17.96			
				11,544					16,332.79					16					2,932.66					17.96



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 25 MALUKU
UNDERWRITING YEAR : 2017
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
DATA POSITION TO : 31/12/2017
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,501	1,501	17.76	17.76	90.70	90.70	0.79	0.79	2	2	22.22	22.22	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	709	2,210	8.39	26.15	126.36	217.06	1.10	1.89	1	3	11.11	33.33	52.93	52.93	3.77	3.77	41.89	24.38			
3	100	200	150	1,024	3,234	12.12	38.27	272.21	489.27	2.37	4.26	1	4	11.11	44.44	190.00	242.93	13.52	17.28	69.80	49.65			
4	200	300	250	766	4,000	9.07	47.34	244.26	733.52	2.13	6.39	0	4	0.00	44.44	0.00	242.93	0.00	17.28	0.00	33.12			
5	300	500	400	1,157	5,157	13.69	61.03	584.06	1,317.58	5.09	11.48	0	4	0.00	44.44	0.00	242.93	0.00	17.28	0.00	18.44			
6	500	750	625	699	5,856	8.27	69.30	537.15	1,854.73	4.68	16.15	0	4	0.00	44.44	0.00	242.93	0.00	17.28	0.00	13.10			
7	750	1,000	875	452	6,308	5.35	74.65	528.71	2,383.44	4.60	20.76	0	4	0.00	44.44	0.00	242.93	0.00	17.28	0.00	10.19			
8	1,000	1,500	1,250	579	6,887	6.85	81.50	930.90	3,314.34	8.11	28.87	1	5	11.11	55.56	1,124.99	1,367.92	80.03	97.31	120.85	41.27			
9	1,500	2,000	1,750	348	7,235	4.12	85.62	783.50	4,097.83	6.82	35.69	0	5	0.00	55.56	0.00	1,367.92	0.00	97.31	0.00	33.38			
10	2,000	2,500	2,250	234	7,469	2.77	88.39	663.69	4,761.52	5.78	41.47	0	5	0.00	55.56	0.00	1,367.92	0.00	97.31	0.00	28.73			
11	2,500	3,000	2,750	187	7,656	2.21	90.60	641.56	5,403.09	5.59	47.06	0	5	0.00	55.56	0.00	1,367.92	0.00	97.31	0.00	25.32			
12	3,000	4,000	3,500	189	7,845	2.24	92.84	935.11	6,338.19	8.14	55.20	0	5	0.00	55.56	0.00	1,367.92	0.00	97.31	0.00	21.58			
13	4,000	5,000	4,500	105	7,950	1.24	94.08	548.67	6,886.86	4.78	59.98	1	6	11.11	66.67	28.93	1,396.84	2.06	99.37	5.27	20.28			
14	5,000	7,500	6,250	127	8,077	1.50	95.59	1,012.61	7,899.48	8.82	68.80	0	6	0.00	66.67	0.00	1,396.84	0.00	99.37	0.00	17.68			
15	7,500	10,000	8,750	93	8,170	1.10	96.69	748.94	8,648.42	6.52	75.32	0	6	0.00	66.67	0.00	1,396.84	0.00	99.37	0.00	16.15			
16	10,000	20,000	15,000	122	8,292	1.44	98.13	1,419.74	10,068.16	12.37	87.69	0	6	0.00	66.67	0.00	1,396.84	0.00	99.37	0.00	13.87			
17	20,000	50,000	35,000	94	8,386	1.11	99.24	1,044.75	11,112.91	9.10	96.79	0	6	0.00	66.67	0.00	1,396.84	0.00	99.37	0.00	12.57			
18	50,000	100,000	75,000	12	8,398	0.14	99.38	80.22	11,193.13	0.70	97.49	0	6	0.00	66.67	0.00	1,396.84	0.00	99.37	0.00	12.48			
19	100,000	500,000	300,000	34	8,432	0.40	99.79	234.00	11,427.13	2.04	99.52	2	8	22.22	88.89	0.00	1,396.84	0.00	99.37	0.00	12.22			
20	500,000	UP		18	8,450	0.21	100.00	54.67	11,481.81	0.48	100.00	1	9	11.11	100.00	8.89	1,405.73	0.63	100.00	16.26	12.24			
				8,450					11,481.81					9					1,405.73					12.24



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 26 IRIAN JAYA/PAPUA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,189	1,189	8.83	8.83	162.01	162.01	0.60	0.60	1	1	3.57	3.57	177.05	177.05	3.32	3.32	109.28	109.28
2	50	100	75	718	1,907	5.33	14.15	296.17	458.18	1.11	1.71	2	3	7.14	10.71	114.49	291.53	2.15	5.46	38.66	63.63
3	100	200	150	1,438	3,345	10.67	24.83	497.01	955.19	1.85	3.56	0	3	0.00	10.71	0.00	291.53	0.00	5.46	0.00	30.52
4	200	300	250	1,271	4,616	9.43	34.26	469.75	1,424.94	1.75	5.32	1	4	3.57	14.29	45.00	336.53	0.84	6.31	9.58	23.62
5	300	500	400	2,044	6,660	15.17	49.43	1,403.25	2,828.19	5.24	10.55	8	12	28.57	42.86	1,920.66	2,257.20	36.00	42.31	136.87	79.81
6	500	750	625	1,338	7,998	9.93	59.36	1,375.13	4,203.33	5.13	15.69	2	14	7.14	50.00	293.44	2,550.64	5.50	47.80	21.34	60.68
7	750	1,000	875	1,138	9,136	8.45	67.81	1,598.58	5,801.91	5.97	21.65	2	16	7.14	57.14	533.34	3,083.98	10.00	57.80	33.36	53.15
8	1,000	1,500	1,250	1,042	10,178	7.73	75.54	1,944.75	7,746.65	7.26	28.91	2	18	7.14	64.29	80.72	3,164.70	1.51	59.31	4.15	40.85
9	1,500	2,000	1,750	667	10,845	4.95	80.49	1,929.38	9,676.04	7.20	36.11	2	20	7.14	71.43	1,818.65	4,983.35	34.09	93.40	94.26	51.50
10	2,000	2,500	2,250	441	11,286	3.27	83.77	1,501.19	11,177.22	5.60	41.71	0	20	0.00	71.43	0.00	4,983.35	0.00	93.40	0.00	44.58
11	2,500	3,000	2,750	320	11,606	2.38	86.14	1,281.62	12,458.84	4.78	46.49	0	20	0.00	71.43	0.00	4,983.35	0.00	93.40	0.00	40.00
12	3,000	4,000	3,500	442	12,048	3.28	89.42	1,878.09	14,336.94	7.01	53.50	0	20	0.00	71.43	0.00	4,983.35	0.00	93.40	0.00	34.76
13	4,000	5,000	4,500	291	12,339	2.16	91.58	1,870.89	16,207.82	6.98	60.48	0	20	0.00	71.43	0.00	4,983.35	0.00	93.40	0.00	30.75
14	5,000	7,500	6,250	356	12,695	2.64	94.23	2,303.84	18,511.66	8.60	69.08	0	20	0.00	71.43	0.00	4,983.35	0.00	93.40	0.00	26.92
15	7,500	10,000	8,750	174	12,869	1.29	95.52	1,808.56	20,320.22	6.75	75.83	3	23	10.71	82.14	6.52	4,989.87	0.12	93.52	0.36	24.56
16	10,000	20,000	15,000	231	13,100	1.71	97.23	2,410.55	22,730.77	9.00	84.83	2	25	7.14	89.29	67.64	5,057.51	1.27	94.79	2.81	22.25
17	20,000	50,000	35,000	203	13,303	1.51	98.74	2,089.92	24,820.68	7.80	92.63	3	28	10.71	100.00	278.00	5,335.51	5.21	100.00	13.30	21.50
18	50,000	100,000	75,000	73	13,376	0.54	99.28	778.84	25,599.52	2.91	95.53	0	28	0.00	100.00	0.00	5,335.51	0.00	100.00	0.00	20.84
19	100,000	500,000	300,000	84	13,460	0.62	99.90	1,045.66	26,645.18	3.90	99.43	0	28	0.00	100.00	0.00	5,335.51	0.00	100.00	0.00	20.02
20	500,000	UP		13	13,473	0.10	100.00	151.55	26,796.73	0.57	100.00	0	28	0.00	100.00	0.00	5,335.51	0.00	100.00	0.00	19.91
				13,473				26,796.73				28				5,335.51					19.91



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 27 MALUKU UTARA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	216	216	8.86	8.86	6.79	6.79	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	189	405	7.75	16.61	14.66	21.45	0.35	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	309	714	12.67	29.27	47.16	68.62	1.14	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	237	951	9.72	38.99	63.42	132.04	1.53	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	320	1,271	13.12	52.11	144.50	276.54	3.48	6.66	1	1	25.00	25.00	7.86	7.86	7.44	7.44	5.44	2.84			
6	500	750	625	226	1,497	9.27	61.38	152.44	428.98	3.67	10.33	0	1	0.00	25.00	0.00	7.86	0.00	7.44	0.00	1.83			
7	750	1,000	875	198	1,695	8.12	69.50	260.91	689.90	6.28	16.61	1	2	25.00	50.00	8.89	16.75	8.41	15.86	3.41	2.43			
8	1,000	1,500	1,250	183	1,878	7.50	77.00	362.84	1,052.74	8.74	25.35	0	2	0.00	50.00	0.00	16.75	0.00	15.86	0.00	1.59			
9	1,500	2,000	1,750	134	2,012	5.49	82.49	374.43	1,427.17	9.01	34.36	0	2	0.00	50.00	0.00	16.75	0.00	15.86	0.00	1.17			
10	2,000	2,500	2,250	64	2,076	2.62	85.12	209.09	1,636.26	5.03	39.39	0	2	0.00	50.00	0.00	16.75	0.00	15.86	0.00	1.02			
11	2,500	3,000	2,750	78	2,154	3.20	88.31	291.16	1,927.42	7.01	46.41	0	2	0.00	50.00	0.00	16.75	0.00	15.86	0.00	0.87			
12	3,000	4,000	3,500	60	2,214	2.46	90.77	316.67	2,244.09	7.62	54.03	0	2	0.00	50.00	0.00	16.75	0.00	15.86	0.00	0.75			
13	4,000	5,000	4,500	46	2,260	1.89	92.66	313.99	2,558.08	7.56	61.59	0	2	0.00	50.00	0.00	16.75	0.00	15.86	0.00	0.65			
14	5,000	7,500	6,250	47	2,307	1.93	94.59	415.58	2,973.65	10.01	71.59	0	2	0.00	50.00	0.00	16.75	0.00	15.86	0.00	0.56			
15	7,500	10,000	8,750	37	2,344	1.52	96.10	274.67	3,248.33	6.61	78.21	0	2	0.00	50.00	0.00	16.75	0.00	15.86	0.00	0.52			
16	10,000	20,000	15,000	34	2,378	1.39	97.50	379.50	3,627.82	9.14	87.34	1	3	25.00	75.00	88.88	105.63	84.14	100.00	23.42	2.91			
17	20,000	50,000	35,000	17	2,395	0.70	98.20	291.50	3,919.33	7.02	94.36	0	3	0.00	75.00	0.00	105.63	0.00	100.00	0.00	2.70			
18	50,000	100,000	75,000	21	2,416	0.86	99.06	101.56	4,020.89	2.45	96.81	0	3	0.00	75.00	0.00	105.63	0.00	100.00	0.00	2.63			
19	100,000	500,000	300,000	13	2,429	0.53	99.59	106.66	4,127.55	2.57	99.38	1	4	25.00	100.00	0.00	105.63	0.00	100.00	0.00	2.56			
20	500,000	UP		10	2,439	0.41	100.00	25.92	4,153.47	0.62	100.00	0	4	0.00	100.00	0.00	105.63	0.00	100.00	0.00	2.54			
				2,439					4,153.47					4					105.63					2.54



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 28 IRIAN JAYA BARAT
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	391	391	7.23	7.23	9.73	9.73	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	285	676	5.27	12.50	40.17	49.90	0.39	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	771	1,447	14.26	26.76	230.30	280.20	2.26	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	592	2,039	10.95	37.70	250.44	530.64	2.45	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	932	2,971	17.23	54.94	568.04	1,098.68	5.57	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	536	3,507	9.91	64.85	488.40	1,587.08	4.79	15.55	1	1	6.25	6.25	32.63	32.63	2.71	2.71	6.68	2.06			
7	750	1,000	875	409	3,916	7.56	72.41	627.87	2,214.95	6.15	21.71	1	2	6.25	12.50	584.55	617.18	48.54	51.25	93.10	27.86			
8	1,000	1,500	1,250	384	4,300	7.10	79.51	687.54	2,902.48	6.74	28.44	1	3	6.25	18.75	20.51	637.69	1.70	52.96	2.98	21.97			
9	1,500	2,000	1,750	242	4,542	4.47	83.99	998.29	3,900.77	9.78	38.23	2	5	12.50	31.25	386.49	1,024.18	32.10	85.05	38.72	26.26			
10	2,000	2,500	2,250	128	4,670	2.37	86.35	506.86	4,407.63	4.97	43.19	0	5	0.00	31.25	0.00	1,024.18	0.00	85.05	0.00	23.24			
11	2,500	3,000	2,750	130	4,800	2.40	88.76	627.49	5,035.12	6.15	49.34	0	5	0.00	31.25	0.00	1,024.18	0.00	85.05	0.00	20.34			
12	3,000	4,000	3,500	121	4,921	2.24	90.99	576.98	5,612.11	5.65	55.00	1	6	6.25	37.50	29.89	1,054.07	2.48	87.53	5.18	18.78			
13	4,000	5,000	4,500	79	5,000	1.46	92.46	556.87	6,168.98	5.46	60.45	0	6	0.00	37.50	0.00	1,054.07	0.00	87.53	0.00	17.09			
14	5,000	7,500	6,250	119	5,119	2.20	94.66	854.16	7,023.14	8.37	68.83	0	6	0.00	37.50	0.00	1,054.07	0.00	87.53	0.00	15.01			
15	7,500	10,000	8,750	61	5,180	1.13	95.78	453.00	7,476.15	4.44	73.26	0	6	0.00	37.50	0.00	1,054.07	0.00	87.53	0.00	14.10			
16	10,000	20,000	15,000	87	5,267	1.61	97.39	980.13	8,456.28	9.61	82.87	2	8	12.50	50.00	5.00	1,059.07	0.42	87.95	0.51	12.52			
17	20,000	50,000	35,000	82	5,349	1.52	98.91	922.12	9,378.40	9.04	91.91	1	9	6.25	56.25	107.24	1,166.31	8.91	96.85	11.63	12.44			
18	50,000	100,000	75,000	13	5,362	0.24	99.15	317.85	9,696.24	3.11	95.02	4	13	25.00	81.25	9.82	1,176.12	0.82	97.67	3.09	12.13			
19	100,000	500,000	300,000	43	5,405	0.80	99.94	427.36	10,123.61	4.19	99.21	1	14	6.25	87.50	27.00	1,203.12	2.24	99.91	6.32	11.88			
20	500,000	UP		3	5,408	0.06	100.00	80.70	10,204.31	0.79	100.00	2	16	12.50	100.00	1.06	1,204.18	0.09	100.00	1.31	11.80			
				5,408					10,204.31					16					1,204.18					11.80



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14,149	14,149	10.55	10.55	1,898.34	1,898.34	0.81	0.81	2	2	0.47	0.47	63.93	63.93	0.04	0.04	3.37	3.37			
2	50	100	75	7,116	21,265	5.31	15.85	1,076.87	2,975.21	0.46	1.26	1	3	0.23	0.70	27.60	91.53	0.02	0.06	2.56	3.08			
3	100	200	150	14,997	36,262	11.18	27.04	2,566.20	5,541.41	1.09	2.35	22	25	5.12	5.81	712.20	803.73	0.49	0.55	27.75	14.50			
4	200	300	250	13,362	49,624	9.96	37.00	2,745.81	8,287.22	1.17	3.52	13	38	3.02	8.84	290.15	1,093.88	0.20	0.75	10.57	13.20			
5	300	500	400	17,826	67,450	13.29	50.29	6,555.51	14,842.73	2.78	6.30	8	46	1.86	10.70	2,079.77	3,173.65	1.43	2.18	31.73	21.38			
6	500	750	625	13,384	80,834	9.98	60.27	7,258.97	22,101.69	3.08	9.39	20	66	4.65	15.35	382.45	3,556.10	0.26	2.44	5.27	16.09			
7	750	1,000	875	11,162	91,996	8.32	68.59	8,678.58	30,780.27	3.69	13.07	60	126	13.95	29.30	1,605.03	5,161.14	1.10	3.55	18.49	16.77			
8	1,000	1,500	1,250	9,101	101,097	6.79	75.38	10,320.13	41,100.41	4.38	17.46	37	163	8.60	37.91	1,901.73	7,062.86	1.31	4.85	18.43	17.18			
9	1,500	2,000	1,750	4,627	105,724	3.45	78.83	8,566.15	49,666.56	3.64	21.09	6	169	1.40	39.30	60.30	7,123.16	0.04	4.90	0.70	14.34			
10	2,000	2,500	2,250	3,029	108,753	2.26	81.08	6,933.92	56,600.47	2.94	24.04	7	176	1.63	40.93	3,064.49	10,187.65	2.11	7.00	44.20	18.00			
11	2,500	3,000	2,750	2,536	111,289	1.89	82.97	6,952.75	63,553.22	2.95	26.99	7	183	1.63	42.56	2,797.14	12,984.79	1.92	8.92	40.23	20.43			
12	3,000	4,000	3,500	2,780	114,069	2.07	85.05	9,426.08	72,979.30	4.00	30.99	8	191	1.86	44.42	173.58	13,158.37	0.12	9.04	1.84	18.03			
13	4,000	5,000	4,500	2,187	116,256	1.63	86.68	9,471.28	82,450.57	4.02	35.02	12	203	2.79	47.21	566.87	13,725.24	0.39	9.43	5.99	16.65			
14	5,000	7,500	6,250	3,061	119,317	2.28	88.96	18,094.75	100,545.32	7.69	42.70	15	218	3.49	50.70	6,091.02	19,816.26	4.19	13.62	33.66	19.71			
15	7,500	10,000	8,750	2,238	121,555	1.67	90.63	16,206.73	116,752.05	6.88	49.59	10	228	2.33	53.02	2,606.83	22,423.09	1.79	15.41	16.08	19.21			
16	10,000	20,000	15,000	3,924	125,479	2.93	93.55	39,320.79	156,072.84	16.70	66.29	20	248	4.65	57.67	2,989.15	25,412.24	2.05	17.46	7.60	16.28			
17	20,000	50,000	35,000	3,494	128,973	2.61	96.16	40,560.31	196,633.15	17.23	83.51	48	296	11.16	68.84	56,795.51	82,207.75	39.03	56.50	140.03	41.81			
18	50,000	100,000	75,000	1,856	130,829	1.38	97.54	18,371.99	215,005.14	7.80	91.31	17	313	3.95	72.79	1,973.92	84,181.68	1.36	57.85	10.74	39.15			
19	100,000	500,000	300,000	2,196	133,025	1.64	99.18	17,129.16	232,134.30	7.27	98.59	63	376	14.65	87.44	31,999.36	116,181.04	21.99	79.84	186.81	50.05			
20	500,000	UP		1,099	134,124	0.82	100.00	3,321.13	235,455.43	1.41	100.00	54	430	12.56	100.00	29,332.19	145,513.23	20.16	100.00	883.20	61.80			
				134,124					235,455.43					430					145,513.23					61.80



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 30 BANGKA BELITUNG
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	814	814	11.02	11.02	49.61	49.61	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	577	1,391	7.81	18.84	65.84	115.45	0.61	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,074	2,465	14.54	33.38	149.29	264.74	1.38	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	708	3,173	9.59	42.97	179.99	444.74	1.66	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,014	4,187	13.73	56.70	461.35	906.09	4.27	8.38	2	2	7.69	7.69	73.77	73.77	1.55	1.55	15.99	8.14			
6	500	750	625	681	4,868	9.22	65.93	516.28	1,422.37	4.78	13.16	0	2	0.00	7.69	0.00	73.77	0.00	1.55	0.00	5.19			
7	750	1,000	875	516	5,384	6.99	72.91	530.63	1,953.00	4.91	18.07	6	8	23.08	30.77	349.98	423.74	7.34	8.89	65.95	21.70			
8	1,000	1,500	1,250	397	5,781	5.38	78.29	573.01	2,526.01	5.30	23.37	0	8	0.00	30.77	0.00	423.74	0.00	8.89	0.00	16.78			
9	1,500	2,000	1,750	333	6,114	4.51	82.80	740.84	3,266.85	6.85	30.22	4	12	15.38	46.15	1,688.11	2,111.86	35.43	44.32	227.86	64.64			
10	2,000	2,500	2,250	169	6,283	2.29	85.09	359.44	3,626.29	3.32	33.54	1	13	3.85	50.00	115.55	2,227.41	2.43	46.75	32.15	61.42			
11	2,500	3,000	2,750	164	6,447	2.22	87.31	615.09	4,241.38	5.69	39.23	0	13	0.00	50.00	0.00	2,227.41	0.00	46.75	0.00	52.52			
12	3,000	4,000	3,500	128	6,575	1.73	89.04	550.60	4,791.98	5.09	44.33	0	13	0.00	50.00	0.00	2,227.41	0.00	46.75	0.00	46.48			
13	4,000	5,000	4,500	110	6,685	1.49	90.53	681.38	5,473.36	6.30	50.63	1	14	3.85	53.85	1,917.15	4,144.57	40.23	86.98	281.36	75.72			
14	5,000	7,500	6,250	89	6,774	1.21	91.74	614.97	6,088.33	5.69	56.32	0	14	0.00	53.85	0.00	4,144.57	0.00	86.98	0.00	68.07			
15	7,500	10,000	8,750	112	6,886	1.52	93.26	730.12	6,818.44	6.75	63.07	1	15	3.85	57.69	4.06	4,148.63	0.09	87.07	0.56	60.84			
16	10,000	20,000	15,000	157	7,043	2.13	95.38	1,002.15	7,820.60	9.27	72.34	1	16	3.85	61.54	76.51	4,225.13	1.61	88.67	7.63	54.03			
17	20,000	50,000	35,000	163	7,206	2.21	97.59	907.80	8,728.40	8.40	80.74	0	16	0.00	61.54	0.00	4,225.13	0.00	88.67	0.00	48.41			
18	50,000	100,000	75,000	63	7,269	0.85	98.44	498.97	9,227.37	4.62	85.35	0	16	0.00	61.54	0.00	4,225.13	0.00	88.67	0.00	45.79			
19	100,000	500,000	300,000	91	7,360	1.23	99.67	1,382.16	10,609.53	12.79	98.14	10	26	38.46	100.00	539.77	4,764.90	11.33	100.00	39.05	44.91			
20	500,000	UP		24	7,384	0.33	100.00	201.22	10,810.75	1.86	100.00	0	26	0.00	100.00	0.00	4,764.90	0.00	100.00	0.00	44.08			
				7,384					10,810.75					26					4,764.90					44.08



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

RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 31 GORONTALO
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	388	388	8.28	8.28	29.24	29.24	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	355	743	7.57	15.85	45.60	74.85	0.81	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	617	1,360	13.16	29.01	116.55	191.40	2.06	3.38	2	2	50.00	50.00	146.66	146.66	44.93	44.93	125.83	76.62			
4	200	300	250	546	1,906	11.65	40.66	173.88	365.28	3.07	6.45	1	3	25.00	75.00	0.50	147.16	0.15	45.08	0.29	40.29			
5	300	500	400	772	2,678	16.47	57.12	339.42	704.69	5.99	12.44	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	20.88			
6	500	750	625	437	3,115	9.32	66.45	310.46	1,015.15	5.48	17.92	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	14.50			
7	750	1,000	875	367	3,482	7.83	74.27	301.35	1,316.50	5.32	23.24	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	11.18			
8	1,000	1,500	1,250	317	3,799	6.76	81.04	411.50	1,728.00	7.26	30.51	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	8.52			
9	1,500	2,000	1,750	177	3,976	3.78	84.81	350.26	2,078.26	6.18	36.69	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	7.08			
10	2,000	2,500	2,250	110	4,086	2.35	87.16	330.96	2,409.22	5.84	42.53	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	6.11			
11	2,500	3,000	2,750	89	4,175	1.90	89.06	278.23	2,687.45	4.91	47.44	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	5.48			
12	3,000	4,000	3,500	91	4,266	1.94	91.00	359.88	3,047.33	6.35	53.80	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	4.83			
13	4,000	5,000	4,500	66	4,332	1.41	92.41	326.40	3,373.73	5.76	59.56	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	4.36			
14	5,000	7,500	6,250	75	4,407	1.60	94.01	538.77	3,912.50	9.51	69.07	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	3.76			
15	7,500	10,000	8,750	32	4,439	0.68	94.69	207.53	4,120.03	3.66	72.73	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	3.57			
16	10,000	20,000	15,000	86	4,525	1.83	96.52	578.84	4,698.87	10.22	82.95	0	3	0.00	75.00	0.00	147.16	0.00	45.08	0.00	3.13			
17	20,000	50,000	35,000	92	4,617	1.96	98.49	535.20	5,234.07	9.45	92.40	1	4	25.00	100.00	179.26	326.41	54.92	100.00	33.49	6.24			
18	50,000	100,000	75,000	27	4,644	0.58	99.06	206.48	5,440.56	3.65	96.04	0	4	0.00	100.00	0.00	326.41	0.00	100.00	0.00	6.00			
19	100,000	500,000	300,000	33	4,677	0.70	99.77	141.35	5,581.91	2.50	98.54	0	4	0.00	100.00	0.00	326.41	0.00	100.00	0.00	5.85			
20	500,000	UP		11	4,688	0.23	100.00	82.71	5,664.62	1.46	100.00	0	4	0.00	100.00	0.00	326.41	0.00	100.00	0.00	5.76			
				4,688					5,664.62					4					326.41					5.76



IndonesiaRe

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

RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,699	2,699	8.63	8.63	570.02	570.02	1.15	1.15	1	1	1.96	1.96	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,903	4,602	6.08	14.71	461.56	1,031.58	0.93	2.08	0	1	0.00	1.96	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4,426	9,028	14.15	28.86	891.64	1,923.22	1.80	3.88	2	3	3.92	5.88	0.95	0.95	0.01	0.01	0.11	0.05			
4	200	300	250	3,128	12,156	10.00	38.86	926.94	2,850.16	1.87	5.75	1	4	1.96	7.84	60.34	61.29	0.41	0.41	6.51	2.15			
5	300	500	400	5,130	17,286	16.40	55.26	2,575.63	5,425.79	5.20	10.95	4	8	7.84	15.69	225.48	286.77	1.52	1.94	8.75	5.29			
6	500	750	625	3,680	20,966	11.76	67.02	2,828.73	8,254.52	5.71	16.67	6	14	11.76	27.45	17.92	304.70	0.12	2.06	0.63	3.69			
7	750	1,000	875	2,646	23,612	8.46	75.48	3,155.88	11,410.40	6.37	23.04	6	20	11.76	39.22	999.17	1,303.87	6.76	8.82	31.66	11.43			
8	1,000	1,500	1,250	1,953	25,565	6.24	81.72	2,935.30	14,345.71	5.93	28.96	1	21	1.96	41.18	13.39	1,317.25	0.09	8.91	0.46	9.18			
9	1,500	2,000	1,750	1,147	26,712	3.67	85.39	2,743.68	17,089.39	5.54	34.50	0	21	0.00	41.18	0.00	1,317.25	0.00	8.91	0.00	7.71			
10	2,000	2,500	2,250	548	27,260	1.75	87.14	1,618.79	18,708.17	3.27	37.77	3	24	5.88	47.06	462.35	1,779.60	3.13	12.03	28.56	9.51			
11	2,500	3,000	2,750	528	27,788	1.69	88.83	1,767.36	20,475.54	3.57	41.34	1	25	1.96	49.02	29.43	1,809.03	0.20	12.23	1.67	8.84			
12	3,000	4,000	3,500	511	28,299	1.63	90.46	2,292.95	22,768.49	4.63	45.97	1	26	1.96	50.98	75.00	1,884.03	0.51	12.74	3.27	8.27			
13	4,000	5,000	4,500	374	28,673	1.20	91.66	2,071.15	24,839.64	4.18	50.15	0	26	0.00	50.98	0.00	1,884.03	0.00	12.74	0.00	7.58			
14	5,000	7,500	6,250	522	29,195	1.67	93.33	3,749.53	28,589.16	7.57	57.72	0	26	0.00	50.98	0.00	1,884.03	0.00	12.74	0.00	6.59			
15	7,500	10,000	8,750	296	29,491	0.95	94.27	2,750.65	31,339.82	5.55	63.28	0	26	0.00	50.98	0.00	1,884.03	0.00	12.74	0.00	6.01			
16	10,000	20,000	15,000	510	30,001	1.63	95.90	5,197.40	36,537.22	10.49	73.77	5	31	9.80	60.78	2,121.12	4,005.16	14.34	27.08	40.81	10.96			
17	20,000	50,000	35,000	408	30,409	1.30	97.21	5,076.85	41,614.07	10.25	84.02	2	33	3.92	64.71	5,230.41	9,235.56	35.36	62.44	103.02	22.19			
18	50,000	100,000	75,000	256	30,665	0.82	98.03	2,690.01	44,304.08	5.43	89.45	4	37	7.84	72.55	3,818.08	13,053.65	25.81	88.25	141.94	29.46			
19	100,000	500,000	300,000	389	31,054	1.24	99.27	3,924.53	48,228.62	7.92	97.38	10	47	19.61	92.16	1,709.04	14,762.69	11.55	99.81	43.55	30.61			
20	500,000	UP		228	31,282	0.73	100.00	1,299.37	49,527.99	2.62	100.00	4	51	7.84	100.00	28.76	14,791.45	0.19	100.00	2.21	29.86			
				31,282					49,527.99					51					14,791.45					29.86



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 33 KALIMANTAN UTARA
 UNDERWRITING YEAR : 2017
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017
 DATA POSITION TO : 31/12/2017
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.35	4.35	0.51	0.51	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.35	8.70	0.23	0.74	0.40	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	5	13.04	21.74	1.97	2.71	3.46	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.35	26.09	1.35	4.06	2.37	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.35	30.43	0.08	3.98	0.15	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.35	34.78	0.48	4.46	0.85	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.35	39.13	2.35	6.81	4.14	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.35	43.48	3.58	10.39	6.30	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	13	13.04	56.52	6.13	16.52	10.79	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	4.35	60.87	5.02	21.55	8.83	37.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	4.35	65.22	23.60	45.15	41.51	79.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	4.35	69.57	0.29	45.44	0.51	79.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	4.35	73.91	0.12	45.56	0.21	80.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	4.35	78.26	1.13	46.69	1.99	82.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	4.35	82.61	0.62	47.32	1.10	83.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	4.35	86.96	2.57	49.89	4.52	87.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	21	4.35	91.30	4.65	54.54	8.18	95.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	23	8.70	100.00	2.33	56.86	4.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	56.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					56.86					0					0.00					0.00
GRANT TOTAL				2,200,720					2,980,321.82					6,293					1,614,848.12					

RISK AND LOSS PROFILE 2018

5.1 ALL CLASS OF BUSINESS



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

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

UNDERWRITING YEAR : 2018

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	74,753	74,753	10.30	10.30	9,426.20	9,426.20	0.79	0.79	1	1	0.57	0.57	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	57,504	132,257	7.92	18.22	8,375.10	17,801.30	0.71	1.50	3	4	1.70	2.27	90.99	90.99	0.09	0.09	1.09	0.51	
3	100	200	150	98,935	231,192	13.63	31.86	22,181.86	39,983.16	1.87	3.37	9	13	5.11	7.39	498.60	589.59	0.48	0.56	2.25	1.47	
4	200	300	250	71,857	303,049	9.90	41.76	23,797.99	63,781.15	2.00	5.37	5	18	2.84	10.23	165.21	754.80	0.16	0.72	0.69	1.18	
5	300	500	400	99,245	402,294	13.67	55.43	52,522.48	116,303.63	4.42	9.80	4	22	2.27	12.50	721.47	1,476.28	0.69	1.41	1.37	1.27	
6	500	750	625	67,973	470,267	9.37	64.80	53,172.24	169,475.87	4.48	14.28	10	32	5.68	18.18	1,054.34	2,530.61	1.01	2.42	1.98	1.49	
7	750	1,000	875	55,233	525,500	7.61	72.41	60,740.20	230,216.07	5.12	19.40	5	37	2.84	21.02	800.58	3,331.20	0.76	3.18	1.32	1.45	
8	1,000	1,500	1,250	48,379	573,879	6.67	79.07	73,280.94	303,497.01	6.17	25.57	10	47	5.68	26.70	2,928.50	6,259.70	2.80	5.98	4.00	2.06	
9	1,500	2,000	1,750	29,297	603,176	4.04	83.11	63,100.26	366,597.28	5.32	30.88	7	54	3.98	30.68	2,569.25	8,828.95	2.45	8.43	4.07	2.41	
10	2,000	2,500	2,250	16,452	619,628	2.27	85.38	44,499.30	411,096.58	3.75	34.63	8	62	4.55	35.23	297.61	9,126.56	0.28	8.72	0.67	2.22	
11	2,500	3,000	2,750	13,201	632,829	1.82	87.20	43,516.56	454,613.14	3.67	38.30	3	65	1.70	36.93	96.75	9,223.31	0.09	8.81	0.22	2.03	
12	3,000	4,000	3,500	16,402	649,231	2.26	89.46	64,481.73	519,094.87	5.43	43.73	10	75	5.68	42.61	3,668.04	12,891.35	3.50	12.31	5.69	2.48	
13	4,000	5,000	4,500	11,336	660,567	1.56	91.02	57,455.18	576,550.05	4.84	48.57	7	82	3.98	46.59	5,024.06	17,915.41	4.80	17.11	8.74	3.11	
14	5,000	7,500	6,250	14,861	675,428	2.05	93.07	92,470.53	669,020.58	7.79	56.36	12	94	6.82	53.41	1,447.20	19,362.62	1.38	18.49	1.57	2.89	
15	7,500	10,000	8,750	9,567	684,995	1.32	94.38	75,192.35	744,212.93	6.33	62.70	3	97	1.70	55.11	50.00	19,412.62	0.05	18.54	0.07	2.61	
16	10,000	20,000	15,000	14,249	699,244	1.96	96.35	167,106.76	911,319.70	14.08	76.78	15	112	8.52	63.64	21,491.93	40,904.55	20.53	39.06	12.86	4.49	
17	20,000	50,000	35,000	10,910	710,154	1.50	97.85	150,442.51	1,061,762.20	12.67	89.45	9	121	5.11	68.75	409.07	41,313.62	0.39	39.46	0.27	3.89	
18	50,000	100,000	75,000	5,634	715,788	0.78	98.63	56,450.70	1,118,212.91	4.76	94.21	15	136	8.52	77.27	60,068.50	101,382.12	57.37	96.82	106.41	9.07	
19	100,000	500,000	300,000	6,923	722,711	0.95	99.58	61,347.25	1,179,560.16	5.17	99.37	26	162	14.77	92.05	3,103.19	104,485.30	2.96	99.79	5.06	8.86	
20	500,000	UP		3,036	725,747	0.42	100.00	7,419.84	1,186,980.00	0.63	100.00	14	176	7.95	100.00	224.25	104,709.55	0.21	100.00	3.02	8.82	
TOTAL				725,747				1,186,979.98					176				104,709.54					8.82

5.2 GROUP BY OF BUSINESS



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2018

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14,082	14,082	17.10	17.10	1,514.79	1,514.79	0.89	0.89	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4,030	18,112	4.89	22.00	768.10	2,282.89	0.45	1.34	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5,711	23,823	6.94	28.93	1,278.07	3,560.95	0.75	2.08	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4,894	28,717	5.94	34.87	1,425.25	4,986.21	0.83	2.92	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7,705	36,422	9.36	44.23	3,726.52	8,712.73	2.18	5.10	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6,541	42,963	7.94	52.18	4,229.38	12,942.11	2.48	7.57	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5,943	48,906	7.22	59.39	5,402.38	18,344.49	3.16	10.74	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5,751	54,657	6.98	66.38	7,320.40	25,664.89	4.28	15.02	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3,645	58,302	4.43	70.80	6,624.27	32,289.16	3.88	18.90	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2,191	60,493	2.66	73.46	3,962.40	36,251.56	2.32	21.22	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1,816	62,309	2.21	75.67	4,721.47	40,973.03	2.76	23.98	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2,837	65,146	3.45	79.12	7,746.25	48,719.28	4.53	28.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1,949	67,095	2.37	81.48	7,922.91	56,642.19	4.64	33.15	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3,066	70,161	3.72	85.21	12,993.52	69,635.71	7.60	40.75	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2,080	72,241	2.53	87.73	11,079.39	80,715.10	6.48	47.24	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3,233	75,474	3.93	91.66	26,330.03	107,045.13	15.41	62.65	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2,397	77,871	2.91	94.57	29,890.87	136,936.01	17.49	80.14	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1,416	79,287	1.72	96.29	13,478.25	150,414.26	7.89	88.03	2	2	100.00	100.00	22.52	22.52	100.00	100.00	0.17	0.01			
19	100,000	500,000	300,000	1,852	81,139	2.25	98.54	15,582.66	165,996.92	9.12	97.15	0	0	2	0.00	100.00	0.00	22.52	0.00	100.00	0.00			
20	500,000	UP		1,204	82,343	1.46	100.00	4,874.27	170,871.19	2.85	100.00	0	0	2	0.00	100.00	0.00	22.52	0.00	100.00	0.00			
				82,343					170,871.19					2					22.52					0.01



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RISK AND LOSS PROFILE
JUNI 2018

CLASS OF BUSSINESS : FIRE
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	38,402	38,402	8.17	8.17	5,615.43	5,615.43	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	45,672	84,074	9.71	17.88	6,644.84	12,260.27	1.32	2.43	1	1	2.63	2.63	67.50	67.50	0.71	0.71	1.02	0.55
3	100	200	150	81,332	165,406	17.30	35.18	18,992.81	31,253.09	3.77	6.20	4	5	10.53	13.16	304.26	371.76	3.21	3.92	1.60	1.19
4	200	300	250	57,241	222,647	12.17	47.35	19,872.15	51,125.24	3.94	10.13	2	7	5.26	18.42	131.33	503.08	1.39	5.31	0.66	0.98
5	300	500	400	74,524	297,171	15.85	63.20	40,527.96	91,653.20	8.03	18.17	2	9	5.26	23.68	500.00	1,003.08	5.28	10.58	1.23	1.09
6	500	750	625	47,188	344,359	10.04	73.23	38,705.29	130,358.49	7.67	25.84	4	13	10.53	34.21	807.96	1,811.04	8.53	19.11	2.09	1.39
7	750	1,000	875	35,397	379,756	7.53	80.76	39,532.08	169,890.57	7.84	33.68	1	14	2.63	36.84	90.00	1,901.04	0.95	20.06	0.23	1.12
8	1,000	1,500	1,250	28,903	408,659	6.15	86.91	44,568.82	214,459.39	8.84	42.51	0	14	0.00	36.84	0.00	1,901.04	0.00	20.06	0.00	0.89
9	1,500	2,000	1,750	16,471	425,130	3.50	90.41	35,322.30	249,781.69	7.00	49.52	3	17	7.89	44.74	2,312.00	4,213.04	24.40	44.46	6.55	1.69
10	2,000	2,500	2,250	8,638	433,768	1.84	92.25	23,764.97	273,546.66	4.71	54.23	1	18	2.63	47.37	72.28	4,285.32	0.76	45.22	0.30	1.57
11	2,500	3,000	2,750	6,607	440,375	1.41	93.65	21,730.02	295,276.68	4.31	58.53	1	19	2.63	50.00	71.25	4,356.57	0.75	45.97	0.33	1.48
12	3,000	4,000	3,500	7,051	447,426	1.50	95.15	29,653.18	324,929.86	5.88	64.41	2	21	5.26	55.26	166.05	4,522.62	1.75	47.72	0.56	1.39
13	4,000	5,000	4,500	4,742	452,168	1.01	96.16	24,559.82	349,489.68	4.87	69.28	2	23	5.26	60.53	822.80	5,345.42	8.68	56.40	3.35	1.53
14	5,000	7,500	6,250	5,192	457,360	1.10	97.26	36,560.24	386,049.92	7.25	76.53	2	25	5.26	65.79	583.86	5,929.28	6.16	62.57	1.60	1.54
15	7,500	10,000	8,750	2,948	460,308	0.63	97.89	26,483.06	412,532.98	5.25	81.78	0	25	0.00	65.79	0.00	5,929.28	0.00	62.57	0.00	1.44
16	10,000	20,000	15,000	3,789	464,097	0.81	98.70	45,978.84	458,511.82	9.11	90.89	0	25	0.00	65.79	0.00	5,929.28	0.00	62.57	0.00	1.29
17	20,000	50,000	35,000	2,640	466,737	0.56	99.26	36,864.71	495,376.54	7.31	98.20	1	26	2.63	68.42	10.00	5,939.28	0.11	62.67	0.03	1.20
18	50,000	100,000	75,000	1,228	467,965	0.26	99.52	10,675.06	506,051.60	2.12	100.32	2	28	5.26	73.68	1,044.99	6,984.26	11.03	73.70	9.79	1.38
19	100,000	500,000	300,000	1,572	469,537	0.33	99.85	8,189.90	514,241.50	1.62	101.94	6	34	15.79	89.47	2,330.77	9,315.03	24.59	98.29	28.46	1.81
20	500,000	UP		690	470,227	0.15	100.00	9,788.84	504,452.66	1.94	100.00	4	38	10.53	100.00	161.89	9,476.93	1.71	100.00	1.65	1.88
				470,227				504,452.66				38				9,476.93				1.88	



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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : IAR
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		BAND	CUM			
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	22,269	22,269	12.86	12.86	2,295.99	2,295.99	0.45	0.45	1	1	0.74	0.74	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7,802	30,071	4.51	17.36	962.16	3,258.14	0.19	0.64	2	3	1.47	2.21	23.49	23.49	0.02	0.02	2.44	0.72			
3	100	200	150	11,892	41,963	6.87	24.23	1,910.98	5,169.12	0.37	1.01	5	8	3.68	5.88	194.35	217.83	0.20	0.23	10.17	4.21			
4	200	300	250	9,722	51,685	5.61	29.85	2,500.59	7,669.71	0.49	1.50	3	11	2.21	8.09	33.89	251.72	0.04	0.26	1.36	3.28			
5	300	500	400	17,016	68,701	9.83	39.67	8,268.00	15,937.71	1.62	3.11	2	13	1.47	9.56	221.47	473.20	0.23	0.50	2.68	2.97			
6	500	750	625	14,244	82,945	8.23	47.90	10,237.57	26,175.28	2.00	5.12	6	19	4.41	13.97	246.38	719.57	0.26	0.76	2.41	2.75			
7	750	1,000	875	13,893	96,838	8.02	55.92	15,805.74	41,981.01	3.09	8.20	4	23	2.94	16.91	710.58	1,430.16	0.75	1.50	4.50	3.41			
8	1,000	1,500	1,250	13,724	110,562	7.92	63.84	21,390.12	63,371.13	4.18	12.39	10	33	7.35	24.26	2,928.50	4,358.66	3.08	4.58	13.69	6.88			
9	1,500	2,000	1,750	9,181	119,743	5.30	69.15	21,153.70	84,524.83	4.13	16.52	4	37	2.94	27.21	257.25	4,615.91	0.27	4.85	1.22	5.46			
10	2,000	2,500	2,250	5,623	125,366	3.25	72.39	16,771.94	101,296.76	3.28	19.80	7	44	5.15	32.35	225.33	4,841.24	0.24	5.08	1.34	4.78			
11	2,500	3,000	2,750	4,778	130,144	2.76	75.15	17,065.06	118,361.82	3.34	23.13	2	46	1.47	33.82	25.50	4,866.74	0.03	5.11	0.15	4.11			
12	3,000	4,000	3,500	6,514	136,658	3.76	78.91	27,082.31	145,444.13	5.29	28.43	8	54	5.88	39.71	3,501.99	8,368.73	3.68	8.79	12.93	5.75			
13	4,000	5,000	4,500	4,645	141,303	2.68	81.60	24,972.45	170,416.58	4.88	33.31	5	59	3.68	43.38	4,201.26	12,569.99	4.41	13.20	16.82	7.38			
14	5,000	7,500	6,250	6,603	147,906	3.81	85.41	42,916.77	213,333.35	8.39	41.69	10	69	7.35	50.74	863.35	13,433.34	0.91	14.11	2.01	6.30			
15	7,500	10,000	8,750	4,539	152,445	2.62	88.03	37,629.90	250,963.25	7.35	49.05	3	72	2.21	52.94	50.00	13,483.34	0.05	14.16	0.13	5.37			
16	10,000	20,000	15,000	7,227	159,672	4.17	92.20	94,797.89	345,761.14	18.53	67.58	15	87	11.03	63.97	21,491.93	34,975.27	22.57	36.73	22.67	10.12			
17	20,000	50,000	35,000	5,873	165,545	3.39	95.59	83,686.92	429,448.06	16.36	83.93	8	95	5.88	69.85	399.07	35,374.34	0.42	37.15	0.48	8.24			
18	50,000	100,000	75,000	2,990	168,535	1.73	97.32	32,297.39	461,745.45	6.31	90.25	11	106	8.09	77.94	59,000.99	94,375.33	61.97	99.12	182.68	20.44			
19	100,000	500,000	300,000	3,499	172,034	2.02	99.34	37,574.69	499,320.14	7.34	97.59	20	126	14.71	92.65	772.42	95,147.75	0.81	99.93	2.06	19.06			
20	500,000	UP		1,142	173,176	0.66	100.00	12,334.41	511,654.55	2.41	100.00	10	136	7.35	100.00	62.35	95,210.10	0.07	100.00	0.51	18.61			
				173,176					511,654.55					136					95,210.10					18.61



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RISK AND LOSS PROFILE

JUNI 2018

CLASS OF BUSSINESS : LOP
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	300	500	400	1	1	100.00	100.00	1.60	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	500	750	625	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	750	1,000	875	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	1,000	1,500	1,250	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	1,500	2,000	1,750	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	2,000	2,500	2,250	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	2,500	3,000	2,750	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	3,000	4,000	3,500	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	4,000	5,000	4,500	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	5,000	7,500	6,250	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	7,500	10,000	8,750	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	10,000	20,000	15,000	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	20,000	50,000	35,000	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	50,000	100,000	75,000	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	100,000	500,000	300,000	0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	500,000	UP		0	1	100.00	100.00	0.00	1.60	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.60				0				0.00					0.00
GRANT TOTAL							725,747		1,186,980.00			176				104,709.56					

5.3 GROUP BY OCCUPATION CODE – 2 DIGIT



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EX'

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	5.26	5.26	13.32	13.32	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	109	172	9.11	14.37	1.84	15.16	0.03	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	149	321	12.45	26.82	4.00	19.16	0.06	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	341	1.67	28.49	3.69	22.85	0.06	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	371	2.51	30.99	11.41	34.27	0.18	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	396	2.09	33.08	15.04	49.31	0.24	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	414	1.50	34.59	18.22	67.53	0.29	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	457	3.59	38.18	46.98	114.50	0.75	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	482	2.09	40.27	45.95	160.45	0.74	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	503	1.75	42.02	35.16	195.62	0.56	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	522	1.59	43.61	62.49	258.11	1.00	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	44	566	3.68	47.28	124.18	382.29	1.99	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	600	2.84	50.13	114.36	496.65	1.83	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	47	647	3.93	54.05	231.87	728.52	3.71	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	52	699	4.34	58.40	302.36	1,030.88	4.84	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	120	819	10.03	68.42	1,060.69	2,091.57	16.99	33.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	96	915	8.02	76.44	1,722.39	3,813.96	27.60	61.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	69	984	5.76	82.21	699.65	4,513.62	11.21	72.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	109	1,093	9.11	91.31	1,188.20	5,701.82	19.04	91.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		104	1,197	8.69	100.00	539.67	6,241.49	8.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,197					6,241.49					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	4.40	4.40	35.57	35.57	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	81	2.59	6.98	4.86	40.43	0.07	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	41	122	3.53	10.52	15.82	56.25	0.22	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	153	2.67	13.19	13.74	69.99	0.19	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	65	218	5.60	18.79	34.34	104.34	0.48	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	52	270	4.48	23.28	46.28	150.62	0.65	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	56	326	4.83	28.10	68.32	218.94	0.95	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	90	416	7.76	35.86	179.90	398.84	2.51	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	462	3.97	39.83	100.47	499.32	1.40	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	39	501	3.36	43.19	105.27	604.59	1.47	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	38	539	3.28	46.47	156.71	761.30	2.19	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	43	582	3.71	50.17	166.21	927.51	2.32	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	41	623	3.53	53.71	178.96	1,106.47	2.50	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	71	694	6.12	59.83	566.85	1,673.33	7.92	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	723	2.50	62.33	320.90	1,994.23	4.48	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	126	849	10.86	73.19	1,077.04	3,071.27	15.05	42.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	134	983	11.55	84.74	1,881.70	4,952.97	26.29	69.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	81	1,064	6.98	91.72	717.61	5,670.57	10.03	79.22	1	1	100.00	100.00	158.93	158.93	100.00	100.00	22.15	2.80			
19	100,000	500,000	300,000	78	1,142	6.72	98.45	1,263.63	6,934.20	17.65	96.87	0	1	0.00	100.00	0.00	158.93	0.00	100.00	0.00	2.29			
20	500,000	UP		18	1,160	1.55	100.00	223.83	7,158.03	3.13	100.00	0	1	0.00	100.00	0.00	158.93	0.00	100.00	0.00	2.22			
				1,160					7,158.03					1					158.93					2.22



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	329	329	5.35	5.35	705.63	705.63	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	119	448	1.93	7.28	12.20	717.83	0.04	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	173	621	2.81	10.10	29.34	747.18	0.10	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	152	773	2.47	12.57	38.92	786.09	0.13	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	318	1,091	5.17	17.74	114.66	900.75	0.39	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	272	1,363	4.42	22.16	193.97	1,094.72	0.65	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	245	1,608	3.98	26.15	187.40	1,282.12	0.63	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	287	1,895	4.67	30.81	366.18	1,648.30	1.23	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	268	2,163	4.36	35.17	456.85	2,105.16	1.54	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	211	2,374	3.43	38.60	452.90	2,558.05	1.53	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	165	2,539	2.68	41.28	417.15	2,975.20	1.41	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	273	2,812	4.44	45.72	676.28	3,651.48	2.28	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	296	3,108	4.81	50.54	1,030.44	4,681.92	3.47	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	415	3,523	6.75	57.28	2,032.33	6,714.25	6.85	22.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	241	3,764	3.92	61.20	1,552.74	8,266.99	5.23	27.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	571	4,335	9.28	70.49	4,701.69	12,968.67	15.84	43.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	648	4,983	10.54	81.02	6,542.08	19,510.76	22.04	65.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	412	5,395	6.70	87.72	3,511.41	23,022.17	11.83	77.57	1	1	100.00	100.00	12.01	12.01	100.00	100.00	0.34	0.05			
19	100,000	500,000	300,000	538	5,933	8.75	96.47	4,890.90	27,913.07	16.48	94.05	0	1	0.00	100.00	0.00	12.01	0.00	100.00	0.00	0.04			
20	500,000	UP		217	6,150	3.53	100.00	1,766.28	29,679.35	5.95	100.00	0	1	0.00	100.00	0.00	12.01	0.00	100.00	0.00	0.04			
				6,150					29,679.35					1					12.01					0.04



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	233	233	2.47	2.47	594.67	594.67	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	45	278	0.48	2.94	15.86	610.53	0.02	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	89	367	0.94	3.89	49.07	659.61	0.06	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	114	481	1.21	5.09	54.48	714.08	0.07	0.88	1	1	33.33	33.33	25.00	25.00	2.24	2.24	45.89	3.50			
5	300	500	400	282	763	2.99	8.08	227.08	941.17	0.28	1.16	1	1	0.00	33.33	0.00	25.00	0.00	2.24	2.24	0.00	2.66		
6	500	750	625	262	1,025	2.78	10.86	326.28	1,267.44	0.40	1.56	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	1.97	1.97		
7	750	1,000	875	330	1,355	3.50	14.35	577.18	1,844.62	0.71	2.27	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	1.36	1.36		
8	1,000	1,500	1,250	507	1,862	5.37	19.72	1,350.48	3,195.10	1.66	3.94	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.78	0.78		
9	1,500	2,000	1,750	438	2,300	4.64	24.36	1,476.54	4,671.64	1.82	5.76	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.54	0.54		
10	2,000	2,500	2,250	423	2,723	4.48	28.84	1,560.79	6,232.43	1.92	7.68	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.40	0.40		
11	2,500	3,000	2,750	327	3,050	3.46	32.31	1,516.29	7,748.72	1.87	9.55	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.32	0.32		
12	3,000	4,000	3,500	538	3,588	5.70	38.00	3,137.41	10,886.13	3.87	13.42	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.23	0.23		
13	4,000	5,000	4,500	427	4,015	4.52	42.53	2,806.25	13,692.38	3.46	16.87	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.18	0.18		
14	5,000	7,500	6,250	733	4,748	7.76	50.29	6,459.79	20,152.17	7.96	24.83	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.12	0.12		
15	7,500	10,000	8,750	611	5,359	6.47	56.76	6,235.21	26,387.39	7.68	32.52	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.09	0.09		
16	10,000	20,000	15,000	1,221	6,580	12.93	69.70	15,331.98	41,719.37	18.89	51.41	0	1	0.00	33.33	0.00	25.00	0.00	2.24	0.00	0.06	0.06		
17	20,000	50,000	35,000	1,120	7,700	11.86	81.56	16,377.95	58,097.31	20.18	71.59	1	2	33.33	66.67	58.00	83.00	5.19	7.42	0.35	0.14			
18	50,000	100,000	75,000	698	8,398	7.39	88.95	7,968.32	66,065.63	9.82	81.41	1	3	33.33	100.00	1,034.99	1,117.99	92.58	100.00	12.99	1.69			
19	100,000	500,000	300,000	709	9,107	7.51	96.46	9,698.47	75,764.10	11.95	93.36	0	3	0.00	100.00	0.00	1,117.99	0.00	100.00	0.00	1.48	1.48		
20	500,000	UP		334	9,441	3.54	100.00	5,384.72	81,148.83	6.64	100.00	0	3	0.00	100.00	0.00	1,117.99	0.00	100.00	0.00	1.38	1.38		
				9,441					81,148.83					3					1,117.99					1.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	359	359	3.62	3.62	100.11	100.11	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	235	594	2.37	6.00	63.41	163.52	0.14	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	494	1,088	4.99	10.98	205.99	369.51	0.44	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	501	1,589	5.06	16.04	289.85	659.36	0.62	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	808	2,397	8.16	24.20	727.41	1,386.78	1.56	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	699	3,096	7.06	31.25	861.28	2,248.06	1.85	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	632	3,728	6.38	37.63	1,128.20	3,376.26	2.42	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	708	4,436	7.15	44.78	1,574.46	4,950.72	3.38	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	445	4,881	4.49	49.27	1,499.84	6,450.57	3.22	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	348	5,229	3.51	52.79	1,245.57	7,696.13	2.67	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	285	5,514	2.88	55.66	1,310.59	9,006.73	2.81	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	355	5,869	3.58	59.25	1,761.55	10,768.28	3.78	23.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	285	6,154	2.88	62.12	1,771.95	12,540.23	3.80	26.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	429	6,583	4.33	66.45	3,504.47	16,044.71	7.52	34.41	1	1	11.11	11.11	55.38	55.38	8.62	8.62	1.58	0.35			
15	7,500	10,000	8,750	387	6,970	3.91	70.36	3,469.14	19,513.85	7.44	41.85	0	1	0.00	11.11	0.00	55.38	0.00	8.62	0.00	0.28			
16	10,000	20,000	15,000	636	7,606	6.42	76.78	6,761.74	26,275.58	14.50	56.35	2	3	22.22	33.33	289.23	344.61	45.04	53.66	4.28	1.31			
17	20,000	50,000	35,000	847	8,453	8.55	85.33	8,659.84	34,935.42	18.57	74.93	2	5	22.22	55.56	248.75	593.36	38.74	92.40	2.87	1.70			
18	50,000	100,000	75,000	590	9,043	5.96	91.29	5,295.11	40,230.53	11.36	86.28	0	5	0.00	55.56	0.00	593.36	0.00	92.40	0.00	1.47			
19	100,000	500,000	300,000	654	9,697	6.60	97.89	5,497.59	45,728.12	11.79	98.07	1	6	11.11	66.67	13.75	607.11	2.14	94.54	0.25	1.33			
20	500,000	UP		209	9,906	2.11	100.00	897.69	46,625.81	1.93	100.00	3	9	33.33	100.00	35.06	642.17	5.46	100.00	3.91	1.38			
				9,906					46,625.81					9					642.17					1.38



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	225	225	3.10	3.10	210.24	210.24	0.44	0.44	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	111	336	1.53	4.62	41.33	251.57	0.09	0.53	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	225	561	3.10	7.72	90.33	341.90	0.19	0.72	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	272	833	3.74	11.46	162.74	504.64	0.34	1.07	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	398	1,231	5.48	16.94	311.51	816.15	0.66	1.73	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	381	1,612	5.24	22.18	479.48	1,295.63	1.01	2.74	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	380	1,992	5.23	27.41	564.67	1,860.31	1.19	3.93	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	471	2,463	6.48	33.89	897.40	2,757.71	1.90	5.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	429	2,892	5.90	39.80	1,261.16	4,018.87	2.67	8.50	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	257	3,149	3.54	43.33	913.93	4,932.80	1.93	10.43	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	235	3,384	3.23	46.57	891.48	5,824.27	1.89	12.32	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	369	3,753	5.08	51.64	1,823.08	7,647.36	3.86	16.18	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	324	4,077	4.46	56.10	1,610.78	9,258.14	3.41	19.58	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	464	4,541	6.39	62.49	3,796.28	13,054.42	8.03	27.61	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	356	4,897	4.90	67.39	3,609.04	16,663.46	7.63	35.25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	763	5,660	10.50	77.89	9,392.36	26,055.82	19.87	55.11	1	1	16.67	16.67	18,050.00	18,050.00	23.49	23.49	192.18	69.27			
17	20,000	50,000	35,000	723	6,383	9.95	87.84	9,995.95	36,051.77	21.14	76.26	0	1	0.00	16.67	0.00	18,050.00	0.00	23.49	0.00	50.07			
18	50,000	100,000	75,000	324	6,707	4.46	92.29	4,469.28	40,521.05	9.45	85.71	5	6	83.33	100.00	58,806.23	76,856.23	76.51	100.00	1315.79	189.67			
19	100,000	500,000	300,000	435	7,142	5.99	98.28	5,130.30	45,651.35	10.85	96.56	0	6	0.00	100.00	0.00	76,856.23	0.00	100.00	0.00	168.35			
20	500,000	UP		125	7,267	1.72	100.00	1,626.07	47,277.42	3.44	100.00	0	6	0.00	100.00	0.00	76,856.23	0.00	100.00	0.00	162.56			
				7,267					47,277.42					6					76,856.23					162.56



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	283	283	6.42	6.42	182.59	182.59	0.51	0.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	237	520	5.38	11.80	119.84	302.43	0.33	0.84	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	276	796	6.27	18.07	236.38	538.81	0.66	1.50	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	157	953	3.56	21.63	198.18	736.99	0.55	2.05	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	217	1,170	4.93	26.56	439.86	1,176.85	1.23	3.28	1	1	1	9.09	9.09	25.00	25.00	1.60	1.60	5.68			
6	500	750	625	190	1,360	4.31	30.87	566.85	1,743.70	1.58	4.86	0	1	1	0.00	9.09	0.00	25.00	0.00	1.60	0.00			
7	750	1,000	875	202	1,562	4.59	35.46	556.38	2,300.08	1.55	6.41	0	1	1	0.00	9.09	0.00	25.00	0.00	1.60	0.00			
8	1,000	1,500	1,250	249	1,811	5.65	41.11	948.67	3,248.74	2.64	9.05	0	1	1	0.00	9.09	0.00	25.00	0.00	1.60	0.00			
9	1,500	2,000	1,750	241	2,052	5.47	46.58	1,172.18	4,420.92	3.27	12.32	2	3	3	18.18	27.27	713.75	738.75	45.54	47.14	60.89			
10	2,000	2,500	2,250	160	2,212	3.63	50.22	1,181.27	5,602.19	3.29	15.61	3	6	6	27.27	54.55	3.40	742.15	0.22	47.36	0.29			
11	2,500	3,000	2,750	114	2,326	2.59	52.80	919.64	6,521.84	2.56	18.17	0	6	6	0.00	54.55	0.00	742.15	0.00	47.36	0.00			
12	3,000	4,000	3,500	243	2,569	5.52	58.32	1,797.89	8,319.73	5.01	23.18	0	6	6	0.00	54.55	0.00	742.15	0.00	47.36	0.00			
13	4,000	5,000	4,500	161	2,730	3.65	61.98	1,602.94	9,922.67	4.47	27.65	1	7	7	9.09	63.64	810.00	1,552.15	51.69	99.04	50.53			
14	5,000	7,500	6,250	289	3,019	6.56	68.54	3,122.31	13,044.98	8.70	36.35	1	8	8	9.09	72.73	0.00	1,552.15	0.00	99.04	0.00			
15	7,500	10,000	8,750	187	3,206	4.25	72.78	2,334.73	15,379.72	6.51	42.85	0	8	8	0.00	72.73	0.00	1,552.15	0.00	99.04	0.00			
16	10,000	20,000	15,000	396	3,602	8.99	81.77	7,636.25	23,015.96	21.28	64.13	2	10	10	18.18	90.91	5.00	1,557.15	0.32	99.36	0.07			
17	20,000	50,000	35,000	459	4,061	10.42	92.19	8,491.83	31,507.79	23.66	87.79	1	11	11	9.09	100.00	10.00	1,567.15	0.64	100.00	0.12			
18	50,000	100,000	75,000	205	4,266	4.65	96.84	2,377.94	33,885.73	6.63	94.42	0	11	0	0.00	100.00	0.00	1,567.15	0.00	100.00	0.00			
19	100,000	500,000	300,000	107	4,373	2.43	99.27	1,332.31	35,218.05	3.71	98.13	0	11	0	0.00	100.00	0.00	1,567.15	0.00	100.00	0.00			
20	500,000	UP		32	4,405	0.73	100.00	670.27	35,888.32	1.87	100.00	0	11	0	0.00	100.00	0.00	1,567.15	0.00	100.00	0.00			
				4,405					35,888.32					11					1,567.15					4.37



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,059	1,059	7.31	7.31	209.74	209.74	0.43	0.43	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,086	2,145	7.50	14.81	163.09	372.83	0.33	0.76	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,557	3,702	10.75	25.56	578.11	950.95	1.18	1.94	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	764	4,466	5.27	30.83	374.65	1,325.60	0.77	2.71	1	1	1	5.56	5.56	121.33	121.33	1.90	1.90	32.38			
5	300	500	400	908	5,374	6.27	37.10	903.88	2,229.48	1.85	4.56	0	1	1	0.00	5.56	0.00	121.33	0.00	1.90	5.44			
6	500	750	625	773	6,147	5.34	42.44	686.87	2,916.34	1.40	5.96	0	1	1	0.00	5.56	0.00	121.33	0.00	1.90	4.16			
7	750	1,000	875	602	6,749	4.16	46.59	1,278.58	4,194.92	2.61	8.57	0	1	1	0.00	5.56	0.00	121.33	0.00	1.90	2.89			
8	1,000	1,500	1,250	653	7,402	4.51	51.10	1,078.85	5,273.77	2.20	10.78	0	1	1	0.00	5.56	0.00	121.33	0.00	1.90	2.30			
9	1,500	2,000	1,750	541	7,943	3.73	54.84	1,028.66	6,302.43	2.10	12.88	1	2	2	5.56	11.11	1,800.00	1,921.33	28.14	30.04	30.49			
10	2,000	2,500	2,250	440	8,383	3.04	57.87	912.04	7,214.46	1.86	14.74	0	2	2	0.00	11.11	0.00	1,921.33	0.00	30.04	26.63			
11	2,500	3,000	2,750	350	8,733	2.42	60.29	873.96	8,088.43	1.79	16.53	0	2	2	0.00	11.11	0.00	1,921.33	0.00	30.04	23.75			
12	3,000	4,000	3,500	506	9,239	3.49	63.78	1,654.86	9,743.29	3.38	19.91	0	2	2	0.00	11.11	0.00	1,921.33	0.00	30.04	19.72			
13	4,000	5,000	4,500	405	9,644	2.80	66.58	1,746.79	11,490.08	3.57	23.48	0	2	2	0.00	11.11	0.00	1,921.33	0.00	30.04	16.72			
14	5,000	7,500	6,250	641	10,285	4.43	71.00	3,141.39	14,631.47	6.42	29.90	3	5	5	16.67	27.78	358.71	2,280.04	5.61	35.65	15.58			
15	7,500	10,000	8,750	447	10,732	3.09	74.09	3,201.82	17,833.29	6.54	36.44	0	5	5	0.00	27.78	0.00	2,280.04	0.00	35.65	12.79			
16	10,000	20,000	15,000	1,019	11,751	7.03	81.13	8,097.49	25,930.78	16.55	52.98	5	10	10	27.78	55.56	1,763.22	4,043.25	27.57	63.22	15.59			
17	20,000	50,000	35,000	1,053	12,804	7.27	88.39	10,119.84	36,050.62	20.68	73.66	1	11	11	5.56	61.11	18.85	4,062.10	0.29	63.51	11.27			
18	50,000	100,000	75,000	687	13,491	4.74	93.14	5,293.17	41,343.79	10.82	84.48	1	12	12	5.56	66.67	10.00	4,072.10	0.16	63.67	9.85			
19	100,000	500,000	300,000	783	14,274	5.41	98.54	6,524.97	47,868.76	13.33	97.81	4	16	16	22.22	88.89	2,320.77	6,392.87	36.29	99.95	13.35			
20	500,000	UP		211	14,485	1.46	100.00	1,071.35	48,940.11	2.19	100.00	2	18	18	11.11	100.00	3.00	6,395.87	0.05	100.00	13.07			
				14,485					48,940.11					18					6,395.87					13.07



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	72	72	6.50	6.50	24.18	24.18	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	31	103	2.80	9.30	2.93	27.11	0.04	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	31	134	2.80	12.09	4.14	31.25	0.06	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	144	0.90	13.00	2.80	34.05	0.04	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	23	167	2.08	15.07	12.65	46.70	0.18	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	42	209	3.79	18.86	24.80	71.49	0.36	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	37	246	3.34	22.20	33.88	105.38	0.49	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	42	288	3.79	25.99	87.04	192.41	1.26	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	25	313	2.26	28.25	44.20	236.61	0.64	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	27	340	2.44	30.69	51.29	287.90	0.74	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	18	358	1.62	32.31	63.80	351.70	0.92	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	36	394	3.25	35.56	143.70	495.40	2.08	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	32	426	2.89	38.45	136.23	631.64	1.97	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	35	461	3.16	41.61	236.06	867.69	3.42	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	63	524	5.69	47.29	525.52	1,393.22	7.61	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	114	638	10.29	57.58	1,209.30	2,602.52	17.51	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	142	780	12.82	70.40	1,615.33	4,217.85	23.38	61.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	71	851	6.41	76.81	736.29	4,954.14	10.66	71.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	155	1,006	13.99	90.79	1,141.60	6,095.74	16.53	88.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		102	1,108	9.21	100.00	812.28	6,908.03	11.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1,108				6,908.03					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	71,451	71,451	10.69	10.69	7,292.95	7,292.95	0.84	0.84	1	1	0.79	0.79	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	55,197	126,648	8.26	18.95	7,900.75	15,193.70	0.91	1.75	3	4	2.38	3.17	90.99	90.99	0.51	0.51	1.15	0.60	
3	100	200	150	95,812	222,460	14.33	33.28	20,940.81	36,134.51	2.41	4.15	9	13	7.14	10.32	498.60	589.59	2.78	3.28	2.38	1.63	
4	200	300	250	69,797	292,257	10.44	43.72	22,640.02	58,774.53	2.60	6.75	3	16	2.38	12.70	18.89	608.48	0.11	3.39	0.08	1.04	
5	300	500	400	96,129	388,386	14.38	58.10	49,676.53	108,451.07	5.71	12.46	3	19	2.38	15.08	696.47	1,304.95	3.88	7.27	1.40	1.20	
6	500	750	625	65,226	453,612	9.76	67.86	49,928.79	158,379.86	5.74	18.19	10	29	7.94	23.02	1,054.34	2,359.29	5.87	13.14	2.11	1.49	
7	750	1,000	875	52,698	506,310	7.88	75.75	56,280.27	214,660.13	6.46	24.66	5	34	3.97	26.98	800.58	3,159.87	4.46	17.60	1.42	1.47	
8	1,000	1,500	1,250	45,282	551,592	6.77	82.52	66,697.09	281,357.21	7.66	32.32	10	44	7.94	34.92	2,928.50	6,088.38	16.32	33.92	4.39	2.16	
9	1,500	2,000	1,750	26,753	578,345	4.00	86.52	55,941.44	337,298.66	6.43	38.74	4	48	3.17	38.10	55.50	6,143.88	0.31	34.23	0.10	1.82	
10	2,000	2,500	2,250	14,473	592,818	2.17	88.69	37,970.47	375,269.13	4.36	43.11	5	53	3.97	42.06	294.21	6,438.08	1.64	35.87	0.77	1.72	
11	2,500	3,000	2,750	11,610	604,428	1.74	90.43	37,223.56	412,492.69	4.28	47.38	3	56	2.38	44.44	96.75	6,534.83	0.54	36.41	0.26	1.58	
12	3,000	4,000	3,500	13,942	618,370	2.09	92.51	53,100.16	465,592.85	6.10	53.48	10	66	7.94	52.38	3,668.04	10,202.88	20.44	56.84	6.91	2.19	
13	4,000	5,000	4,500	9,277	627,647	1.39	93.90	46,357.07	511,949.91	5.32	58.81	6	72	4.76	57.14	4,214.06	14,416.94	23.48	80.32	9.09	2.82	
14	5,000	7,500	6,250	11,649	639,296	1.74	95.64	69,084.94	581,034.85	7.94	66.74	7	79	5.56	62.70	1,033.11	15,450.04	5.76	86.08	1.50	2.66	
15	7,500	10,000	8,750	7,105	646,401	1.06	96.71	53,217.94	634,252.80	6.11	72.85	3	82	2.38	65.08	50.00	15,500.05	0.28	86.36	0.09	2.44	
16	10,000	20,000	15,000	9,137	655,538	1.37	98.07	110,539.72	744,792.52	12.70	85.55	5	87	3.97	69.05	1,384.48	16,884.53	7.71	94.07	1.25	2.27	
17	20,000	50,000	35,000	5,560	661,098	0.83	98.90	83,246.16	828,038.68	9.56	95.11	4	91	3.17	72.22	73.48	16,958.01	0.41	94.48	0.09	2.05	
18	50,000	100,000	75,000	2,384	663,482	0.36	99.26	24,478.23	852,516.90	2.81	97.93	6	97	4.76	76.98	46.35	17,004.35	0.26	94.74	0.19	1.99	
19	100,000	500,000	300,000	3,267	666,749	0.49	99.75	23,687.73	876,204.63	2.72	100.65	20	117	15.87	92.86	758.67	17,763.02	4.23	98.96	3.20	2.03	
20	500,000	UP		1,672	668,421	0.25	100.00	5,634.89	870,569.74	0.65	100.00	9	126	7.14	100.00	186.19	17,949.20	1.04	100.00	3.30	2.06	
				668,421					870,569.74					126					17,949.20			2.06



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 30 Kina

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	3.40	3.40	1.68	1.68	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	41	3.57	6.96	4.92	6.60	0.36	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	71	5.09	12.05	6.47	13.07	0.48	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	95	4.07	16.13	10.24	23.31	0.75	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	125	5.09	21.22	27.15	50.46	2.00	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	45	170	7.64	28.86	33.70	84.15	2.48	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	192	3.74	32.60	23.84	108.00	1.75	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	219	4.58	37.18	33.18	141.18	2.44	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	251	5.43	42.61	30.48	171.66	2.24	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	275	4.07	46.69	39.46	211.12	2.90	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	296	3.57	50.25	26.35	237.47	1.94	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	306	1.70	51.95	29.24	266.71	2.15	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	20	326	3.40	55.35	62.73	329.44	4.62	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	68	394	11.54	66.89	221.15	550.59	16.27	40.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	58	452	9.85	76.74	216.18	766.77	15.91	56.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	97	549	16.47	93.21	329.45	1,096.22	24.24	80.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	34	583	5.77	98.98	245.58	1,341.80	18.07	98.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	588	0.85	99.83	14.91	1,356.71	1.10	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	589	0.17	100.00	2.17	1,358.88	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	589	0.00	100.00	0.00	1,358.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				589					1,358.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 31 Perkebunan serat

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	348	348	31.41	31.41	18.33	18.33	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	191	539	17.24	48.65	18.05	36.38	0.49	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	564	2.26	50.90	10.04	46.42	0.27	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	575	0.99	51.90	6.76	53.18	0.18	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	601	2.35	54.24	26.03	79.22	0.71	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	605	0.36	54.60	5.95	85.16	0.16	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	615	0.90	55.51	22.53	107.69	0.61	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	631	1.44	56.95	18.36	126.05	0.50	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	48	679	4.33	61.28	38.11	164.16	1.03	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	703	2.17	63.45	21.23	185.39	0.58	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	719	1.44	64.89	43.97	229.36	1.19	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	41	760	3.70	68.59	60.02	289.39	1.63	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	794	3.07	71.66	36.68	326.07	1.00	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	808	1.26	72.92	50.49	376.56	1.37	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	837	2.62	75.54	199.75	576.31	5.42	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	879	3.79	79.33	755.36	1,331.67	20.50	36.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	66	945	5.96	85.29	790.69	2,122.36	21.46	57.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	94	1,039	8.48	93.77	746.50	2,868.86	20.26	77.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	65	1,104	5.87	99.64	801.23	3,670.09	21.74	99.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	1,108	0.36	100.00	14.83	3,684.93	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,108					3,684.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 32 Rekreasi dan tempat berlibur

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,000	1,500	1,250	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,000	2,500	2,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	500,000	UP		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12					1.41					0					0.00			0.00	



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate !

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	260	260	52.21	52.21	37.20	37.20	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	92	352	18.47	70.68	26.02	63.22	1.74	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	373	4.22	74.90	9.92	73.14	0.66	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	377	0.80	75.70	1.92	75.06	0.13	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	388	2.21	77.91	9.96	85.01	0.66	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	390	0.40	78.31	2.96	87.97	0.20	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	391	0.20	78.51	0.73	88.70	0.05	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	395	0.80	79.32	2.35	91.05	0.16	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	401	1.20	80.52	4.37	95.43	0.29	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	406	1.00	81.53	9.92	105.34	0.66	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	409	0.60	82.13	10.56	115.91	0.71	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	411	0.40	82.53	7.13	123.03	0.48	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	412	0.20	82.73	6.38	129.41	0.43	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	417	1.00	83.73	16.21	145.63	1.08	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	419	0.40	84.14	7.00	152.63	0.47	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	426	1.41	85.54	213.71	366.33	14.27	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	454	5.62	91.16	753.15	1,119.49	50.29	74.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	468	2.81	93.98	142.29	1,261.78	9.50	84.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	490	4.42	98.39	188.16	1,449.94	12.56	96.81	1	1	100.00	100.00	10.00	10.00	100.00	100.00	5.31	0.69			
20	500,000	UP		8	498	1.61	100.00	47.74	1,497.68	3.19	100.00	0	0	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.67			
				498					1,497.68					1					10.00					0.67
GRANT TOTAL				725,747.0					1,186,979.9					176.0					104,709.57					

5.4 ALL OCCUPATION



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 20 MINING DRILLING INSTALATION SALT MINES PEAT EXTRACTION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	2.03	2.03	3.81	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	2.49	4.52	4.67	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	4.89	9.41	9.18	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	8.77	18.18	16.46	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	6.15	24.32	11.54	45.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	3.26	27.58	6.11	51.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	11.85	39.43	22.25	74.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	11.80	51.23	22.15	96.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	1.23	52.46	2.31	98.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	0.80	53.26	1.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					53.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 200 Refining installations (gold silver platinum etc.)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.30	5.30	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	13	4.55	9.85	0.65	0.68	0.43	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	29	12.12	21.97	0.61	1.29	0.40	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	41	9.09	31.06	1.82	3.11	1.20	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	44	2.27	33.33	0.21	3.32	0.14	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	48	3.03	36.36	0.90	4.22	0.59	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	52	3.03	39.39	0.22	4.44	0.14	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	55	2.27	41.67	1.70	6.14	1.12	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	59	3.03	44.70	0.71	6.85	0.47	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	67	6.06	50.76	6.79	13.64	4.49	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	71	3.03	53.79	2.29	15.93	1.51	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	77	4.55	58.33	2.38	18.30	1.57	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	79	1.52	59.85	2.89	21.19	1.91	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	81	1.52	61.36	3.84	25.03	2.54	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	85	3.03	64.39	15.30	40.33	10.11	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	101	12.12	76.52	31.85	72.19	21.05	47.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	105	3.03	79.55	15.29	87.47	10.10	57.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	112	5.30	84.85	17.59	105.06	11.63	69.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	114	1.52	86.36	5.07	110.13	3.35	72.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		18	132	13.64	100.00	41.19	151.32	27.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				132					151.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 201 Alumunium works (foundries)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	1.71	1.71	0.26	0.26	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	5	2.56	4.27	0.59	0.85	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	0.85	5.13	1.40	2.25	0.19	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	9	2.56	7.69	1.19	3.44	0.16	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	14	4.27	11.97	3.25	6.69	0.45	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	16	1.71	13.68	3.50	10.19	0.48	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	25	7.69	21.37	11.88	22.06	1.64	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	29	3.42	24.79	14.73	36.79	2.04	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	31	1.71	26.50	4.26	41.06	0.59	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	34	2.56	29.06	14.66	55.72	2.03	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	40	5.13	34.19	15.48	71.20	2.14	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	45	4.27	38.46	19.10	90.29	2.64	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	13	58	11.11	49.57	75.49	165.79	10.43	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	16	74	13.68	63.25	109.31	275.10	15.11	38.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	21	95	17.95	81.20	256.23	531.32	35.41	73.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	103	6.84	88.03	105.67	636.99	14.60	88.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	111	6.84	94.87	65.31	702.30	9.02	97.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	117	5.13	100.00	21.35	723.65	2.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	117	0.00	100.00	0.00	723.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				117				723.65		0				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 202 Iron mines blast furnaces iron foundries iron works

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	0.11	0.11	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	0.15	0.26	0.19	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	0.99	1.24	1.26	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	0.87	2.11	1.11	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	0.03	2.15	0.04	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	0.01	2.16	0.01	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	0.91	3.07	1.16	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	3.66	6.73	4.67	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	2.82	9.55	3.59	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.26	52.63	3.60	13.14	4.59	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.26	57.89	3.82	16.96	4.87	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.26	63.16	2.85	19.81	3.63	25.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.26	68.42	0.37	20.18	0.47	25.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.26	73.68	3.09	23.27	3.94	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	17	15.79	89.47	23.67	46.93	30.17	59.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	5.26	94.74	14.00	60.93	17.85	77.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	5.26	100.00	17.50	78.43	22.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	78.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	0.00	78.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					78.43					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2020 Iron Mines (underground or above ground)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	8.00	8.00	0.11	0.11	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	8.00	16.00	0.25	0.35	0.33	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	8.00	24.00	0.42	0.77	0.57	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	4.00	28.00	0.69	1.47	0.94	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	4.00	32.00	0.86	2.33	1.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	4.00	36.00	1.02	3.35	1.39	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	4.00	40.00	1.10	4.45	1.50	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	12	8.00	48.00	3.70	8.15	5.03	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	4.00	52.00	3.38	11.52	4.59	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	4.00	56.00	2.17	13.69	2.95	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	4.00	60.00	2.65	16.34	3.60	22.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	4.00	64.00	6.75	23.09	9.18	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	4.00	68.00	7.53	30.62	10.23	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	19	8.00	76.00	1.79	32.41	2.43	44.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	22	12.00	88.00	21.46	53.87	29.18	73.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	23	4.00	92.00	2.64	56.52	3.59	76.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	24	4.00	96.00	7.16	63.68	9.74	86.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	25	4.00	100.00	9.87	73.55	13.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	73.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					73.55					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2021 Blast furnaces

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.00	5.00	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	5.00	10.00	0.19	0.24	0.08	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	2.50	12.50	0.10	0.34	0.04	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	2.50	15.00	0.41	0.76	0.17	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	2.50	17.50	0.58	1.34	0.24	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	11	10.00	27.50	1.68	3.02	0.70	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	5.00	32.50	1.44	4.46	0.60	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	15	5.00	37.50	0.37	4.83	0.15	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	2.50	40.00	1.92	6.74	0.80	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	2.50	42.50	1.97	8.71	0.82	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	2.50	45.00	4.33	13.04	1.81	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	2.50	47.50	0.62	13.66	0.26	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	2.50	50.00	0.00	13.66	0.00	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.50	52.50	4.47	18.13	1.87	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.50	55.00	1.81	19.94	0.76	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	2.50	57.50	15.47	35.42	6.46	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	25	5.00	62.50	25.50	60.92	10.64	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	28	7.50	70.00	28.89	89.80	12.05	37.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	37	22.50	92.50	111.51	201.31	46.52	83.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		3	40	7.50	100.00	38.39	239.70	16.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				40				239.70				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2022 Iron foundries

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.43	2.43	8.33	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	26.75	29.18	91.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	29.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					29.18					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2028 Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	5.16	5.16	15.08	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	14.00	19.16	40.88	55.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	15.08	34.24	44.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					34.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 203 Steelworks and rolling mills

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	5.43	5.43	2.20	2.20	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.54	5.98	0.22	2.41	0.02	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	16	2.72	8.70	1.12	3.54	0.12	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	0.54	9.24	0.05	3.59	0.01	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	29	6.52	15.76	2.52	6.12	0.28	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	34	2.72	18.48	3.88	9.99	0.42	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	38	2.17	20.65	6.73	16.73	0.74	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	50	6.52	27.17	11.92	28.65	1.30	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	56	3.26	30.43	10.94	39.59	1.20	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	58	1.09	31.52	6.16	45.75	0.67	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	62	2.17	33.70	14.92	60.67	1.63	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	67	2.72	36.41	17.19	77.86	1.88	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	75	4.35	40.76	25.32	103.19	2.77	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	83	4.35	45.11	59.74	162.93	6.53	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	91	4.35	49.46	42.30	205.23	4.62	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	104	7.07	56.52	212.42	417.64	23.21	45.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	121	9.24	65.76	197.32	614.96	21.56	67.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	128	3.80	69.57	100.06	715.02	10.93	78.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	154	14.13	83.70	133.27	848.28	14.56	92.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		30	184	16.30	100.00	66.95	915.24	7.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				184					915.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 204

Exploration and production of petroleum and natural gas term

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	0.40	0.40	4.27	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	2.64	3.03	28.39	32.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	1.20	4.23	12.88	45.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	1.58	5.81	17.00	62.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	3.48	9.29	37.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	9.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					9.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2041 Drilling installation(explor. and production) for petroleum

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	56.25	56.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	6.25	62.50	0.01	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	6.25	68.75	0.00	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	6.25	75.00	4.03	4.04	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	6.25	81.25	8.15	12.19	3.78	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	6.25	87.50	86.32	98.51	40.00	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	6.25	93.75	10.27	108.78	4.76	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	6.25	100.00	107.00	215.78	49.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	215.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					215.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2042 Transport installations for petroleum (including pipelines)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.41	2.41	41.98	41.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	1.68	4.09	29.35	71.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	1.65	5.74	28.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	5.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				5.74		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2043

Drilling installations (exploration and production) for natur

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	24.39	24.39	10.95	10.95	8.49	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	16	14.63	39.02	0.01	10.96	0.01	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	28	29.27	68.29	0.06	11.03	0.05	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	29	2.44	70.73	0.75	11.78	0.58	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	30	2.44	73.17	0.60	12.38	0.46	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	2.44	75.61	6.98	19.36	5.42	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	32	2.44	78.05	0.89	20.25	0.69	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	33	2.44	80.49	2.79	23.04	2.16	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	34	2.44	82.93	0.77	23.80	0.59	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	35	2.44	85.37	3.58	27.38	2.77	21.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	36	2.44	87.80	2.42	29.80	1.87	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	37	2.44	90.24	8.96	38.76	6.95	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	38	2.44	92.68	1.13	39.89	0.88	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	39	2.44	95.12	2.22	42.11	1.72	32.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	40	2.44	97.56	2.84	44.95	2.20	34.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	41	2.44	100.00	84.00	128.95	65.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	128.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	128.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	128.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	41	0.00	100.00	0.00	128.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				41					128.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2044 Transport installastions for natural gas(including pipeline)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.38	2.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.38	4.76	0.00	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	35	78.57	83.33	0.17	0.18	0.15	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	36	2.38	85.71	0.31	0.48	0.27	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	37	2.38	88.10	0.98	1.46	0.86	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	38	2.38	90.48	9.81	11.27	8.64	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	39	2.38	92.86	38.72	50.00	34.10	44.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	40	2.38	95.24	14.04	64.04	12.36	56.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	41	2.38	97.62	17.43	81.47	15.35	71.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	42	2.38	100.00	32.08	113.56	28.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	42	0.00	100.00	0.00	113.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					113.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2045 Terminals for crude oil

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	8	72.73	72.73	0.02	0.02	59.83	59.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	11	27.27	100.00	0.01	0.03	40.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					0.03					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2046 Terminals for liquefied gases

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	18.38	18.38	14.72	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	11.68	30.07	9.36	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.00	30.07	0.00	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	56.78	86.85	45.48	69.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	38.00	124.85	30.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	124.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5				124.85		0				0				0.00					0.00	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2047 Terminals for other products

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.01	0.01	73.17	73.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.00	0.01	26.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.01					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2048 Degasification stations

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	20.38	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	75.00	100.00	0.02	0.02	79.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.02				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2049 Off -shore facilities

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	3.64	3.64	0.04	0.04	11.96	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1.82	5.45	0.00	0.04	0.49	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	52	55	94.55	100.00	0.28	0.32	87.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	55	0.00	100.00	0.00	0.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				55					0.32					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 205 Mines not otherwise classified

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.46	1.46	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	6.45	7.90	0.94	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.00	7.90	0.00	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	675.27	683.17	98.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	683.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					683.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2051 Extration and processing above ground

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.05	4.05	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	51	54	68.92	72.97	0.20	0.20	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	63	12.16	85.14	0.21	0.41	0.22	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	64	1.35	86.49	0.62	1.03	0.66	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	65	1.35	87.84	1.04	2.06	1.11	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	66	1.35	89.19	6.15	8.21	6.58	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	67	1.35	90.54	14.48	22.69	15.51	24.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	68	1.35	91.89	22.92	45.61	24.55	48.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	69	1.35	93.24	17.13	62.74	18.35	67.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	70	1.35	94.59	17.13	79.87	18.35	85.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	71	1.35	95.95	2.68	82.55	2.87	88.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	72	1.35	97.30	2.94	85.48	3.14	91.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	73	1.35	98.65	4.12	89.60	4.41	95.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	74	1.35	100.00	3.75	93.35	4.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	74	0.00	100.00	0.00	93.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	74	0.00	100.00	0.00	93.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	74	0.00	100.00	0.00	93.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	74	0.00	100.00	0.00	93.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	74	0.00	100.00	0.00	93.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	74	0.00	100.00	0.00	93.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				74					93.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2058 Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	8	80.00	80.00	0.02	0.02	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	10.00	90.00	3.19	3.21	15.73	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	10.00	100.00	17.07	20.28	84.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					20.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 206 Foundries reduction plant for metals(excl.iron aluminium)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	0.11	0.11	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	0.19	0.30	0.18	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	0.22	0.52	0.21	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	5	13.33	33.33	0.84	1.36	0.81	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	6.67	40.00	3.77	5.12	3.61	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	6.67	46.67	6.43	11.56	6.16	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	6.67	53.33	4.50	16.06	4.31	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	6.67	60.00	11.84	27.90	11.35	26.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	6.67	66.67	0.20	28.10	0.19	26.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	6.67	73.33	21.57	49.67	20.67	47.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	6.67	80.00	0.29	49.96	0.28	47.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	6.67	86.67	0.73	50.69	0.70	48.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	6.67	93.33	25.08	75.77	24.03	72.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	6.67	100.00	28.60	104.37	27.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	104.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	104.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	104.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	104.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	104.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					104.37					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 207 Hard coal and lignite extraction asphalt mines

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.04	2.04	4.05	4.05	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.04	4.08	3.68	7.73	1.13	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.04	6.12	3.15	10.87	0.97	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.04	8.16	3.15	14.02	0.97	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.04	10.20	3.36	17.38	1.03	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.04	12.24	2.30	19.69	0.71	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.04	14.29	1.84	21.53	0.57	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.04	16.33	1.39	22.92	0.43	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.04	18.37	1.24	24.16	0.38	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.04	20.41	0.00	24.16	0.00	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.04	22.45	5.10	29.26	1.57	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.04	24.49	2.67	31.93	0.82	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.04	26.53	4.90	36.82	1.50	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.04	28.57	2.57	39.39	0.79	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	25	22.45	51.02	78.05	117.44	23.98	36.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	36	22.45	73.47	54.71	172.15	16.81	52.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	40	8.16	81.63	81.11	253.27	24.92	77.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	44	8.16	89.80	13.26	266.53	4.07	81.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		5	49	10.20	100.00	58.91	325.44	18.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				325.44					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2071 Extration and processing of hard coal above ground

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	5.82	5.82	0.04	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	32	5.14	10.96	0.14	0.18	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	33	0.34	11.30	0.30	0.48	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	34	0.34	11.64	0.54	1.02	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	39	1.71	13.36	3.35	4.37	0.18	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	43	1.37	14.73	1.73	6.10	0.09	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	45	0.68	15.41	0.92	7.02	0.05	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	51	2.05	17.47	8.99	16.01	0.49	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	58	2.40	19.86	12.29	28.31	0.67	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	61	1.03	20.89	3.67	31.97	0.20	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	67	2.05	22.95	22.63	54.60	1.23	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	76	3.08	26.03	28.37	82.98	1.55	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	83	2.40	28.42	20.44	103.42	1.11	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	101	6.16	34.59	55.01	158.43	3.00	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	113	4.11	38.70	64.33	222.76	3.51	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	136	7.88	46.58	222.88	445.64	12.15	24.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	172	12.33	58.90	291.69	737.33	15.91	40.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	36	208	12.33	71.23	267.67	1,005.00	14.60	54.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	49	257	16.78	88.01	727.07	1,732.06	39.65	94.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		35	292	11.99	100.00	101.73	1,833.80	5.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				292					1,833.80					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2072 Extration and processing of coal below ground

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	4.51	4.51	10.65	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	37.84	42.35	89.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	42.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					42.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2073 Hard coal coking plants

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	8	66.67	66.67	0.02	0.02	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	8.33	75.00	2.75	2.77	4.11	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	8.33	83.33	12.32	15.09	18.42	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	8.33	91.67	9.44	24.53	14.12	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	8.33	100.00	42.34	66.87	63.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	66.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					66.87					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2075 Lignite open mining

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	0.12	0.12	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.12						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 208 Salt mines

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.58	0.58	4.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	12.25	12.83	95.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	12.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					12.83					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2081 Open cast salt minesunderground slat minessalt mines&brine

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.32	0.32	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	2.48	2.80	2.93	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	3.50	6.30	4.15	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	5.04	11.34	5.97	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	6.77	18.11	8.02	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	7.15	25.26	8.47	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	6.11	31.37	7.24	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	8.48	39.85	10.05	47.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	15.00	54.85	17.77	64.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	19.55	74.39	23.16	88.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	10.01	84.40	11.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	84.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	84.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	84.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	84.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	84.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	84.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	84.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	84.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					84.40					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2082 Salt extraction from seawater (tambak garam)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	3.13	3.13	48.72	48.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	3.30	6.43	51.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	6.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					6.43					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 209 Peat extraction peat processing

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES or SHELLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.35	0.35	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.61	0.95	0.55	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	1.60	2.55	1.44	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.64	4.20	1.49	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	3.65	7.85	3.30	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	2.11	9.96	1.90	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	2.19	12.15	1.98	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	4.64	16.79	4.19	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	7.44	24.23	6.73	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	5.15	29.38	4.65	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	8.66	38.04	7.82	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	7.51	45.54	6.78	41.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	12.63	58.17	11.41	52.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	3.10	61.27	2.80	55.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	5.56	83.33	27.17	88.44	24.56	79.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	5.56	88.89	14.30	102.74	12.92	92.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	5.56	94.44	4.81	107.55	4.35	97.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	5.56	100.00	3.10	110.65	2.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18					110.65					0					0.00			0.00	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 210 Stone gravel and sand extraction instalations

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.85	1.85	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.93	2.78	0.19	0.22	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	7	3.70	6.48	0.49	0.71	0.10	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	10	2.78	9.26	1.03	1.73	0.22	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	16	5.56	14.81	2.20	3.93	0.46	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	19	2.78	17.59	3.53	7.46	0.75	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	22	2.78	20.37	2.28	9.74	0.48	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	29	6.48	26.85	14.21	23.95	3.00	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	34	4.63	31.48	10.38	34.32	2.19	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	44	9.26	40.74	24.79	59.11	5.23	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	48	3.70	44.44	10.61	69.72	2.24	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	58	9.26	53.70	41.31	111.03	8.71	23.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	64	5.56	59.26	22.55	133.58	4.76	28.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	76	11.11	70.37	67.04	200.61	14.14	42.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	78	1.85	72.22	32.33	232.94	6.82	49.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	94	14.81	87.04	78.73	311.67	16.61	65.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	104	9.26	96.30	116.56	428.23	24.59	90.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	107	2.78	99.07	34.61	462.83	7.30	97.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	108	0.93	100.00	11.20	474.03	2.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	108	0.00	100.00	0.00	474.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				108					474.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 211 Cement chalk lime and gypsum works

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.56	5.56	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	2.78	8.33	0.24	0.27	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	2.78	11.11	1.01	1.29	0.39	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	2.78	13.89	1.60	2.89	0.62	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	2.78	16.67	0.38	3.27	0.15	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	2.78	19.44	0.28	3.55	0.11	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	2.78	22.22	0.40	3.94	0.15	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	2.78	25.00	0.49	4.44	0.19	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	2.78	27.78	5.38	9.82	2.07	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	2.78	30.56	7.34	17.16	2.82	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	2.78	33.33	2.68	19.84	1.03	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	2.78	36.11	2.56	22.40	0.98	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	2.78	38.89	0.02	22.42	0.01	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	2.78	41.67	4.61	27.04	1.77	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	2.78	44.44	4.84	31.88	1.86	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	2.78	47.22	5.25	37.13	2.02	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	6	16.67	63.89	63.22	100.35	24.30	38.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	6	16.67	80.56	66.60	166.95	25.60	64.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	4	11.11	91.67	44.57	211.51	17.13	81.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		3	8.33	100.00	48.61	260.12	18.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				36					260.12					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2111 Chalk lime and plaster work kieselguhr kilns

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.21	0.21	61.11	61.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.14	0.35	38.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.35		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2112 Cement factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	4.88	4.88	0.18	0.18	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.44	7.32	0.12	0.30	0.04	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.44	9.76	0.19	0.49	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.44	12.20	0.50	0.99	0.17	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	7	4.88	17.07	1.11	2.10	0.38	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	2.44	19.51	0.80	2.90	0.27	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	11	7.32	26.83	3.52	6.42	1.19	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	14	7.32	34.15	5.27	11.69	1.78	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	16	4.88	39.02	6.08	17.76	2.06	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	2.44	41.46	2.66	20.42	0.90	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	2.44	43.90	0.19	20.61	0.06	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	20	4.88	48.78	8.80	29.41	2.98	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.44	51.22	4.56	33.97	1.54	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.44	53.66	0.57	34.54	0.19	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	27	12.20	65.85	87.69	122.23	29.70	41.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	29	4.88	70.73	48.00	170.23	16.26	57.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	32	7.32	78.05	27.61	197.85	9.35	67.01	1	1	100.00	100.00	158.93	158.93	100.00	100.00	575.52	80.33	0.00	0.00
19	100,000	500,000	300,000	5	37	12.20	90.24	21.77	219.62	7.37	74.38	0	1	0.00	100.00	0.00	158.93	0.00	100.00	0.00	0.00	0.00	72.37
20	500,000	UP		4	41	9.76	100.00	75.65	295.27	25.62	100.00	0	1	0.00	100.00	0.00	158.93	0.00	100.00	0.00	0.00	0.00	53.83
				41				295.27				1				158.93							53.83



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 21121 Cement Factories withrotary kiln

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.70	3.70	0.06	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.70	7.41	0.34	0.40	0.11	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.70	11.11	0.36	0.77	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.70	14.81	1.09	1.85	0.34	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.70	18.52	0.93	2.78	0.29	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.70	22.22	0.00	2.78	0.00	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.70	25.93	4.33	7.12	1.37	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.70	29.63	1.41	8.53	0.45	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.70	33.33	4.05	12.57	1.28	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.70	37.04	0.29	12.86	0.09	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.70	40.74	5.22	18.08	1.65	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.70	44.44	5.92	24.00	1.87	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.70	48.15	5.93	29.92	1.87	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.70	51.85	17.96	47.88	5.67	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	3.70	55.56	38.00	85.88	12.00	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	3.70	59.26	17.68	103.56	5.58	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	22	22.22	81.48	115.46	219.02	36.47	69.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	27	18.52	100.00	97.59	316.61	30.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	27	0.00	100.00	0.00	316.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				27				316.61					0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 21122 Cement Factories withoutrotary kiln

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	0.24	0.24	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	0.86	1.09	2.79	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	0.72	1.82	2.34	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	0.45	2.26	1.45	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	0.45	2.71	1.45	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	0.72	3.43	2.34	11.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	1.24	4.67	4.03	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	26.10	30.77	84.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	30.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					30.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2113 Cement and plaster goods unfired stoneware

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	4.71	4.71	0.62	0.62	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	24	4.71	9.41	1.72	2.34	0.18	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	37	5.10	14.51	6.78	9.12	0.72	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	48	4.31	18.82	3.38	12.49	0.36	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	69	8.24	27.06	9.67	22.17	1.02	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	88	7.45	34.51	19.12	41.29	2.03	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	111	9.02	43.53	20.89	62.18	2.21	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	122	4.31	47.84	14.07	76.25	1.49	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	133	4.31	52.16	13.77	90.02	1.46	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	136	1.18	53.33	7.03	97.05	0.74	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	145	3.53	56.86	17.08	114.13	1.81	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	148	1.18	58.04	9.24	123.37	0.98	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	160	4.71	62.75	49.62	172.99	5.26	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	170	3.92	66.67	77.30	250.29	8.19	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	177	2.75	69.41	52.98	303.27	5.61	32.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	206	11.37	80.78	190.72	493.98	20.20	52.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	225	7.45	88.24	219.04	713.02	23.20	75.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	236	4.31	92.55	55.91	768.93	5.92	81.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	255	7.45	100.00	175.21	944.14	18.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	255	0.00	100.00	0.00	944.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				255					944.14					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2114 False teeth production

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	50.00	50.00	0.00	0.00	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	25.00	75.00	0.14	0.14	8.82	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	25.00	100.00	1.43	1.56	91.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	1.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					1.56					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 212 Asbestos board asbestos fibre Stone slab Concrete slab and C

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.64	1.64	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.64	3.28	0.00	0.03	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.64	4.92	0.43	0.46	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.64	6.56	0.63	1.10	0.13	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.64	8.20	0.87	1.97	0.17	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.64	9.84	0.82	2.79	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	9	4.92	14.75	4.68	7.47	0.94	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	17	13.11	27.87	15.67	23.14	3.15	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	22	8.20	36.07	19.96	43.10	4.01	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	24	3.28	39.34	4.22	47.32	0.85	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	27	4.92	44.26	25.24	72.55	5.07	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	29	3.28	47.54	8.95	81.50	1.80	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	30	1.64	49.18	7.13	88.63	1.43	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	31	1.64	50.82	7.75	96.37	1.56	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	34	4.92	55.74	16.86	113.24	3.39	22.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	37	4.92	60.66	28.51	141.75	5.73	28.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	52	24.59	85.25	233.38	375.13	46.87	75.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	55	4.92	90.16	40.56	415.69	8.15	83.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	61	9.84	100.00	82.22	497.91	16.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	61	0.00	100.00	0.00	497.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				61					497.91					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2121 Asbestos boardasbestos fibrestone slabconcrete slab

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	3.18	3.18	1.38	1.38	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	1.91	5.10	0.80	2.18	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	11	1.91	7.01	0.96	3.14	0.07	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	15	2.55	9.55	1.88	5.02	0.14	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	23	5.10	14.65	4.16	9.18	0.30	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	36	8.28	22.93	10.95	20.13	0.80	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	41	3.18	26.11	7.16	27.29	0.52	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	59	11.46	37.58	30.05	57.34	2.20	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	64	3.18	40.76	9.48	66.82	0.69	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	69	3.18	43.95	9.42	76.25	0.69	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	73	2.55	46.50	13.78	90.03	1.01	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	80	4.46	50.96	18.79	108.81	1.37	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	83	1.91	52.87	24.00	132.82	1.76	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	96	8.28	61.15	129.26	262.08	9.46	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	98	1.27	62.42	27.93	290.01	2.04	21.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	108	6.37	68.79	101.49	391.50	7.42	28.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	35	143	22.29	91.08	466.20	857.70	34.10	62.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	154	7.01	98.09	87.63	945.33	6.41	69.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	157	1.91	100.00	421.78	1,367.11	30.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	157	0.00	100.00	0.00	1,367.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				157				1,367.11		0				0.00				0.00				0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2123 Mineral Wool

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.43	0.43	12.55	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	2.98	3.40	87.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	3.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					3.40					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 213 Brick and tile works

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	15.38	15.38	0.02	0.02	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	7.69	23.08	0.04	0.06	0.08	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	7.69	30.77	0.29	0.35	0.53	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	7.69	38.46	0.00	0.35	0.00	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	7.69	46.15	1.84	2.19	3.39	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7.69	53.85	3.12	5.31	5.74	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	7.69	61.54	12.05	17.36	22.20	31.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7.69	69.23	15.98	33.34	29.43	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	7.69	76.92	2.15	35.48	3.95	65.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	7.69	84.62	9.24	44.72	17.02	82.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	7.69	92.31	3.85	48.57	7.09	89.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	7.69	100.00	5.72	54.29	10.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	0.00	100.00	0.00	54.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	0.00	100.00	0.00	54.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	0.00	100.00	0.00	54.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	0.00	100.00	0.00	54.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	0.00	100.00	0.00	54.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	0.00	100.00	0.00	54.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	0.00	100.00	0.00	54.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	0.00	100.00	0.00	54.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				13					54.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2131 Factories which only have tunnel klins

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	35.19	35.19	0.99	0.99	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	26	12.96	48.15	0.73	1.72	0.50	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	33	12.96	61.11	1.56	3.27	1.07	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	36	5.56	66.67	1.05	4.33	0.73	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	39	5.56	72.22	0.56	4.89	0.39	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	41	3.70	75.93	1.17	6.06	0.81	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	42	1.85	77.78	0.47	6.53	0.32	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	46	7.41	85.19	6.18	12.71	4.26	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	47	1.85	87.04	9.14	21.85	6.30	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	48	1.85	88.89	10.80	32.65	7.45	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	49	1.85	90.74	24.00	56.65	16.55	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	50	1.85	92.59	5.05	61.69	3.48	42.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	51	1.85	94.44	25.40	87.09	17.52	60.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	52	1.85	96.30	7.26	94.36	5.01	65.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	53	1.85	98.15	28.60	122.96	19.72	84.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	54	1.85	100.00	22.04	145.00	15.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	54	0.00	100.00	0.00	145.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	54	0.00	100.00	0.00	145.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	145.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	54	0.00	100.00	0.00	145.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				54					145.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2132 Factories with other types of kilns (loadings if applicable)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	4.08	4.08	0.43	0.43	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.04	6.12	0.11	0.53	0.10	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.04	8.16	0.46	0.99	0.43	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	4.08	12.24	1.28	2.27	1.21	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.04	14.29	0.62	2.89	0.58	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.04	16.33	1.53	4.42	1.45	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.04	18.37	0.04	4.47	0.04	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	2.04	20.41	0.03	4.50	0.03	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	2.04	22.45	2.16	6.66	2.04	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	2.04	24.49	0.20	6.85	0.19	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	2.04	26.53	0.20	7.05	0.19	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	16	6.12	32.65	9.44	16.49	8.92	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	23	14.29	46.94	6.40	22.89	6.04	21.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	24	2.04	48.98	0.17	23.06	0.16	21.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	32	16.33	65.31	50.38	73.44	47.58	69.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	40	16.33	81.63	7.83	81.26	7.39	76.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	49	18.37	100.00	24.62	105.88	23.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	105.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	49	0.00	100.00	0.00	105.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49					105.88					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2133 Manufacture of transparent glass (frit) from silica and fels

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	0.07	0.07	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	0.42	0.49	0.36	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.94	8.82	0.22	0.70	0.19	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.94	11.76	0.88	1.58	0.75	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.94	14.71	0.87	2.45	0.74	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.94	17.65	0.09	2.54	0.08	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.94	20.59	1.18	3.71	1.01	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.94	23.53	2.86	6.57	2.46	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.94	26.47	2.47	9.04	2.12	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.94	29.41	4.07	13.11	3.50	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.94	32.35	9.11	22.22	7.83	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.94	35.29	7.75	29.97	6.67	25.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.94	38.24	1.01	30.98	0.87	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.94	41.18	4.13	35.11	3.55	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.94	44.12	5.60	40.71	4.82	35.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	2.94	47.06	11.54	52.25	9.92	44.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	28	35.29	82.35	30.53	82.79	26.26	71.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	34	17.65	100.00	33.49	116.28	28.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	116.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				116.28					0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 21331 Manufacture of transparent glaas: using electricity

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	0.21	0.21	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.66	0.87	3.95	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	2.22	3.10	13.20	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	7.02	10.11	41.68	60.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	4.79	14.91	28.45	88.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	1.93	16.84	11.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	16.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					16.84					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 214 Porcelain earthenware stoneware pottery and clay refractorie

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.76	4.76	0.28	0.28	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	0.33	0.61	0.24	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	0.88	1.49	0.64	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	3.10	4.58	2.25	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.76	23.81	1.79	6.37	1.30	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.76	28.57	4.55	10.93	3.31	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.76	33.33	7.80	18.73	5.67	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.76	38.10	5.16	23.89	3.75	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.76	42.86	1.68	25.57	1.22	18.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.76	47.62	6.00	31.57	4.36	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.76	52.38	5.61	37.18	4.08	27.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.76	57.14	14.65	51.83	10.65	37.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.76	61.90	22.65	74.48	16.47	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.76	66.67	12.87	87.35	9.36	63.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.76	71.43	25.20	112.55	18.32	81.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.76	76.19	3.41	115.96	2.48	84.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.76	80.95	2.96	118.92	2.15	86.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	4.76	85.71	0.00	118.92	0.00	86.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	21	14.29	100.00	18.63	137.55	13.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					137.55					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2141 Factories which only have tunnel kilns

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.08	0.08	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.45	0.53	0.52	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	0.37	0.90	0.43	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	1.09	1.99	1.25	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	1.68	3.66	1.93	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	2.19	5.85	2.53	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	2.77	8.62	3.18	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.56	44.44	0.03	8.65	0.04	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.56	50.00	1.43	10.08	1.65	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.56	55.56	5.83	15.91	6.71	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.56	61.11	5.61	21.52	6.46	24.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.56	66.67	5.61	27.13	6.46	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.56	72.22	2.85	29.98	3.28	34.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.56	77.78	16.78	46.77	19.32	53.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	17	16.67	94.44	25.11	71.88	28.92	82.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	18	5.56	100.00	14.96	86.84	17.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	86.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	86.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	86.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18					86.84					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2142 Factories with other types of kilns

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.56	2.56	0.63	0.63	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.56	5.13	0.86	1.49	0.37	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.56	7.69	0.90	2.39	0.38	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.56	10.26	0.58	2.97	0.24	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.56	12.82	0.34	3.31	0.14	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	9	10.26	23.08	4.34	7.65	1.84	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	10	2.56	25.64	2.47	10.12	1.05	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	11	2.56	28.21	3.07	13.19	1.30	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	12	2.56	30.77	1.97	15.15	0.83	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	13	2.56	33.33	1.26	16.41	0.53	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	2.56	35.90	3.65	12.76	1.55	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	2.56	38.46	3.12	15.88	1.32	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	17	5.13	43.59	6.61	22.49	2.81	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	19	5.13	48.72	21.07	43.56	8.94	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	20	2.56	51.28	23.07	66.63	9.79	28.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	31	28.21	79.49	93.77	160.40	39.81	68.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	32	2.56	82.05	23.04	183.44	9.78	77.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	38	15.38	97.44	49.85	233.29	21.16	99.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	39	2.56	100.00	2.26	235.55	0.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				39				235.55					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 215 Glass works glass blowing plants

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.69	7.69	9.17	9.17	10.35	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.69	15.38	3.91	13.08	4.42	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.69	23.08	1.07	14.16	1.21	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.69	30.77	1.80	15.96	2.04	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.69	38.46	2.33	18.29	2.63	20.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.69	46.15	5.71	23.99	6.44	27.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.69	53.85	12.63	36.62	14.25	41.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.69	61.54	7.51	44.13	8.48	49.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.69	69.23	3.39	47.52	3.83	53.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.69	76.92	18.46	65.98	20.84	74.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.69	84.62	3.30	69.28	3.72	78.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.69	92.31	7.33	76.61	8.28	86.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.69	100.00	11.97	88.58	13.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	88.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	88.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	88.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	88.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	88.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	13	0.00	100.00	0.00	88.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				13					88.58					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2151 Hollow glass bottles and glassfibres (loading if applicable)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.76	4.76	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.76	9.52	0.00	0.04	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.76	14.29	0.37	0.41	0.23	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.76	19.05	0.93	1.34	0.57	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.76	23.81	1.31	2.65	0.80	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.76	28.57	0.88	3.53	0.54	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.76	33.33	2.22	5.75	1.36	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.76	38.10	4.21	9.96	2.57	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.76	42.86	8.66	18.62	5.29	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.76	47.62	10.61	29.23	6.49	17.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.76	52.38	10.67	39.90	6.52	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.76	57.14	15.32	55.22	9.37	33.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.76	61.90	4.86	50.36	2.97	30.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.76	66.67	11.66	38.70	7.13	23.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.76	71.43	6.96	45.67	4.26	27.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.76	76.19	14.25	59.92	8.71	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	4.76	80.95	34.00	93.92	20.79	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	19	9.52	90.48	11.72	105.63	7.17	64.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	21	9.52	100.00	57.90	163.54	35.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	163.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					163.54					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2152 Sheet and plate glass (loadings if applicable)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.00	5.00	31.68	31.68	10.71	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.50	7.50	0.16	31.84	0.05	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.50	10.00	0.43	32.26	0.14	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.50	12.50	0.57	32.84	0.19	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	5.00	17.50	0.87	33.71	0.29	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.50	20.00	0.93	34.64	0.31	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.50	22.50	1.99	36.63	0.67	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	13	10.00	32.50	7.06	43.69	2.39	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	2.50	35.00	2.56	46.25	0.87	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	16	5.00	40.00	8.10	54.35	2.74	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	2.50	42.50	4.25	58.60	1.44	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	2.50	45.00	8.08	66.68	2.73	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	2.50	47.50	11.19	77.86	3.78	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	2.50	50.00	0.07	77.93	0.02	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	2.50	52.50	0.05	77.98	0.02	26.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	23	5.00	57.50	29.41	107.39	9.95	36.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	27	10.00	67.50	69.79	177.18	23.60	59.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	29	5.00	72.50	10.57	166.61	3.58	56.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	33	10.00	82.50	50.39	217.00	17.04	73.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	40	17.50	100.00	78.68	295.68	26.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				40					295.68					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2158 Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	3.57	3.57	8.87	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	36.66	40.23	91.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	40.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					40.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 216 Glass processing and mirror factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	2	5.41	5.41	0.80	0.80	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.70	8.11	1.29	2.10	0.47	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	5	5.41	13.51	3.55	5.65	1.28	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	9	10.81	24.32	4.41	10.05	1.59	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	2.70	27.03	1.84	11.89	0.66	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	2.70	29.73	2.09	13.98	0.75	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	16	13.51	43.24	9.49	23.48	3.42	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	18	5.41	48.65	7.93	31.40	2.85	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	23	13.51	62.16	8.47	39.87	3.05	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	24	2.70	64.86	9.77	49.64	3.51	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	2.70	67.57	0.00	49.64	0.00	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	2.70	70.27	11.78	61.42	4.24	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	27	2.70	72.97	5.76	67.19	2.07	24.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	28	2.70	75.68	2.20	69.39	0.79	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	35	18.92	94.59	144.96	214.34	52.14	77.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	36	2.70	97.30	31.11	245.46	11.19	88.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	37	2.70	100.00	32.56	278.02	11.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	278.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	278.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				278.02				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 217 Precious stone workshops and processing plant

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.09	0.09	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	3.06	3.14	14.46	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	2.00	5.14	9.46	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	1.75	6.90	8.30	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	3.60	10.49	17.01	49.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	1.31	11.81	6.22	55.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	1.36	13.17	6.46	62.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	3.75	16.92	17.74	80.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	4.21	21.14	19.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					21.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 218 Emery and abrasive materials factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	2.72	2.72	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	8.33	16.67	3.40	6.11	1.15	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	8.33	25.00	1.79	7.90	0.61	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	8.33	33.33	3.42	11.32	1.16	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	8.33	41.67	8.16	19.48	2.77	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	8.33	50.00	10.88	30.36	3.69	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	8.33	58.33	63.74	94.10	21.65	31.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	8.33	66.67	64.38	158.47	21.87	53.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	8.33	75.00	20.00	178.47	6.79	60.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	8.33	83.33	35.35	213.82	12.01	72.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	8.33	91.67	19.10	232.92	6.49	79.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	8.33	100.00	61.50	294.42	20.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	294.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	294.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	294.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	294.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	294.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	294.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	294.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					294.42					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 219 Tarcoated chippings manufacture asphalt and roofing felt

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	2.74	2.74	0.32	0.32	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	1.37	4.11	0.65	0.98	0.08	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.37	5.48	1.36	2.34	0.18	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.37	6.85	1.42	3.76	0.18	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.37	8.22	1.44	5.20	0.18	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	1.37	9.59	3.01	8.20	0.39	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	14	9.59	19.18	14.37	22.57	1.85	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	26	16.44	35.62	53.98	76.55	6.95	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	28	2.74	38.36	11.65	88.20	1.50	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	32	5.48	43.84	21.71	109.91	2.80	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	41	12.33	56.16	70.26	180.17	9.05	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	47	8.22	64.38	23.17	203.34	2.98	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	49	2.74	67.12	19.49	222.84	2.51	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	63	19.18	86.30	202.56	425.40	26.09	54.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	67	5.48	91.78	111.78	537.18	14.40	69.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	70	4.11	95.89	18.96	556.13	2.44	71.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	73	4.11	100.00	220.12	776.26	28.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	73	0.00	100.00	0.00	776.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	73	0.00	100.00	0.00	776.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	73	0.00	100.00	0.00	776.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				73					776.26					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.47	1.47	0.43	0.43	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.47	2.94	1.21	1.65	0.28	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.47	4.41	0.47	2.11	0.11	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	8	7.35	11.76	2.07	4.18	0.48	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	12	5.88	17.65	3.69	7.87	0.85	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	16	5.88	23.53	4.11	11.98	0.95	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	17	1.47	25.00	1.92	13.90	0.44	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	20	4.41	29.41	7.17	21.06	1.65	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	21	1.47	30.88	2.46	23.53	0.57	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	24	4.41	35.29	7.42	30.94	1.71	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	26	2.94	38.24	5.21	36.15	1.20	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	30	5.88	44.12	25.74	61.89	5.92	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	37	10.29	54.41	55.37	117.26	12.74	26.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	43	8.82	63.24	40.49	157.75	9.32	36.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	56	19.12	82.35	161.26	319.01	37.11	73.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	65	13.24	95.59	85.84	404.86	19.75	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	67	2.94	98.53	25.60	430.45	5.89	99.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	68	1.47	100.00	4.11	434.56	0.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	68	0.00	100.00	0.00	434.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				68					434.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2201 Sheet rolling mills and foil making plants forging works

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	0.63	0.63	0.61	0.61	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	13	1.00	1.63	0.60	1.21	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	26	1.63	3.25	2.87	4.08	0.08	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	46	2.50	5.76	4.24	8.32	0.11	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	48	94	6.01	11.76	12.93	21.25	0.35	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	120	3.25	15.02	16.94	38.18	0.45	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	52	172	6.51	21.53	13.90	52.08	0.37	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	204	4.01	25.53	40.35	92.43	1.08	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	51	255	6.38	31.91	56.47	148.90	1.51	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	275	2.50	34.42	44.43	193.33	1.19	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	293	2.25	36.67	41.95	235.28	1.12	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	63	356	7.88	44.56	69.58	304.86	1.86	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	43	399	5.38	49.94	120.92	425.78	3.24	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	60	459	7.51	57.45	183.54	609.32	4.92	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	27	486	3.38	60.83	181.08	790.41	4.85	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	56	542	7.01	67.83	477.07	1,267.47	12.78	33.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	71	613	8.89	76.72	692.77	1,960.25	18.57	52.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	73	686	9.14	85.86	554.79	2,515.04	14.87	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	104	790	13.02	98.87	1,188.77	3,703.81	31.86	99.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	799	1.13	100.00	27.68	3,731.49	0.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				799					3,731.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2202 Metal powder factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.86	2.86	0.59	0.59	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.86	5.71	0.69	1.28	0.31	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.86	8.57	1.62	2.90	0.73	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.86	11.43	0.83	3.73	0.37	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.86	14.29	1.09	4.82	0.49	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	8	8.57	22.86	2.87	7.69	1.29	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	12	11.43	34.29	6.17	13.86	2.78	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	14	5.71	40.00	10.79	24.65	4.85	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	2.86	42.86	5.49	30.14	2.47	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	2.86	45.71	5.98	36.12	2.69	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	2.86	48.57	5.33	41.45	2.40	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	19	5.71	54.29	19.34	60.79	8.70	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	22	8.57	62.86	0.00	60.79	0.00	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	24	5.71	68.57	18.43	79.22	8.29	35.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	26	5.71	74.29	17.09	96.31	7.69	43.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	27	2.86	77.14	33.99	130.30	15.29	58.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	31	11.43	88.57	58.73	189.03	26.42	85.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	32	2.86	91.43	11.81	200.85	5.31	90.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	35	8.57	100.00	21.47	222.32	9.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	35	0.00	100.00	0.00	222.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				222.32				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2203 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	3	6.52	6.52	0.44	0.44	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	4.35	10.87	0.51	0.95	0.25	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	2.17	13.04	0.32	1.27	0.15	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	4.35	17.39	1.42	2.70	0.68	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.17	19.57	0.95	3.65	0.46	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	14	10.87	30.43	4.53	8.17	2.17	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	20	13.04	43.48	12.45	20.62	5.97	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	24	8.70	52.17	11.20	31.82	5.37	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	28	8.70	60.87	15.24	47.06	7.31	22.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	31	6.52	67.39	11.67	58.73	5.59	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	34	6.52	73.91	14.77	73.49	7.08	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	35	2.17	76.09	0.81	74.30	0.39	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	36	2.17	78.26	8.10	82.40	3.88	39.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	40	8.70	86.96	56.94	139.34	27.29	66.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	44	8.70	95.65	19.44	158.78	9.32	76.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	45	2.17	97.83	24.82	183.60	11.90	88.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	46	2.17	100.00	25.02	208.62	11.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	46	0.00	100.00	0.00	208.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	46	0.00	100.00	0.00	208.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				46					208.62					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2211 Mechanical engineering & apparatus construction (excl. elec

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	3.85	3.85	0.45	0.45	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	55	3.99	7.85	2.72	2.27	0.15	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	55	110	7.85	15.69	3.66	5.93	0.20	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	32	142	4.56	20.26	4.37	10.30	0.23	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	62	204	8.84	29.10	12.08	22.38	0.65	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	233	4.14	33.24	9.79	32.16	0.52	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	251	2.57	35.81	14.92	47.08	0.80	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	281	4.28	40.09	29.67	76.75	1.59	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	304	3.28	43.37	21.78	98.53	1.17	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	321	2.43	45.79	35.67	134.20	1.91	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	342	3.00	48.79	40.21	174.41	2.15	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	365	3.28	52.07	46.24	220.64	2.48	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	383	2.57	54.64	45.26	265.90	2.43	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	47	430	6.70	61.34	151.13	417.03	8.10	22.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	451	3.00	64.34	74.28	491.31	3.98	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	54	505	7.70	72.04	259.59	750.90	13.91	40.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	79	584	11.27	83.31	437.04	1,187.94	23.42	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	37	621	5.28	88.59	169.83	1,357.77	9.10	72.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	56	677	7.99	96.58	311.01	1,668.78	16.67	89.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		24	701	3.42	100.00	197.32	1,866.11	10.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				701					1,866.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 22111 Mechanical engineering withoutany melting of metals

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	216	216	11.57	11.57	592.27	592.27	7.86	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	38	254	2.04	13.60	0.82	593.09	0.01	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	294	2.14	15.75	4.48	597.57	0.06	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	46	340	2.46	18.21	13.80	611.37	0.18	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	91	431	4.87	23.09	30.62	641.99	0.41	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	83	514	4.45	27.53	61.04	703.03	0.81	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	59	573	3.16	30.69	31.47	734.50	0.42	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	76	649	4.07	34.76	68.93	803.42	0.92	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	74	723	3.96	38.73	83.85	887.28	1.11	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	55	778	2.95	41.67	90.65	977.93	1.20	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	46	824	2.46	44.13	78.08	1,056.01	1.04	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	57	881	3.05	47.19	96.58	1,152.58	1.28	15.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	77	958	4.12	51.31	195.16	1,347.74	2.59	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	107	1,065	5.73	57.04	408.53	1,756.27	5.42	23.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	67	1,132	3.59	60.63	319.90	2,076.17	4.25	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	154	1,286	8.25	68.88	844.12	2,920.29	11.21	38.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	209	1,495	11.19	80.07	1,602.51	4,522.79	21.28	60.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	113	1,608	6.05	86.13	878.13	5,400.93	11.66	71.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	173	1,781	9.27	95.39	1,396.70	6,797.63	18.54	90.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		86	1,867	4.61	100.00	734.20	7,531.83	9.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,867					7,531.83					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 22112 As per Kode 22111 but with melting of metal

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.08	2.08	0.23	0.23	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	9	2.60	4.69	0.42	0.65	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	18	4.69	9.38	2.12	2.77	0.24	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	21	1.56	10.94	0.31	3.08	0.04	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	27	3.13	14.06	3.11	6.19	0.35	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	37	5.21	19.27	7.29	13.49	0.82	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	44	3.65	22.92	3.94	17.43	0.44	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	52	4.17	27.08	8.29	25.71	0.93	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	65	6.77	33.85	33.55	59.26	3.76	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	70	2.60	36.46	9.37	68.63	1.05	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	74	2.08	38.54	9.04	77.68	1.01	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	85	5.73	44.27	27.41	105.08	3.07	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	95	5.21	49.48	28.30	133.38	3.17	14.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	106	5.73	55.21	26.95	160.33	3.02	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	109	1.56	56.77	33.24	193.57	3.72	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	128	9.90	66.67	149.75	343.32	16.78	38.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	152	12.50	79.17	236.64	579.96	26.51	64.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	169	8.85	88.02	116.11	696.07	13.01	77.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	190	10.94	98.96	174.56	870.63	19.56	97.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	192	1.04	100.00	21.93	892.56	2.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				192					892.56					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2212 Enamelling and zincing plants

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.90	6.90	7.56	7.56	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	6.90	13.79	0.58	8.14	0.07	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	1.72	15.52	0.82	8.96	0.10	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	10	1.72	17.24	1.39	10.36	0.16	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.72	18.97	0.55	10.91	0.07	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	5.17	24.14	14.18	25.08	1.68	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	17	5.17	29.31	11.22	36.30	1.33	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	19	3.45	32.76	5.81	42.11	0.69	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	1.72	34.48	11.70	53.81	1.38	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	1.72	36.21	11.16	64.97	1.32	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	1.72	37.93	11.29	76.26	1.33	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	1.72	39.66	3.85	80.11	0.46	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	26	5.17	44.83	52.23	132.34	6.18	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	32	10.34	55.17	108.28	240.62	12.80	28.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	8	40	13.79	68.97	138.26	378.88	16.35	44.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	6	46	10.34	79.31	135.15	514.02	15.98	60.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	50	6.90	86.21	104.12	618.15	12.31	73.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	58	13.79	100.00	227.50	845.65	26.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	845.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	58	0.00	100.00	0.00	845.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				58				845.65				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2213 Galvanisinganodising

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.94	0.94	3.42	3.42	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.94	1.89	0.14	3.56	0.02	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.94	2.83	0.19	3.75	0.03	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.94	3.77	0.20	3.94	0.03	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	8	3.77	7.55	2.01	5.95	0.27	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	14	5.66	13.21	10.27	16.22	1.39	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	17	2.83	16.04	3.16	19.38	0.43	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	25	7.55	23.58	13.70	33.08	1.86	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	31	5.66	29.25	13.13	46.21	1.78	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	36	4.72	33.96	14.13	60.35	1.92	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	37	0.94	34.91	4.28	64.63	0.58	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	46	8.49	43.40	31.68	96.31	4.30	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	70	22.64	66.04	98.25	194.56	13.32	26.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	78	7.55	73.58	68.93	263.49	9.35	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	81	2.83	76.42	35.89	299.39	4.87	40.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	91	9.43	85.85	127.24	426.63	17.25	57.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	103	11.32	97.17	251.56	678.19	34.11	91.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	104	0.94	98.11	3.04	681.23	0.41	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	106	1.89	100.00	56.28	737.50	7.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	106	0.00	100.00	0.00	737.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				106					737.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2214 Metal/Steel Furniture factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	1.99	1.99	1.69	1.69	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	12	3.98	5.97	1.11	2.80	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	1.49	7.46	0.68	3.48	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	17	1.00	8.46	0.80	4.28	0.05	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	21	1.99	10.45	3.80	8.08	0.26	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	24	1.49	11.94	2.08	10.16	0.14	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	41	8.46	20.40	17.15	27.31	1.17	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	59	8.96	29.35	45.27	72.57	3.09	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	68	4.48	33.83	29.51	102.09	2.01	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	79	5.47	39.30	57.47	159.55	3.92	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	85	2.99	42.29	24.95	184.50	1.70	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	97	5.97	48.26	42.98	227.48	2.93	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	104	3.48	51.74	34.28	261.76	2.34	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	127	11.44	63.18	141.35	403.12	9.65	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	136	4.48	67.66	117.57	520.69	8.02	35.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	165	14.43	82.09	442.01	962.69	30.16	65.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	186	10.45	92.54	320.65	1,283.34	21.88	87.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	193	3.48	96.02	71.66	1,355.00	4.89	92.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	199	2.99	99.00	95.32	1,450.32	6.50	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	201	1.00	100.00	15.13	1,465.45	1.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				201					1,465.45					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2215 Metal/steel mattresses manufacturing

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.26	5.26	8.05	8.05	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.75	6.02	0.45	8.50	0.04	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	0.75	6.77	0.18	8.68	0.02	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	12	2.26	9.02	3.14	11.82	0.31	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	15	2.26	11.28	2.68	14.50	0.26	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	24	6.77	18.05	12.68	27.18	1.25	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	27	2.26	20.30	8.56	35.74	0.84	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	33	4.51	24.81	9.51	45.25	0.94	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	45	9.02	33.83	38.62	83.87	3.81	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	53	6.02	39.85	27.39	111.26	2.70	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	56	2.26	42.11	44.35	155.61	4.38	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	65	6.77	48.87	69.07	224.68	6.82	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	76	8.27	57.14	109.24	333.93	10.78	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	95	14.29	71.43	193.91	527.84	19.14	52.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	97	1.50	72.93	17.06	544.90	1.68	53.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	118	15.79	88.72	224.09	768.99	22.12	75.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	129	8.27	96.99	203.42	972.41	20.08	95.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	133	3.01	100.00	40.62	1,013.03	4.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	133	0.00	100.00	0.00	1,013.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	133	0.00	100.00	0.00	1,013.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				133					1,013.03					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2218 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.50	2.50	0.35	0.35	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	5.00	7.50	1.16	1.51	0.23	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.50	10.00	0.78	2.29	0.16	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.50	12.50	2.64	4.93	0.53	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.50	15.00	5.17	10.10	1.03	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.50	17.50	6.01	16.11	1.20	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	10	7.50	25.00	12.08	28.19	2.42	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	15	12.50	37.50	41.73	69.92	8.35	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	2.50	40.00	17.21	87.13	3.44	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	2.50	42.50	3.81	90.94	0.76	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	2.50	45.00	20.46	111.39	4.09	22.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	2.50	47.50	25.40	136.79	5.08	27.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	22	7.50	55.00	57.93	194.73	11.59	38.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	23	2.50	57.50	0.00	194.73	0.00	38.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	24	2.50	60.00	0.00	194.73	0.00	38.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	32	20.00	80.00	212.66	407.39	42.56	81.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	34	5.00	85.00	11.77	419.16	2.36	83.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	35	2.50	87.50	2.56	421.73	0.51	84.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	40	12.50	100.00	77.99	499.72	15.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					499.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2221 Manufacture assembly and repair of electrical machines

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	2.53	2.53	7.04	7.04	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	25	1.69	4.22	2.42	9.46	0.08	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	43	3.04	7.26	8.33	17.80	0.26	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	61	3.04	10.30	4.48	22.28	0.14	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	94	5.57	15.88	14.78	37.06	0.46	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	133	6.59	22.47	25.82	62.88	0.81	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	35	168	5.91	28.38	36.49	99.37	1.14	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	42	210	7.09	35.47	52.33	151.70	1.64	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	234	4.05	39.53	48.90	200.60	1.53	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	263	4.90	44.43	61.99	262.59	1.94	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	284	3.55	47.97	68.56	331.15	2.14	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	313	4.90	52.87	105.84	436.99	3.31	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	340	4.56	57.43	110.20	547.19	3.45	17.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	374	5.74	63.18	199.30	746.49	6.23	23.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	402	4.73	67.91	182.12	928.61	5.69	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	67	469	11.32	79.22	615.57	1,544.18	19.25	48.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	53	522	8.95	88.18	665.47	2,209.65	20.81	69.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	545	3.89	92.06	335.06	2,544.71	10.48	79.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	38	583	6.42	98.48	565.19	3,109.90	17.67	97.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	592	1.52	100.00	88.17	3,198.07	2.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				592					3,198.07					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2222 Accumulator and dry battery factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	2.44	2.44	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	2.44	4.88	0.80	0.88	0.20	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	2.44	7.32	1.37	2.25	0.34	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	2.44	9.76	0.00	2.25	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	2.44	12.20	0.00	2.25	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	2.44	14.63	2.16	4.42	0.54	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	2.44	17.07	5.72	10.14	1.44	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.44	19.51	5.28	15.42	1.33	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	2.44	21.95	2.27	17.69	0.57	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	2.44	24.39	4.44	22.12	1.12	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	2.44	26.83	9.38	31.50	2.36	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	12	2.44	29.27	9.38	40.87	2.36	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	13	2.44	31.71	6.25	47.12	1.57	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	14	2.44	34.15	2.99	50.11	0.75	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	15	2.44	36.59	7.38	57.49	1.86	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	23	19.51	56.10	48.39	105.88	12.18	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	30	17.07	73.17	52.62	158.50	13.24	39.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	35	12.20	85.37	124.05	282.56	31.21	71.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	39	9.76	95.12	98.11	380.67	24.69	95.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	41	4.88	100.00	16.76	397.42	4.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				41				397.42				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2223 Manufacture of measuring equipment photographic apparatus

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	9.80	9.80	17.88	17.88	3.93	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.96	11.76	0.07	17.95	0.02	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.96	13.73	0.56	18.51	0.12	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.96	15.69	0.72	19.23	0.16	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.96	17.65	1.61	20.84	0.35	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.96	19.61	0.20	21.04	0.04	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.96	21.57	1.16	22.20	0.25	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.96	23.53	1.23	23.43	0.27	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	15	5.88	29.41	5.38	28.81	1.18	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	19	7.84	37.25	7.96	36.77	1.75	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	21	3.92	41.18	6.67	43.44	1.47	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	25	7.84	49.02	23.20	66.64	5.10	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	1.96	50.98	9.38	76.02	2.06	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	28	3.92	54.90	3.08	79.11	0.68	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	29	1.96	56.86	7.33	86.44	1.61	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	32	5.88	62.75	23.63	110.07	5.19	24.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	38	11.76	74.51	96.72	206.79	21.24	45.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	49	21.57	96.08	206.68	413.47	45.39	90.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	51	3.92	100.00	41.91	455.38	9.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	51	0.00	100.00	0.00	455.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				51					455.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2228 Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	0.13	0.13	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	13.04	17.39	1.54	1.68	0.47	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.35	21.74	0.34	2.02	0.11	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.35	26.09	0.62	2.64	0.19	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.35	30.43	16.13	18.77	4.96	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.35	34.78	2.67	21.44	0.82	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	4.35	39.13	5.00	26.44	1.54	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	4.35	43.48	12.81	39.24	3.94	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	4.35	47.83	5.91	45.15	1.82	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	4.35	52.17	6.63	51.78	2.04	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	4.35	56.52	6.90	58.68	2.12	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	4.35	60.87	4.10	62.78	1.26	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	4.35	65.22	22.36	85.14	6.88	26.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	17	8.70	73.91	32.48	117.62	10.00	36.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	4.35	78.26	32.38	150.01	9.96	46.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	22	17.39	95.65	169.68	319.69	52.21	98.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	23	4.35	100.00	5.30	324.99	1.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	324.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	324.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23					324.99					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 223 Cable and wire factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.60	1.60	9.62	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.71	4.31	16.32	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	6.16	10.47	37.06	63.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	6.15	16.62	37.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	16.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					16.62					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2231 Wire factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.03	3.03	1.19	1.19	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.76	3.79	0.00	1.19	0.00	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	9	3.03	6.82	0.21	1.40	0.03	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	13	3.03	9.85	0.47	1.87	0.06	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	23	7.58	17.42	0.57	2.44	0.08	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	24	0.76	18.18	0.47	2.91	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	25	0.76	18.94	1.25	4.16	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	30	3.79	22.73	8.08	12.24	1.08	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	0.76	23.48	0.09	12.33	0.01	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	0.76	24.24	4.86	17.19	0.65	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	36	3.03	27.27	7.55	24.74	1.01	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	44	6.06	33.33	1.28	23.46	0.17	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	58	10.61	43.94	23.92	47.38	3.20	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	68	7.58	51.52	11.44	58.82	1.53	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	72	3.03	54.55	17.61	76.43	2.36	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	90	13.64	68.18	200.66	277.09	26.85	37.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	113	17.42	85.61	246.44	523.53	32.98	70.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	122	6.82	92.42	49.13	572.66	6.58	76.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	128	4.55	96.97	117.28	689.94	15.69	92.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	132	3.03	100.00	57.33	747.28	7.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				132					747.28					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2232 Cable factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.99	2.99	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.49	4.48	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	4.48	8.96	0.13	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	2.99	11.94	0.16	0.30	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.49	13.43	1.09	1.39	0.23	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.49	14.93	1.12	2.52	0.24	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.49	16.42	0.26	2.77	0.06	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.49	17.91	0.94	3.72	0.20	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	1.49	19.40	1.68	5.39	0.36	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	15	2.99	22.39	7.95	13.34	1.72	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	17	2.99	25.37	2.68	10.66	0.58	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	21	5.97	31.34	14.31	24.97	3.09	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	25	5.97	37.31	0.97	25.94	0.21	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	29	5.97	43.28	30.78	56.71	6.65	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	35	8.96	52.24	49.08	105.79	10.60	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	46	16.42	68.66	129.83	235.62	28.04	50.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	56	14.93	83.58	107.49	343.10	23.21	74.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	60	5.97	89.55	46.39	389.49	10.02	84.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	65	7.46	97.01	53.55	443.05	11.56	95.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	67	2.99	100.00	20.04	463.09	4.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				67					463.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2233 Nailsscrewsbolts and nuts factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.70	2.70	1.02	1.02	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	2.70	5.41	0.11	1.13	0.04	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.35	6.76	0.12	1.25	0.05	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	8	4.05	10.81	0.45	1.70	0.18	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	17	12.16	22.97	5.97	7.67	2.37	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	20	4.05	27.03	0.77	8.44	0.30	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	22	2.70	29.73	1.92	10.36	0.76	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	25	4.05	33.78	8.21	18.57	3.26	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	32	9.46	43.24	4.97	23.53	1.97	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	36	5.41	48.65	6.38	29.91	2.53	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	43	9.46	58.11	13.54	43.45	5.38	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	1.35	59.46	8.04	51.49	3.19	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	47	4.05	63.51	2.31	53.79	0.92	21.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	48	1.35	64.86	11.88	65.67	4.72	26.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	49	1.35	66.22	0.00	65.67	0.00	26.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	50	1.35	67.57	9.93	75.60	3.94	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	64	18.92	86.49	124.69	200.30	49.53	79.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	67	4.05	90.54	17.43	217.73	6.92	86.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	74	9.46	100.00	34.04	251.77	13.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	74	0.00	100.00	0.00	251.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				74					251.77					0					0.00					0.00



IndonesiaRe

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

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2238 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.61	1.61	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.61	3.23	0.12	0.16	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.61	4.84	0.33	0.50	0.13	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.61	6.45	0.18	0.68	0.07	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.61	8.06	1.71	2.39	0.65	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.61	9.68	3.79	6.17	1.44	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.61	11.29	3.13	9.31	1.19	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.61	12.90	12.29	21.60	4.66	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.61	14.52	4.92	26.51	1.86	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.61	16.13	0.00	26.51	0.00	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.61	17.74	0.43	26.94	0.16	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.61	19.35	0.27	27.22	0.10	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	1.61	20.97	0.43	27.64	0.16	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	15	3.23	24.19	2.23	29.87	0.85	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	20	8.06	32.26	29.94	59.81	11.35	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	21	1.61	33.87	17.96	77.77	6.81	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	22	1.61	35.48	19.00	96.77	7.20	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	30	52	48.39	83.87	111.48	208.25	42.26	78.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		10	62	16.13	100.00	55.53	263.78	21.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				62					263.78					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 224 Vehicle railway carriages and locomotives aircraft ship cons

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	4.33	4.33	18.91	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	18.55	22.88	81.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					22.88					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2241 Vehicle construction plants including bicycle and becak

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.08	2.08	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	2.08	4.17	1.34	1.35	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.04	5.21	0.27	1.62	0.06	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.04	6.25	0.44	2.06	0.10	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.04	7.29	0.28	2.34	0.07	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.04	8.33	0.28	2.62	0.07	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	15	7.29	15.63	2.70	5.31	0.64	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	19	4.17	19.79	2.42	7.74	0.57	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	22	3.13	22.92	1.13	8.87	0.27	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	32	10.42	33.33	17.37	26.24	4.12	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	33	1.04	34.38	2.39	28.62	0.57	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	35	2.08	36.46	7.25	35.88	1.72	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	43	8.33	44.79	11.30	47.18	2.68	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	54	11.46	56.25	53.84	101.02	12.76	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	57	3.13	59.38	24.89	125.91	5.90	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	69	12.50	71.88	72.55	198.46	17.19	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	76	7.29	79.17	101.78	300.24	24.12	71.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	84	8.33	87.50	55.50	355.74	13.15	84.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	92	8.33	95.83	38.63	394.37	9.15	93.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	96	4.17	100.00	27.68	422.04	6.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				96					422.04					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2242 Construction of railway carriages and locomotives

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.66	0.66	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	13.62	14.28	31.32	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.00	14.28	0.00	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.56	14.84	1.29	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	12.53	27.37	28.81	62.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	13.65	41.02	31.39	94.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	2.47	43.49	5.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	43.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				43.49		0						0.00							0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2243 Aircraft construction plants

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.50	0.50	36.24	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.88	1.38	63.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2			1.38				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2244 Ship constructionnaval shipyards

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.86	0.86	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	2.59	3.45	0.48	0.53	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	0.86	4.31	0.52	1.06	0.08	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	11	5.17	9.48	2.60	3.66	0.40	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	0.86	10.34	0.06	3.72	0.01	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	17	4.31	14.66	4.71	8.43	0.72	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	27	8.62	23.28	7.76	16.19	1.19	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	35	6.90	30.17	11.81	28.00	1.81	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	36	0.86	31.03	3.06	31.07	0.47	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	38	1.72	32.76	7.42	38.49	1.14	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	46	6.90	39.66	8.21	46.70	1.26	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	47	0.86	40.52	3.05	49.75	0.47	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	52	4.31	44.83	34.69	84.44	5.33	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	60	6.90	51.72	40.39	124.83	6.20	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	75	12.93	64.66	121.41	246.24	18.64	37.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	92	14.66	79.31	164.49	410.73	25.26	63.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	106	12.07	91.38	161.62	572.35	24.82	87.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	116	8.62	100.00	78.93	651.28	12.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	116	0.00	100.00	0.00	651.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				116					651.28					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2245 Vehicle assembling plants

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.86	3.86	2.76	2.76	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.35	4.21	0.35	3.11	0.05	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	0.35	4.56	0.35	3.46	0.05	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.35	4.91	0.02	3.48	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	17	1.05	5.96	3.78	7.26	0.56	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	44	9.47	15.44	5.92	13.18	0.87	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	46	0.70	16.14	0.41	13.59	0.06	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	58	4.21	20.35	3.53	17.12	0.52	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	59	0.35	20.70	0.10	17.22	0.02	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	74	5.26	25.96	6.47	23.70	0.96	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	83	3.16	29.12	3.52	27.21	0.52	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	92	3.16	32.28	3.83	31.04	0.57	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	100	2.81	35.09	7.32	38.36	1.08	5.67	0	0	0.00	0.00	1.08	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	122	7.72	42.81	19.47	57.83	2.88	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	134	4.21	47.02	25.57	83.40	3.78	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	153	6.67	53.68	61.31	144.71	9.06	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	174	7.37	61.05	99.90	244.61	14.76	36.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	42	216	14.74	75.79	126.27	370.88	18.65	54.79	1	1	100.00	100.00	12.01	12.01	100.00	100.00	9.51	3.24			
19	100,000	500,000	300,000	25	241	8.77	84.56	82.08	452.95	12.13	66.92	0	1	0.00	100.00	0.00	12.01	0.00	100.00	0.00	2.65			
20	500,000	UP		44	285	15.44	100.00	223.92	676.87	33.08	100.00	0	1	0.00	100.00	0.00	12.01	0.00	100.00	0.00	1.77			
				285					676.87					1					12.01					1.77



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2248 Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.13	0.13	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	10.00	15.00	0.52	0.64	0.47	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	6	15.00	30.00	0.67	1.31	0.60	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	10.00	40.00	0.72	2.04	0.65	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	10.00	50.00	1.60	3.63	1.43	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	5.00	55.00	2.35	5.98	2.11	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	5.00	60.00	6.38	12.36	5.73	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	5.00	65.00	12.12	24.48	10.89	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	5.00	70.00	9.46	33.94	8.50	30.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	5.00	75.00	9.87	43.81	8.87	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	5.00	80.00	22.89	66.70	20.57	59.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	5.00	85.00	14.58	52.11	13.11	46.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	5.00	90.00	29.17	81.28	26.21	73.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	5.00	95.00	0.00	81.28	0.00	73.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	20	5.00	100.00	29.99	111.28	26.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	111.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	111.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	111.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	111.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					111.28					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2251 Manufacture and or assembly of telecommunication apparatus

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.85	3.85	1.01	1.01	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.85	7.69	3.26	4.27	1.65	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.85	11.54	2.23	6.50	1.12	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.85	15.38	5.01	11.50	2.53	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.85	19.23	1.52	13.02	0.77	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.85	23.08	10.94	23.97	5.52	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.85	26.92	26.97	50.94	13.60	25.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.85	30.77	29.68	80.61	14.97	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.85	34.62	15.47	96.08	7.80	48.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.85	38.46	0.31	96.39	0.16	48.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.85	42.31	0.31	96.70	0.16	48.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.85	46.15	0.41	97.12	0.21	48.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	3.85	50.00	0.40	97.52	0.20	49.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	3.85	53.85	0.38	97.90	0.19	49.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	3.85	57.69	28.32	126.22	14.28	63.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	3.85	61.54	25.60	151.82	12.91	76.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	3.85	65.38	1.07	152.89	0.54	77.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	21	15.38	80.77	25.39	178.28	12.80	89.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	25	15.38	96.15	15.83	194.11	7.98	97.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	26	3.85	100.00	4.17	198.28	2.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					198.28					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2252 Manufacture and or assembly of computer apparatus

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	10.00	10.00	0.17	0.17	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	5.00	15.00	0.02	0.19	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	5.00	20.00	0.47	0.66	0.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	5.00	25.00	0.92	1.58	0.40	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	5.00	30.00	0.84	2.42	0.36	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	5.00	35.00	1.55	3.97	0.67	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	5.00	40.00	4.15	8.12	1.79	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	9	5.00	45.00	3.97	12.09	1.71	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	10	5.00	50.00	6.16	18.25	2.65	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	11	5.00	55.00	5.85	24.09	2.52	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	12	5.00	60.00	7.10	31.19	3.06	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	13	5.00	65.00	22.21	53.40	9.57	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	14	5.00	70.00	25.03	78.43	10.79	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	15	5.00	75.00	30.57	109.00	13.18	46.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	16	5.00	80.00	18.32	127.31	7.89	54.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	17	5.00	85.00	35.89	163.20	15.47	70.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	18	5.00	90.00	23.81	187.02	10.26	80.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	19	5.00	95.00	26.41	213.42	11.38	91.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	1	20	5.00	100.00	18.59	232.01	8.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	20	0.00	100.00	0.00	232.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				20					232.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2253 Manufacture of Integrated (IC) from Chips

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	0.70	0.70	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	0.63	1.33	0.33	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.00	20.00	2.16	3.48	1.11	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.00	25.00	2.63	6.11	1.36	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.00	30.00	4.13	10.24	2.13	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.00	35.00	10.54	20.77	5.43	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.00	40.00	7.02	27.80	3.62	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.00	45.00	7.13	34.92	3.68	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.00	50.00	10.03	44.96	5.17	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.00	55.00	13.35	58.31	6.88	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.00	60.00	32.05	90.36	16.53	46.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.00	65.00	43.69	134.05	22.53	69.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.00	70.00	4.13	138.17	2.13	71.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.00	75.00	1.45	139.63	0.75	71.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.00	80.00	5.67	145.30	2.92	74.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.00	85.00	18.05	163.35	9.31	84.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.00	90.00	50.38	213.73	25.98	110.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	20	10.00	100.00	19.78	193.94	10.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20				193.94					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 226 Radio and television receiver factories and or assembling pl

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	4.31	4.31	13.93	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	18.00	22.31	58.21	72.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	8.62	30.92	27.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					30.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2261 Radio and television receiver factoriesaudio video recorder

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.92	4.92	11.82	11.82	2.74	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	4.92	9.84	0.61	12.43	0.14	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.64	11.48	0.03	12.46	0.01	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.64	13.11	0.02	12.47	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	3.28	16.39	0.95	13.43	0.22	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.64	18.03	0.49	13.92	0.11	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.64	19.67	0.03	13.95	0.01	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	1.64	21.31	1.92	15.87	0.45	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.64	22.95	1.81	17.68	0.42	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	20	9.84	32.79	7.96	25.65	1.85	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	23	4.92	37.70	5.89	31.54	1.37	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	24	1.64	39.34	0.00	31.54	0.00	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	27	4.92	44.26	3.74	35.28	0.87	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	28	1.64	45.90	6.99	42.27	1.62	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	32	6.56	52.46	15.25	57.52	3.54	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	37	8.20	60.66	58.56	116.08	13.59	26.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	45	13.11	73.77	135.04	251.12	31.33	58.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	50	8.20	81.97	68.32	319.44	15.85	74.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	59	14.75	96.72	72.55	391.99	16.83	90.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	61	3.28	100.00	39.01	431.00	9.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				61					431.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2262 Factories of parts for radio &TV receiversaudio or players

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.08	2.08	0.11	0.11	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	6.25	8.33	0.83	0.94	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.08	10.42	0.77	1.71	0.19	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.08	12.50	1.29	3.00	0.31	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.08	14.58	1.29	4.29	0.31	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.08	16.67	0.00	4.29	0.00	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.08	18.75	0.97	5.26	0.24	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	11	4.17	22.92	7.64	12.90	1.86	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	15	8.33	31.25	9.17	22.07	2.23	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	2.08	33.33	1.01	23.08	0.25	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	19	6.25	39.58	5.35	28.43	1.30	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	20	2.08	41.67	7.30	35.73	1.78	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	23	6.25	47.92	29.05	64.78	7.08	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	28	10.42	58.33	38.34	103.12	9.34	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	36	16.67	75.00	114.80	217.92	27.97	53.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	37	2.08	77.08	10.14	228.06	2.47	55.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	40	6.25	83.33	30.95	259.00	7.54	63.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	47	14.58	97.92	116.83	375.83	28.46	91.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	48	2.08	100.00	34.65	410.48	8.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				48				410.48					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 227 Light bulb factories manufacture of electronic tubes

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	20.83	20.83	48.58	48.58	23.49	23.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	4.17	25.00	0.26	48.84	0.12	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	2.08	27.08	0.17	49.01	0.08	23.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	2.08	29.17	0.25	49.26	0.12	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	2.08	31.25	0.34	49.59	0.16	23.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	2.08	33.33	0.93	50.52	0.45	24.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	2.08	35.42	0.00	50.52	0.00	24.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	20	6.25	41.67	2.66	53.18	1.29	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	25	10.42	52.08	7.24	60.43	3.50	29.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	26	2.08	54.17	2.92	63.35	1.41	30.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	2.08	56.25	4.39	67.73	2.12	32.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	2.08	58.33	6.40	74.13	3.09	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	2.08	60.42	6.41	80.54	3.10	38.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	30	2.08	62.50	2.95	83.50	1.43	40.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	31	2.08	64.58	6.69	90.18	3.23	43.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	38	14.58	79.17	48.51	138.70	23.45	67.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	42	8.33	87.50	44.17	182.86	21.35	88.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	45	6.25	93.75	17.46	200.32	8.44	96.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	47	4.17	97.92	0.41	200.73	0.20	97.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	48	2.08	100.00	6.12	206.85	2.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					206.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 228 Watches and clocks and their component parts factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.49	1.49	33.33	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	2.97	4.46	66.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	4.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					4.46					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 229 Metal jewellery and precious metal goods factories

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	10.00	10.00	0.07	0.07	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	10.00	20.00	1.08	1.15	1.92	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	10.00	30.00	1.05	2.20	1.85	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	10.00	40.00	1.43	3.63	2.53	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	10.00	50.00	2.32	5.95	4.09	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	10.00	60.00	6.43	12.38	11.36	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	10.00	70.00	6.15	18.53	10.86	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	10.00	80.00	7.87	26.39	13.89	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	10.00	90.00	17.39	43.79	30.72	77.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	10	10.00	100.00	12.84	56.63	22.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	56.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					56.63					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2299 Other industries in main category 22

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.10	1.10	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.10	2.20	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	3.30	5.49	0.62	0.70	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	8	3.30	8.79	0.38	1.08	0.09	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	18	10.99	19.78	4.06	5.14	0.97	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	28	10.99	30.77	7.35	12.49	1.76	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	34	6.59	37.36	4.98	7.51	1.19	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	37	3.30	40.66	1.14	8.66	0.27	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	43	6.59	47.25	9.10	17.76	2.18	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	44	1.10	48.35	4.07	21.83	0.97	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	45	1.10	49.45	2.31	24.14	0.55	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	47	2.20	51.65	5.81	29.96	1.39	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	56	9.89	61.54	40.74	70.70	9.74	16.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	66	10.99	72.53	54.56	125.25	13.04	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	71	5.49	78.02	44.17	169.42	10.56	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	77	6.59	84.62	33.79	203.21	8.08	48.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	79	2.20	86.81	37.47	240.68	8.96	57.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	82	3.30	90.11	44.16	284.84	10.56	68.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	89	7.69	97.80	69.42	354.26	16.59	84.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	91	2.20	100.00	64.07	418.32	15.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				91					418.32					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.61	1.61	0.32	0.32	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.61	3.23	1.90	2.22	0.37	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.61	4.84	0.46	2.69	0.09	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.61	6.45	2.59	5.28	0.50	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.61	8.06	2.56	7.84	0.50	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.61	9.68	7.65	15.49	1.48	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.61	11.29	1.75	17.24	0.34	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.61	12.90	7.61	24.85	1.47	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.61	14.52	3.60	28.45	0.70	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.61	16.13	7.47	35.92	1.45	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	12	3.23	19.35	5.49	41.40	1.06	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	17	8.06	27.42	28.28	69.68	5.47	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	21	6.45	33.87	49.60	119.29	9.60	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	31	16.13	50.00	87.63	206.92	16.96	40.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	45	22.58	72.58	147.78	354.69	28.60	68.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	58	20.97	93.55	143.46	498.16	27.77	96.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	61	4.84	98.39	17.39	515.55	3.37	99.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	62	1.61	100.00	1.12	516.67	0.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	62	0.00	100.00	0.00	516.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				62					516.67					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2300 Chemical product pharmaceutical products

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	6.90	6.90	9.17	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	8.33	16.67	2.37	9.28	3.15	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	8.33	25.00	1.08	10.36	1.43	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	8.33	33.33	26.90	37.26	35.73	49.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	8.33	41.67	1.46	38.72	1.95	51.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	8.33	50.00	3.23	41.95	4.29	55.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	8.33	58.33	15.26	57.21	20.27	75.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	8.33	66.67	3.25	60.46	4.32	80.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	8.33	75.00	2.21	62.67	2.93	83.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	8.33	83.33	3.86	66.53	5.13	88.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	8.33	91.67	4.31	70.84	5.72	94.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	8.33	100.00	4.45	75.29	5.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	75.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	75.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	75.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	75.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	75.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	75.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	75.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					75.29					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23001 General chemical product factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	0.51	0.51	5.39	5.39	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	0.25	0.76	0.65	6.04	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	0.25	1.02	0.34	6.37	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	0.25	1.27	3.10	9.47	0.05	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	0.25	1.53	1.86	11.33	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	0.25	1.78	3.39	14.73	0.05	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	0.25	2.04	2.57	17.30	0.04	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	0.25	2.29	4.80	22.10	0.07	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	0.25	2.54	4.54	26.64	0.07	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	3	0.76	3.31	9.31	35.96	0.14	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	0.25	3.56	2.02	37.98	0.03	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	0.25	3.82	7.15	45.13	0.10	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	0.25	4.07	13.91	59.04	0.20	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	5	1.27	5.34	34.57	93.61	0.50	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	0.25	5.60	23.05	116.65	0.34	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	14	3.56	9.16	248.51	365.16	3.63	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	4	1.02	10.18	67.82	432.98	0.99	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	7	1.78	11.96	102.45	535.43	1.50	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	235	59.80	71.76	3,092.35	3,627.79	45.14	52.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		111	393	28.24	100.00	3,222.78	6,850.57	47.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				393					6,850.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 230011 General Chemical Products Factories flammable, including bio

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.65	3.65	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.73	4.38	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.73	5.11	0.07	0.10	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.73	5.84	1.05	1.15	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.73	6.57	1.78	2.93	0.13	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	0.73	7.30	1.99	4.92	0.14	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	19	6.57	13.87	9.36	14.28	0.67	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	23	2.92	16.79	14.54	28.83	1.04	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	26	2.19	18.98	12.65	41.47	0.90	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	28	1.46	20.44	6.74	48.21	0.48	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	32	2.92	23.36	18.16	66.37	1.30	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	33	0.73	24.09	9.67	76.04	0.69	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	38	3.65	27.74	23.95	99.99	1.71	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	47	6.57	34.31	76.01	176.00	5.43	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	50	2.19	36.50	72.90	248.90	5.21	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	63	9.49	45.99	204.83	453.73	14.64	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	7	70	5.11	51.09	54.12	507.86	3.87	36.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	30	100	21.90	72.99	445.28	953.13	31.82	68.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	25	125	18.25	91.24	337.36	1,290.49	24.10	92.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	137	8.76	100.00	109.05	1,399.54	7.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				137				1,399.54				0				0.00				0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 230012 General Chemical Products Factories non flammable

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	8.18	8.18	0.50	0.50	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.91	9.09	0.00	0.50	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.91	10.00	0.00	0.50	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.91	10.91	1.04	1.54	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	0.91	11.82	1.11	2.64	0.11	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	0.91	12.73	3.12	5.76	0.32	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	18	3.64	16.36	7.02	12.78	0.72	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	0.91	17.27	2.43	15.21	0.25	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	28	8.18	25.45	15.42	30.63	1.58	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	0.91	26.36	4.74	35.37	0.48	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	0.91	27.27	3.91	39.28	0.40	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	36	5.45	32.73	57.95	97.24	5.93	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	0.91	33.64	10.78	108.02	1.10	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	46	8.18	41.82	90.68	198.70	9.27	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	52	5.45	47.27	41.14	239.83	4.21	24.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	70	16.36	63.64	145.43	385.27	14.87	39.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	79	8.18	71.82	121.84	507.11	12.46	51.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	91	10.91	82.73	245.10	752.21	25.06	76.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	98	6.36	89.09	166.46	918.67	17.02	93.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		12	110	10.91	100.00	59.36	978.03	6.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				110					978.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23002 Pharmaceutical products factories and medicated plaster

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	14.22	14.22	1.96	1.96	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	65	0.45	14.67	0.12	2.08	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	78	2.93	17.61	1.70	3.78	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	82	0.90	18.51	1.10	4.88	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	94	2.71	21.22	0.07	4.95	0.00	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	108	3.16	24.38	5.42	10.37	0.20	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	120	2.71	27.09	11.97	22.34	0.45	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	130	2.26	29.35	7.81	30.15	0.29	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	139	2.03	31.38	12.53	42.68	0.47	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	152	2.93	34.31	21.77	64.45	0.81	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	166	3.16	37.47	24.78	89.23	0.92	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	179	2.93	40.41	26.95	116.18	1.00	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	188	2.03	42.44	24.55	140.73	0.91	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	225	8.35	50.79	159.20	299.93	5.93	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	246	4.74	55.53	73.71	373.64	2.75	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	57	303	12.87	68.40	618.14	991.78	23.03	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	60	363	13.54	81.94	719.02	1,710.80	26.79	63.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	37	400	8.35	90.29	388.22	2,099.02	14.46	78.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	37	437	8.35	98.65	480.60	2,579.62	17.90	96.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	443	1.35	100.00	104.76	2,684.37	3.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				443					2,684.37					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23003 Natural (tradition) drugs (jamu)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.44	2.44	0.87	0.87	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.44	4.88	0.30	1.16	0.13	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	5	7.32	12.20	1.11	2.27	0.47	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	8	7.32	19.51	2.26	4.53	0.96	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	13	12.20	31.71	5.45	9.98	2.32	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	16	7.32	39.02	6.03	16.02	2.56	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	20	9.76	48.78	7.96	23.98	3.38	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	2.44	51.22	2.98	26.96	1.27	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	23	4.88	56.10	7.96	34.91	3.38	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	2.44	58.54	5.69	40.61	2.42	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	25	2.44	60.98	9.17	49.78	3.90	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	28	7.32	68.29	22.36	72.14	9.50	30.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	30	4.88	73.17	11.08	83.22	4.71	35.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	34	9.76	82.93	48.33	131.55	20.54	55.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	37	7.32	90.24	68.23	199.78	28.99	84.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	38	2.44	92.68	33.96	233.74	14.43	99.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	40	4.88	97.56	1.33	235.07	0.56	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	41	2.44	100.00	0.30	235.36	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	41	0.00	100.00	0.00	235.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				41				235.36						0				0.00					0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23004 Insecticide and herbicide factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.25	1.25	0.09	0.09	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	2.50	3.75	0.82	0.91	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.25	5.00	0.35	1.26	0.05	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.25	6.25	0.40	1.66	0.06	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	1.25	7.50	0.11	1.76	0.02	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	1.25	8.75	1.75	3.51	0.26	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	10	3.75	12.50	5.10	8.61	0.75	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.25	13.75	0.04	8.65	0.01	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.25	15.00	5.23	13.88	0.77	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	14	2.50	17.50	0.04	13.92	0.01	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	1.25	18.75	11.92	25.84	1.75	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	1.25	20.00	7.20	33.04	1.06	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	21	6.25	26.25	33.56	66.60	4.94	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	31	12.50	38.75	90.39	156.98	13.29	23.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	45	17.50	56.25	121.55	278.54	17.88	40.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	53	10.00	66.25	159.01	437.55	23.38	64.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	22	75	27.50	93.75	172.04	609.59	25.30	89.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	80	6.25	100.00	70.41	680.01	10.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	80	0.00	100.00	0.00	680.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				80					680.01					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23005 Paint and varnish factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.85	0.85	1.53	1.53	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.85	1.69	1.57	3.10	0.13	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.85	2.54	1.92	5.02	0.16	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.85	3.39	2.35	7.37	0.19	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	6	1.69	5.08	0.00	7.37	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	0.85	5.93	9.01	16.39	0.73	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	11	3.39	9.32	24.82	41.20	2.01	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	16	4.24	13.56	41.11	82.32	3.34	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	24	6.78	20.34	21.46	103.78	1.74	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	27	2.54	22.88	37.37	141.15	3.03	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	43	13.56	36.44	90.44	231.59	7.34	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	26	69	22.03	58.47	162.19	393.78	13.16	31.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	86	14.41	72.88	185.76	579.54	15.07	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	92	5.08	77.97	59.49	639.02	4.83	51.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	100	6.78	84.75	90.44	729.46	7.34	59.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	112	10.17	94.92	360.58	1,090.05	29.26	88.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	114	1.69	96.61	4.55	1,094.59	0.37	88.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	116	1.69	98.31	10.83	1,105.42	0.88	89.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	118	1.69	100.00	127.03	1,232.45	10.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				118				1,232.45					0				0.00						0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 230051 Solvent base product

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.53	0.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.53	1.07	0.20	0.20	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.53	1.60	0.81	1.02	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	5	1.07	2.67	2.48	3.50	0.09	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	0.53	3.21	2.63	6.13	0.09	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	10	2.14	5.35	12.16	18.29	0.42	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	13	1.60	6.95	7.19	25.48	0.25	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	26	6.95	13.90	78.51	103.99	2.72	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	38	6.42	20.32	73.65	177.64	2.55	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	50	6.42	26.74	77.24	254.87	2.67	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	64	7.49	34.22	156.87	411.74	5.43	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	22	86	11.76	45.99	212.44	624.18	7.35	21.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	18	104	9.63	55.61	239.48	863.66	8.29	29.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	21	125	11.23	66.84	213.07	1,076.73	7.38	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	130	2.67	69.52	157.61	1,234.33	5.46	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	34	164	18.18	87.70	900.46	2,134.80	31.17	73.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	181	9.09	96.79	543.98	2,678.78	18.83	92.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	186	2.67	99.47	97.33	2,776.11	3.37	96.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	187	0.53	100.00	112.87	2,888.97	3.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	187	0.00	100.00	0.00	2,888.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				187				2,888.97		0				0.00				0.00				0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 230052 Water base product

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.70	3.70	0.93	0.93	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.70	7.41	1.36	2.28	0.44	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.70	11.11	1.87	4.16	0.61	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.70	14.81	2.24	6.40	0.73	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.70	18.52	0.86	7.26	0.28	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.70	22.22	3.12	10.37	1.02	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.70	25.93	10.51	20.88	3.44	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.70	29.63	7.21	28.09	2.36	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	3.70	33.33	7.40	35.50	2.42	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	3.70	37.04	7.52	43.02	2.46	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	3.70	40.74	13.94	56.96	4.56	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	3.70	44.44	3.83	60.78	1.25	19.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	3.70	48.15	3.90	64.68	1.28	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	16	11.11	59.26	33.51	98.19	10.97	32.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	25	33.33	92.59	126.46	224.65	41.39	73.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	26	3.70	96.30	19.98	244.63	6.54	80.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	27	3.70	100.00	60.90	305.53	19.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	305.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	27	0.00	100.00	0.00	305.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				27					305.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23006 Acid alkaline factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.88	5.88	0.08	0.08	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.88	11.76	0.96	1.04	0.97	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.88	17.65	0.41	1.45	0.42	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.88	23.53	41.84	43.30	42.03	43.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.88	29.41	15.73	59.03	15.80	59.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.88	35.29	1.88	60.91	1.89	61.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.88	41.18	0.84	61.75	0.85	62.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.88	47.06	1.06	62.82	1.07	63.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.88	52.94	2.41	65.23	2.42	65.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.88	58.82	11.75	76.98	11.81	77.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.88	64.71	2.64	79.62	2.65	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.88	70.59	1.16	80.79	1.17	81.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.88	76.47	4.53	85.32	4.55	85.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.88	82.35	2.00	87.32	2.01	87.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.88	88.24	2.21	89.53	2.22	89.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.88	94.12	7.08	96.61	7.12	97.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.88	100.00	2.94	99.55	2.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	99.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	99.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	99.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					99.55					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23008 Air separation gaseseg oxygennitrogenhydrogen

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	15.38	15.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7.69	23.08	1.80	1.80	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7.69	30.77	5.28	7.08	2.30	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7.69	38.46	36.35	43.43	15.84	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7.69	46.15	8.72	52.15	3.80	22.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7.69	53.85	8.72	60.88	3.80	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7.69	61.54	8.72	69.60	3.80	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7.69	69.23	0.00	69.60	0.00	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	7.69	76.92	0.00	69.60	0.00	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	7.69	84.62	96.34	165.94	41.97	72.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	7.69	92.31	50.08	216.02	21.82	94.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	7.69	100.00	13.50	229.53	5.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	0.00	100.00	0.00	229.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	0.00	100.00	0.00	229.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	0.00	100.00	0.00	229.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	0.00	100.00	0.00	229.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	0.00	100.00	0.00	229.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	0.00	100.00	0.00	229.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	0.00	100.00	0.00	229.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	0.00	100.00	0.00	229.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					229.53					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 23009 Peroxide manufacture application and storage

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	5.64	5.64	33.33	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	22.58	16.93	133.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					16.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23010 Others (eg inorganic salts)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	0.88	0.89	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	1.29	2.18	0.63	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	0.15	2.33	0.07	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	0.01	2.34	0.00	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.25	43.75	5.98	8.31	2.89	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.25	50.00	27.81	36.12	13.45	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.25	56.25	0.27	36.39	0.13	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.25	62.50	0.15	36.54	0.07	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.25	68.75	0.37	36.91	0.18	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.25	75.00	0.67	37.59	0.33	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.25	81.25	4.59	42.17	2.22	20.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.25	87.50	4.59	37.59	2.22	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.25	93.75	140.53	178.11	67.96	86.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	6.25	100.00	28.66	206.77	13.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	206.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	206.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	206.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					206.77					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23012 Ink Factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.70	3.70	1.09	1.09	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.70	7.41	1.73	2.82	0.75	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.70	11.11	1.95	4.77	0.84	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.70	14.81	3.93	8.70	1.70	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.70	18.52	1.24	9.94	0.54	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.70	22.22	3.89	13.83	1.68	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.70	25.93	22.00	35.83	9.52	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.70	29.63	2.33	38.16	1.01	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	3.70	33.33	2.90	41.06	1.25	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	3.70	37.04	15.60	56.66	6.75	24.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	3.70	40.74	2.59	59.25	1.12	25.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	3.70	44.44	2.09	61.34	0.90	26.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	3.70	48.15	5.18	66.52	2.24	28.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	3.70	51.85	17.93	84.45	7.76	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	3.70	55.56	33.75	118.20	14.60	51.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	17	7.41	62.96	9.67	127.88	4.19	55.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	21	14.81	77.78	42.87	170.75	18.55	73.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	27	22.22	100.00	60.37	231.12	26.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	27	0.00	100.00	0.00	231.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				27				231.12					0				0.00						0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 230121 Ink factories - solvent base

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.44	2.44	1.09	1.09	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.44	4.88	0.52	1.62	0.21	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.44	7.32	1.40	3.02	0.57	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.44	9.76	0.35	3.36	0.14	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.44	12.20	0.17	3.53	0.07	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.44	14.63	0.21	3.74	0.09	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	14	19.51	34.15	3.13	6.88	1.27	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	16	4.88	39.02	5.01	11.88	2.03	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	18	4.88	43.90	1.40	13.28	0.57	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	21	7.32	51.22	9.30	22.59	3.77	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	2.44	53.66	16.19	38.77	6.56	15.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	23	2.44	56.10	7.71	46.48	3.12	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	27	9.76	65.85	19.16	65.64	7.77	26.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	28	2.44	68.29	7.68	73.32	3.11	29.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	33	12.20	80.49	55.64	128.97	22.55	52.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	37	9.76	90.24	87.90	216.87	35.63	87.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	39	4.88	95.12	28.48	245.35	11.54	99.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	40	2.44	97.56	0.41	245.77	0.17	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	41	2.44	100.00	0.97	246.73	0.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				41					246.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 230122 Ink factories - water base

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	1.38	1.38	3.00	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	1.84	3.22	4.00	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	1.53	4.75	3.32	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	1.65	6.40	3.59	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	3.60	10.00	7.83	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	9.09	54.55	1.97	11.96	4.27	26.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	9.09	63.64	2.21	14.17	4.80	30.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	9.09	72.73	1.70	15.87	3.70	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	9.09	81.82	3.97	19.85	8.64	43.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	9.09	90.91	9.48	29.33	20.61	63.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	9.09	100.00	16.66	45.99	36.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	45.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	45.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	45.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	45.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	45.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	45.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	45.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	45.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					45.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 231 Oil processing

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	5.85	5.85	39.79	39.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	8.85	14.69	60.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	14.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					14.69					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2310 Oil Refinery, establishments primarily engaged in producing

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	4.48	4.48	12.70	12.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	15.68	20.16	44.41	57.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	7.50	27.66	21.24	78.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	3.28	30.95	9.30	87.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	4.36	35.31	12.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	35.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					35.31					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23101 Distillation of hydrocarbonsatmospheric

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23103 Reforming plants cyclization (aromatization)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	10.95	10.95	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					10.95					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23104 Polymerization of low-molecular hydrocarbons into fuels :

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	1.84	1.84	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	1.84	3.68	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					3.68					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2311 Other Chemical and physical treatments e.g washing, desalin

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.76	4.76	0.03	0.03	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	0.76	0.74	3.53	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	0.04	0.78	0.18	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	0.12	0.66	0.54	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.76	23.81	0.18	0.48	0.84	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.76	28.57	0.03	0.45	0.15	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.76	33.33	0.16	0.61	0.74	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.76	38.10	0.23	0.38	1.05	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.76	42.86	0.36	0.74	1.68	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.76	47.62	0.01	0.75	0.05	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.76	52.38	0.01	0.76	0.05	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.76	57.14	6.40	7.17	29.56	33.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.76	61.90	2.19	4.98	10.11	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.76	66.67	1.35	6.33	6.24	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.76	71.43	1.62	7.95	7.49	36.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.76	76.19	1.39	9.35	6.44	43.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.76	80.95	5.04	14.39	23.29	66.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	4.76	85.71	1.47	15.86	6.78	73.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	21	14.29	100.00	5.80	21.66	26.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					21.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23110 Other chemical and physical treatments (e.g washing etc)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.85	11.54	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.85	15.38	2.40	2.41	1.86	1.86	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.85	19.23	0.00	2.41	0.00	1.87	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.85	23.08	0.00	2.41	0.00	1.87	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.85	26.92	0.00	2.42	0.00	1.87	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	9	7.69	34.62	0.01	2.42	0.01	1.88	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.85	38.46	6.05	8.47	4.69	6.57	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.85	42.31	0.01	8.48	0.01	6.57	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.85	46.15	14.54	23.02	11.27	17.84	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	3.85	50.00	6.15	29.18	4.77	22.61	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	3.85	53.85	17.06	46.24	13.22	35.83	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	3.85	57.69	5.60	51.84	4.34	40.17	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	3.85	61.54	10.00	61.84	7.75	47.92	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	3.85	65.38	1.40	63.24	1.09	49.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	18	3.85	69.23	28.00	91.24	21.70	70.71	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	23	19.23	88.46	16.17	107.41	12.53	83.24	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	26	11.54	100.00	21.62	129.03	16.76	100.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					129.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23111 Hydrogen generation from natural gas of liquid hydrocarbons

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	1.97	1.97	3.02	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	1.72	3.68	2.63	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	3.87	7.56	5.95	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	5.51	13.06	8.45	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	3.34	16.40	5.12	25.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	0.07	16.47	0.11	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	0.08	16.55	0.12	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	5.00	21.55	7.67	33.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	0.17	21.72	0.26	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	0.23	21.95	0.35	33.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	41.92	63.87	64.33	98.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	0.77	64.64	1.19	99.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	0.52	65.16	0.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	65.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					65.16					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 231141 Other plants:workshops and stores

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.09	1.09	30.30	30.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.51	3.59	69.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	3.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					2			3.59		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 23115 Oil refinery plants (pabrik pengolahan/daur ulang oli bekas)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.56	1.56	1.12	1.12	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.56	3.13	1.82	2.94	0.22	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.56	4.69	1.10	4.04	0.13	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.56	6.25	2.55	6.58	0.31	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.56	7.81	3.03	9.61	0.37	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.56	9.38	3.98	13.59	0.48	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.56	10.94	0.85	14.44	0.10	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	11	6.25	17.19	8.04	22.47	0.97	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.56	18.75	10.06	32.53	1.22	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.56	20.31	17.59	50.12	2.13	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.56	21.88	5.62	55.74	0.68	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.56	23.44	4.07	59.82	0.49	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	20	7.81	31.25	36.24	96.05	4.38	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	23	4.69	35.94	54.07	150.12	6.54	18.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	28	7.81	43.75	76.27	226.39	9.23	27.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	45	26.56	70.31	394.93	621.32	47.79	75.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	49	6.25	76.56	71.95	693.26	8.71	83.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	55	9.38	85.94	27.35	720.61	3.31	87.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		9	64	14.06	100.00	105.82	826.43	12.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				64					826.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 232 Petrochemical works

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	2.57	2.57	6.95	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	3.18	5.74	8.62	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	31.15	36.90	84.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	36.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					36.90					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2321 Petrochemical work with basic materials such as ethylene etc

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.82	2.82	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	1.41	4.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	1.41	5.63	10.55	10.55	4.66	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	1.41	7.04	0.14	10.70	0.06	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	1.41	8.45	3.03	13.72	1.34	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	1.41	9.86	5.31	19.04	2.35	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	1.41	11.27	3.79	22.82	1.67	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	9	1.41	12.68	2.32	25.14	1.02	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	10	1.41	14.08	2.97	28.11	1.31	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	11	1.41	15.49	0.12	28.23	0.05	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	12	1.41	16.90	0.07	28.30	0.03	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	13	1.41	18.31	0.08	28.38	0.04	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	14	1.41	19.72	0.05	28.43	0.02	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	15	1.41	21.13	5.05	33.48	2.23	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	16	1.41	22.54	0.00	33.48	0.00	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	17	1.41	23.94	1.98	35.46	0.88	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	3	20	4.23	28.17	2.71	38.18	1.20	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	6	26	8.45	36.62	14.98	53.16	6.62	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	23	49	32.39	69.01	74.06	127.22	32.71	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		22	71	30.99	100.00	99.19	226.41	43.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				71					226.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2322 Petrochemical intermediate product(Vinyl chloride & others)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	27.78	27.78	28.05	28.05	14.87	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	5.56	33.33	0.25	28.30	0.13	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	5.56	38.89	6.52	34.81	3.45	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	5.56	44.44	5.75	40.56	3.05	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	5.56	50.00	9.14	49.70	4.85	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	5.56	55.56	18.13	67.83	9.61	35.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	5.56	61.11	2.90	70.73	1.54	37.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	5.56	66.67	12.44	83.16	6.59	44.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	5.56	72.22	45.89	129.05	24.33	68.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	5.56	77.78	4.24	133.29	2.25	70.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	5.56	83.33	21.59	154.88	11.45	82.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	1	5.56	88.89	1.56	156.44	0.83	82.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	5.56	94.44	24.23	180.67	12.85	95.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	5.56	100.00	7.94	188.60	4.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	188.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				18					188.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2323 Polymerization on a large scale :manufacture of polyethylene

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	6.52	6.52	0.97	0.97	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	2.17	8.70	1.22	2.19	0.48	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	2.17	10.87	5.50	7.69	2.16	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	2.17	13.04	7.92	15.61	3.11	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	2.17	15.22	6.53	22.15	2.57	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	2.17	17.39	8.74	30.88	3.43	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	2.17	19.57	13.50	44.39	5.31	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	2.17	21.74	11.44	55.83	4.50	21.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	2.17	23.91	8.30	64.12	3.26	25.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	2.17	26.09	12.28	76.40	4.83	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	2.17	28.26	18.63	95.03	7.32	37.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	2.17	30.43	18.71	113.74	7.36	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	2.17	32.61	0.43	114.18	0.17	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	2.17	34.78	25.41	139.59	9.99	54.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	2.17	36.96	19.82	159.41	7.79	62.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	2.17	39.13	11.48	170.89	4.51	67.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	2.17	41.30	29.04	199.93	11.42	78.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	22	6.52	47.83	38.52	238.46	15.14	93.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	24	4.35	52.17	0.00	238.46	0.00	93.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		22	46	47.83	100.00	15.92	254.37	6.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				46					254.37					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23232 Polymerization on a large scale:manufacture of PVC

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	7.65	7.65	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	7.65	15.30	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	15.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					15.30					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2324 Fertilizar factories on petrochemical basis

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.38	0.38	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.84	1.21	2.44	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	1.85	3.07	5.42	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	2.28	5.34	6.64	15.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	3.56	8.90	10.39	25.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	4.14	13.04	12.09	38.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	5.25	18.29	15.33	53.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	7.98	26.26	23.29	76.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	7.97	34.24	23.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	34.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					34.24					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23241 Ammonia production and or urea production

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.96	1.96	0.28	0.28	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.96	3.92	0.39	0.68	0.15	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.96	5.88	0.71	1.38	0.27	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.96	7.84	0.62	2.01	0.24	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.96	9.80	1.86	3.86	0.72	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.96	11.76	3.12	6.98	1.21	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.96	13.73	3.12	10.10	1.21	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.96	15.69	0.00	10.10	0.00	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.96	17.65	2.59	12.69	1.01	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.96	19.61	2.97	15.66	1.15	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	12	3.92	23.53	7.59	23.25	2.95	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	1.96	25.49	21.61	44.86	8.41	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	15	3.92	29.41	15.85	60.71	6.17	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	24	17.65	47.06	20.25	80.96	7.87	31.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	33	17.65	64.71	23.87	104.82	9.28	40.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	45	23.53	88.24	58.49	163.31	22.75	63.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	49	7.84	96.08	85.07	248.38	33.09	96.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	51	3.92	100.00	8.70	257.09	3.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	51	0.00	100.00	0.00	257.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				51					257.09					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 23242 Production of melamine powder/melamine crystals using urea

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.41	0.41	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	1.50	1.91	0.77	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	3.76	5.67	1.93	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	2.99	8.66	1.54	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	4.38	13.04	2.25	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	16.88	29.91	8.69	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.25	43.75	0.00	29.91	0.00	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.25	50.00	24.45	54.36	12.59	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.25	56.25	0.00	54.36	0.00	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.25	62.50	34.46	88.82	17.74	45.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.25	68.75	20.00	108.82	10.30	56.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.25	75.00	7.97	116.79	4.11	60.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.25	81.25	7.98	124.77	4.11	64.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.25	87.50	6.38	131.15	3.29	67.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.25	93.75	28.60	159.75	14.73	82.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	6.25	100.00	34.46	194.21	17.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	194.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	194.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	194.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16				194.21						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2325 Synthetic rubber

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	1.86	1.86	2.18	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	1.11	2.97	1.31	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	1.30	4.27	1.52	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	14.45	18.71	16.96	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	15.95	34.66	18.72	40.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	26.28	60.95	30.86	71.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	9.69	70.64	11.38	82.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	8.08	78.71	9.48	92.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	6.46	85.18	7.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	85.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9				85.18						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2326 Liquefaction of natural gas

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	10.81	10.81	0.16	0.16	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.70	13.51	0.67	0.83	0.21	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.70	16.22	1.07	1.90	0.34	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.70	18.92	0.00	1.90	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.70	21.62	0.60	2.50	0.19	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.70	24.32	0.89	1.60	0.28	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	2.70	27.03	1.57	3.17	0.50	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	2.70	29.73	1.57	4.75	0.50	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	18	18.92	48.65	5.37	10.12	1.70	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	2.70	51.35	5.03	15.15	1.60	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	2.70	54.05	2.01	17.16	0.64	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	24	10.81	64.86	7.33	24.50	2.33	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	25	2.70	67.57	6.92	31.42	2.20	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	26	2.70	70.27	0.86	32.28	0.27	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	27	2.70	72.97	2.75	35.03	0.87	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	30	8.11	81.08	68.82	103.85	21.84	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	36	16.22	97.30	198.03	301.87	62.84	95.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	37	2.70	100.00	13.25	315.12	4.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	315.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	37	0.00	100.00	0.00	315.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37					315.12					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2327 Liquefaction of petroleum gases

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.17	8.33	0.59	0.62	0.23	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.17	12.50	3.55	4.16	1.40	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.17	16.67	1.88	6.04	0.74	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.17	20.83	0.11	6.15	0.05	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.17	25.00	9.99	16.15	3.93	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.17	29.17	8.81	24.96	3.47	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.17	33.33	19.67	44.63	7.74	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.17	37.50	15.55	60.18	6.12	23.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.17	41.67	25.11	85.29	9.89	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.17	45.83	24.81	110.09	9.77	43.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.17	50.00	15.25	125.34	6.01	49.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.17	54.17	25.02	150.36	9.85	59.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.17	58.33	10.36	160.72	4.08	63.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.17	62.50	7.37	168.09	2.90	66.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.17	66.67	3.41	171.50	1.34	67.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	4.17	70.83	26.52	198.03	10.44	77.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	24	29.17	100.00	55.95	253.98	22.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	253.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	253.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					253.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2328 Petrol coke soot graphite

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	11.38	11.38	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					11.38					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2329 Liquefaction and gasification of coal

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	4.17	4.17	11.75	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	7.39	11.57	20.81	32.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	19.18	30.75	54.00	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	4.78	35.52	13.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					35.52					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 233 Storage tanks

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.18	0.18	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	0.26	0.44	2.02	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	12.30	12.74	96.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	12.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					12.74					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2331 Crude oil

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.35	8.70	0.11	0.11	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.35	13.04	0.12	0.23	0.14	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.35	17.39	3.67	3.91	4.32	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.35	21.74	10.97	14.88	12.89	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.35	26.09	4.81	19.69	5.65	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.35	30.43	0.20	19.89	0.24	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.35	34.78	13.01	32.91	15.29	38.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.35	39.13	10.13	43.04	11.90	50.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.35	43.48	0.27	43.31	0.32	50.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.35	47.83	11.99	55.30	14.09	64.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.35	52.17	0.32	55.62	0.37	65.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.35	56.52	24.66	80.28	28.97	94.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.35	60.87	0.40	80.68	0.47	94.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.35	65.22	0.06	80.74	0.07	94.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	20	21.74	86.96	0.71	81.45	0.83	95.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	21	4.35	91.30	1.61	83.06	1.89	97.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	22	4.35	95.65	0.95	84.01	1.11	98.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	23	4.35	100.00	1.10	85.11	1.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	85.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					85.11					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2332 Oil products in tanks located in harbour area

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.63	0.63	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.63	1.25	0.56	0.56	0.07	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.63	1.88	1.53	2.09	0.20	0.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.63	2.50	0.88	2.96	0.11	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	1.88	4.38	1.03	3.99	0.13	0.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	1.25	5.63	3.80	7.79	0.49	1.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	23	8.75	14.38	14.13	21.93	1.82	2.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	28	3.13	17.50	7.24	29.17	0.93	3.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	34	3.75	21.25	14.74	43.91	1.90	5.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	41	4.38	25.63	2.60	46.51	0.33	5.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	45	2.50	28.13	9.58	56.09	1.23	7.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	51	3.75	31.88	23.39	79.48	3.01	10.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	54	1.88	33.75	12.21	91.69	1.57	11.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	64	6.25	40.00	51.49	143.18	6.63	18.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	27	91	16.88	56.88	174.07	317.25	22.41	40.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	45	136	28.13	85.00	307.05	624.30	39.53	80.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	150	8.75	93.75	91.69	715.99	11.80	92.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	152	1.25	95.00	2.58	718.57	0.33	92.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		8	160	5.00	100.00	58.23	776.79	7.50	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				160					776.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2333 Liquefied gases

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.06	1.06	0.46	0.46	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	2.13	3.19	4.58	5.04	0.54	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.06	4.26	0.29	5.33	0.03	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	10	6.38	10.64	2.13	3.20	0.25	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	12	2.13	12.77	1.06	4.27	0.13	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	16	4.26	17.02	2.26	6.52	0.27	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	20	4.26	21.28	8.51	15.03	1.01	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	26	6.38	27.66	11.84	26.87	1.41	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	29	3.19	30.85	18.30	45.17	2.17	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	33	4.26	35.11	22.08	67.25	2.62	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	36	3.19	38.30	7.72	74.97	0.92	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	43	7.45	45.74	33.76	108.74	4.01	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	46	3.19	48.94	20.31	129.05	2.41	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	60	14.89	63.83	146.48	275.53	17.40	32.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	69	9.57	73.40	187.52	463.05	22.28	55.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	83	14.89	88.30	246.67	709.72	29.30	84.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	91	8.51	96.81	80.49	790.20	9.56	93.87	1	1	100.00	100.00	58.00	58.00	100.00	100.00	72.06	7.34			
18	50,000	100,000	75,000	3	94	3.19	100.00	51.58	841.78	6.13	100.00	0	1	0.00	100.00	0.00	58.00	0.00	100.00	0.00	6.89			
19	100,000	500,000	300,000	0	94	0.00	100.00	0.00	841.78	0.00	100.00	0	1	0.00	100.00	0.00	58.00	0.00	100.00	0.00	6.89			
20	500,000	UP		0	94	0.00	100.00	0.00	841.78	0.00	100.00	0	1	0.00	100.00	0.00	58.00	0.00	100.00	0.00	6.89			
				94					841.78					1					58.00					6.89



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2334 Pipeline for chemical products

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2335 Other liquid chemicals (e.g ammonia)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	3.57	3.57	1.40	1.40	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	3.57	7.14	2.34	3.74	1.03	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	3.57	10.71	2.34	6.08	1.03	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	3.57	14.29	1.62	7.70	0.71	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	3.57	17.86	3.90	11.59	1.72	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	3.57	21.43	5.40	17.00	2.39	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	3.57	25.00	5.54	22.54	2.45	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	3.57	28.57	3.74	26.28	1.65	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	3.57	32.14	6.87	33.15	3.04	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	3.57	35.71	7.06	40.20	3.12	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	3.57	39.29	5.36	45.57	2.37	20.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	3.57	42.86	12.61	58.17	5.58	25.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	3.57	46.43	24.38	82.55	10.78	36.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	3.57	50.00	7.30	89.85	3.23	39.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	16	7.14	57.14	0.93	90.78	0.41	40.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	18	7.14	64.29	2.79	93.57	1.23	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	20	7.14	71.43	4.39	97.96	1.94	43.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	28	28.57	100.00	128.18	226.14	56.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	28	0.00	100.00	0.00	226.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				28				226.14		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 234 Manufacture of plastic articles foam plastics synthetic resi

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.45	6.90	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.45	10.34	2.15	2.19	0.39	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.45	13.79	1.50	3.69	0.27	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.45	17.24	7.14	10.83	1.30	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.45	20.69	2.63	13.46	0.48	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.45	24.14	1.23	14.69	0.23	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.45	27.59	2.01	16.70	0.37	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.45	31.03	3.43	20.13	0.63	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.45	34.48	3.14	23.28	0.57	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.45	37.93	1.74	25.02	0.32	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.45	41.38	5.32	30.34	0.97	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	3.45	44.83	24.22	54.56	4.43	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	3.45	48.28	2.56	57.11	0.47	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	3.45	51.72	10.21	67.33	1.87	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	3.45	55.17	2.56	69.89	0.47	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	21	17.24	72.41	81.93	151.82	14.97	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	24	10.34	82.76	113.08	264.90	20.66	48.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	25	3.45	86.21	24.81	289.72	4.53	52.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	29	13.79	100.00	257.57	547.29	47.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				29					547.29					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2341 Manufacture of plastic articles

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	113	113	1.94	1.94	545.15	545.15	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	146	0.57	2.50	9.26	554.41	0.02	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	50	196	0.86	3.36	29.34	583.75	0.07	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	78	274	1.34	4.70	42.59	626.33	0.10	1.48	1	1	50.00	50.00	25.00	25.00	2.36	2.36	58.70	3.99
5	300	500	400	217	491	3.72	8.42	152.46	778.79	0.36	1.84	1	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	3.21
6	500	750	625	179	670	3.07	11.49	216.12	994.91	0.51	2.35	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	2.51
7	750	1,000	875	221	891	3.79	15.29	385.07	1,379.97	0.91	3.26	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	1.81
8	1,000	1,500	1,250	343	1,234	5.88	21.17	845.04	2,225.01	2.00	5.26	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	1.12
9	1,500	2,000	1,750	297	1,531	5.10	26.27	913.68	3,138.69	2.16	7.43	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.80
10	2,000	2,500	2,250	302	1,833	5.18	31.45	1,002.56	4,141.25	2.37	9.80	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.60
11	2,500	3,000	2,750	213	2,046	3.65	35.10	1,000.61	5,141.86	2.37	12.16	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.49
12	3,000	4,000	3,500	363	2,409	6.23	41.33	1,925.24	7,067.10	4.55	16.72	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.35
13	4,000	5,000	4,500	288	2,697	4.94	46.27	1,713.50	8,780.60	4.05	20.77	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.28
14	5,000	7,500	6,250	491	3,188	8.42	54.69	4,026.11	12,806.72	9.53	30.30	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.20
15	7,500	10,000	8,750	396	3,584	6.79	61.49	3,999.57	16,806.29	9.46	39.76	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.15
16	10,000	20,000	15,000	792	4,376	13.59	75.07	8,962.24	25,768.53	21.20	60.96	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.10
17	20,000	50,000	35,000	712	5,088	12.21	87.29	8,514.46	34,282.98	20.14	81.11	0	1	0.00	50.00	0.00	25.00	0.00	2.36	0.00	0.07
18	50,000	100,000	75,000	445	5,533	7.63	94.92	4,351.45	38,634.43	10.29	91.40	1	2	50.00	100.00	1,034.99	1,059.99	97.64	100.00	23.78	2.74
19	100,000	500,000	300,000	242	5,775	4.15	99.07	3,090.74	41,725.18	7.31	98.72	0	2	0.00	100.00	0.00	1,059.99	0.00	100.00	0.00	2.54
20	500,000	UP		54	5,829	0.93	100.00	542.63	42,267.80	1.28	100.00	0	2	0.00	100.00	0.00	1,059.99	0.00	100.00	0.00	2.51
				5,829				42,267.80		2						1,059.99					2.51



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2342 Manufacture and processing of foam plastics

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.61	0.61	0.30	0.30	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	0.61	1.22	0.41	0.71	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.30	1.52	8.31	9.02	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.30	1.82	5.61	14.63	0.08	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	12	1.82	3.65	27.01	41.63	0.40	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	19	2.13	5.78	38.73	80.36	0.58	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	30	3.34	9.12	71.46	151.82	1.06	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	50	6.08	15.20	134.87	286.68	2.01	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	54	1.22	16.41	88.02	374.70	1.31	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	73	5.78	22.19	122.40	497.11	1.82	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	89	4.86	27.05	72.48	569.58	1.08	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	45	134	13.68	40.73	472.43	1,042.01	7.04	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	147	3.95	44.68	176.79	1,218.81	2.63	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	172	7.60	52.28	580.42	1,799.23	8.65	26.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	68	240	20.67	72.95	788.07	2,587.30	11.74	38.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	273	10.03	82.98	894.55	3,481.86	13.33	51.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	45	318	13.68	96.66	2,433.65	5,915.51	36.26	88.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	321	0.91	97.57	306.46	6,221.97	4.57	92.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	326	1.52	99.09	463.90	6,685.87	6.91	99.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	329	0.91	100.00	24.88	6,710.76	0.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				329					6,710.76					0					0.00			0.00		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2343 Manufacture of synthetic adhesives also called synthetic res

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	16.41	16.41	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				16.41						0				0.00					0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 23431 Using inflammable/combustible under Tariff Code 2343

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	10.00	10.00	0.22	0.22	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	10.00	20.00	1.26	1.48	0.22	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	10.00	30.00	10.79	12.27	1.84	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	10.00	40.00	10.24	22.51	1.74	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	10.00	50.00	21.89	44.40	3.73	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	10.00	60.00	97.22	141.62	16.57	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	10.00	70.00	155.78	297.39	26.55	50.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	10.00	80.00	127.04	424.43	21.65	72.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	10.00	90.00	143.67	568.11	24.48	96.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	10	10.00	100.00	18.70	586.81	3.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	10	0.00	100.00	0.00	586.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					10			586.81				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23432 Using liquid methanolwater and air continuous process

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	3.51	3.51	0.44	0.44	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.75	5.26	0.44	0.89	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.75	7.02	0.28	1.17	0.08	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.75	8.77	0.52	1.69	0.14	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	1.75	10.53	2.16	3.85	0.58	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	8	3.51	14.04	4.59	8.43	1.24	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	22	24.56	38.60	18.20	26.64	4.92	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	23	1.75	40.35	0.40	27.04	0.11	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	24	1.75	42.11	2.86	29.90	0.77	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	25	1.75	43.86	3.65	33.54	0.99	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	1.75	45.61	0.51	34.05	0.14	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	1.75	47.37	0.56	34.61	0.15	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	28	1.75	49.12	0.56	35.17	0.15	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	29	1.75	50.88	0.11	35.28	0.03	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	40	19.30	70.18	43.29	78.57	11.69	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	42	3.51	73.68	9.09	87.67	2.46	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	43	1.75	75.44	91.61	179.28	24.74	48.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	14	57	24.56	100.00	190.95	370.23	51.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	57	0.00	100.00	0.00	370.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				57					370.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 235 Manufacture of artificial fibres (petrochemical feedstock)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.32	1.32	0.59	0.59	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	4	3.95	5.26	1.19	1.78	0.15	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.32	6.58	0.61	2.39	0.08	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.32	7.89	0.80	3.19	0.10	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	9	3.95	11.84	4.09	7.28	0.51	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	12	3.95	15.79	7.37	14.65	0.92	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	17	6.58	22.37	15.96	30.61	2.00	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	20	3.95	26.32	12.41	43.01	1.55	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	25	6.58	32.89	18.53	61.54	2.32	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	27	2.63	35.53	11.22	72.77	1.41	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	28	1.32	36.84	5.00	77.77	0.63	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	29	1.32	38.16	9.56	87.33	1.20	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	33	5.26	43.42	70.52	157.84	8.83	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	34	1.32	44.74	20.23	178.07	2.53	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	37	3.95	48.68	105.72	283.79	13.24	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	39	2.63	51.32	155.65	439.45	19.49	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	45	7.89	59.21	98.78	538.22	12.37	67.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	51	7.89	67.11	55.61	593.84	6.97	74.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		25	76	32.89	100.00	204.61	798.45	25.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				76					798.45					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 236 Manufacture of film photo grafic paper and magnetic tape

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.68	0.68	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.68	1.36	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.68	2.04	0.13	0.34	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.68	2.72	0.59	0.93	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	0.68	3.40	0.60	1.53	0.08	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	0.68	4.08	1.15	2.68	0.15	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	0.68	4.76	1.50	4.18	0.20	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	0.68	5.44	1.61	5.78	0.21	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	0.68	6.12	1.31	7.10	0.17	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	0.68	6.80	1.83	8.93	0.24	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	0.68	7.48	4.93	13.86	0.65	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	13	1.36	8.84	5.48	19.35	0.72	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	20	4.76	13.61	1.51	20.85	0.20	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	25	3.40	17.01	20.97	41.82	2.75	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	26	0.68	17.69	9.62	51.44	1.26	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	38	8.16	25.85	121.34	172.78	15.93	22.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	49	87	33.33	59.18	214.15	386.93	28.11	50.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	21	108	14.29	73.47	79.52	466.44	10.44	61.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	22	130	14.97	88.44	198.69	665.13	26.08	87.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		17	147	11.56	100.00	96.73	761.86	12.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				147				761.86					0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 237 Manufacture of tooth paste soap detergents polishes etheric

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	11.61	11.61	61.88	61.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	7.15	18.76	38.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	18.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					18.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2371 Manufacture of soaps detergents and polishes

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.13	2.13	3.97	3.97	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.06	3.19	0.65	4.62	0.13	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.06	4.26	0.33	4.95	0.07	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.06	5.32	0.39	5.34	0.08	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	10	5.32	10.64	3.34	8.68	0.67	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	13	3.19	13.83	2.01	10.69	0.40	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	2.13	15.96	2.57	13.26	0.52	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	20	5.32	21.28	6.77	20.03	1.36	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	26	6.38	27.66	18.28	38.31	3.67	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	28	2.13	29.79	6.80	45.11	1.37	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	38	10.64	40.43	15.80	60.91	3.18	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	42	4.26	44.68	15.56	76.48	3.13	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	44	2.13	46.81	8.02	84.49	1.61	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	55	11.70	58.51	33.18	117.67	6.67	23.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	59	4.26	62.77	43.30	160.97	8.70	32.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	71	12.77	75.53	101.74	262.71	20.44	52.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	80	9.57	85.11	74.57	337.28	14.98	67.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	83	3.19	88.30	93.04	430.32	18.69	86.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	94	11.70	100.00	67.44	497.76	13.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	94	0.00	100.00	0.00	497.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				94					497.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2372 Manufacture of etheric oils essences perfumes and cosmetic

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	6.17	6.17	7.44	7.44	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.62	6.79	0.12	7.57	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	13	1.23	8.02	0.30	7.86	0.02	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	1.85	9.88	0.82	8.69	0.06	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	19	1.85	11.73	1.75	10.43	0.12	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	26	4.32	16.05	9.80	20.23	0.67	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	36	6.17	22.22	14.78	35.01	1.01	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	43	4.32	26.54	28.91	63.92	1.97	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	57	8.64	35.19	28.04	91.96	1.91	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	66	5.56	40.74	22.45	114.41	1.53	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	74	4.94	45.68	35.04	149.45	2.39	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	84	6.17	51.85	42.05	191.50	2.86	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	88	2.47	54.32	30.62	222.12	2.08	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	97	5.56	59.88	84.72	306.84	5.77	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	102	3.09	62.96	62.18	369.02	4.23	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	118	9.88	72.84	204.00	573.02	13.89	39.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	142	14.81	87.65	405.45	978.47	27.60	66.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	150	4.94	92.59	196.97	1,175.44	13.41	80.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	159	5.56	98.15	175.06	1,350.50	11.92	91.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	162	1.85	100.00	118.29	1,468.78	8.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				162					1,468.78					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2373 Manufacture of glatine non synthetic adhesives starches

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.79	1.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.79	3.57	0.18	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	3.57	7.14	1.25	1.44	0.31	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	7	5.36	12.50	2.00	3.43	0.50	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	13	10.71	23.21	5.82	9.26	1.45	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	1.79	25.00	2.60	11.85	0.64	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	19	8.93	33.93	11.13	22.99	2.76	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	26	12.50	46.43	22.96	45.95	5.70	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	33	12.50	58.93	42.88	88.82	10.64	22.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	36	5.36	64.29	10.32	99.15	2.56	24.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	39	5.36	69.64	5.22	104.36	1.29	25.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	41	3.57	73.21	0.00	104.36	0.00	25.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	42	1.79	75.00	15.96	120.32	3.96	29.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	43	1.79	76.79	6.42	126.74	1.59	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	45	3.57	80.36	7.78	134.53	1.93	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	53	14.29	94.64	115.59	250.12	28.69	62.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	54	1.79	96.43	15.75	265.87	3.91	65.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	55	1.79	98.21	68.53	334.40	17.01	82.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	56	1.79	100.00	68.53	402.93	17.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	56	0.00	100.00	0.00	402.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				56					402.93					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2374 Manufacture of natural adhesive (glue) of organic origin c

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	4.65	4.65	2.40	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	4.80	9.45	2.47	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	2.00	11.45	1.03	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	8.54	19.99	4.40	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	2.55	22.54	1.31	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	10.89	33.43	5.61	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	10.18	43.61	5.25	22.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	17.52	61.13	9.03	31.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	3.92	65.05	2.02	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	64.74	129.79	33.37	66.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	9.89	139.68	5.10	71.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	39.57	179.25	20.39	92.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	14.78	194.03	7.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	194.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	194.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	194.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	194.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	194.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	194.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					194.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23741 Using water or other non combustibile solvent(s) as the sole

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	1.43	1.43	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	4.32	5.75	1.61	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.35	13.04	3.80	9.55	1.42	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.35	17.39	0.01	9.56	0.00	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.35	21.74	7.59	17.14	2.84	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.35	26.09	0.01	17.16	0.00	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.35	30.43	0.31	17.47	0.12	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.35	34.78	0.31	17.16	0.12	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.35	39.13	12.54	29.70	4.69	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.35	43.48	0.04	29.74	0.02	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.35	47.83	7.27	37.01	2.72	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.35	52.17	11.63	48.64	4.35	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.35	56.52	40.50	89.14	15.14	33.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.35	60.87	1.59	87.54	0.60	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	19	21.74	82.61	98.72	186.27	36.90	69.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	21	8.70	91.30	0.15	186.42	0.06	69.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	23	8.70	100.00	81.13	267.55	30.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	267.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	267.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23					267.55					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23742 Using inflammable/combustible producing combustible final

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	1.03	1.03	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	1.86	2.88	0.88	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	4.38	7.27	2.07	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	26.22	33.49	12.36	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	20.76	54.24	9.78	25.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	3.28	57.52	1.54	27.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	13.11	70.63	6.18	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	16.39	87.02	7.72	41.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	10.20	97.22	4.81	45.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	10.20	107.41	4.81	50.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	10.20	117.61	4.81	55.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	77.58	195.19	36.57	92.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	9.54	204.73	4.50	96.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	7.42	212.15	3.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	212.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	212.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	212.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	212.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	212.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14				212.15				0				0.00				0.00			



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2378 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.94	0.94	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	7.59	8.53	4.86	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	7.74	16.26	4.96	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	22.25	38.51	14.25	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	11.09	49.60	7.10	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	11.33	60.93	7.26	39.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	22.66	83.59	14.51	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	45.35	128.94	29.04	82.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	27.20	156.14	17.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	156.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				156.14				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 238 Chemical fertilizer factories (conventional)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.13	3.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.56	4.69	0.71	0.71	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.56	6.25	9.70	8.99	1.87	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.56	7.81	1.24	10.23	0.24	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.56	9.38	1.24	8.99	0.24	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.56	10.94	1.33	7.66	0.26	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	13	9.38	20.31	11.44	19.10	2.20	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	20	10.94	31.25	18.27	0.83	3.52	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	24	6.25	37.50	19.66	18.84	3.79	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	27	4.69	42.19	21.57	40.41	4.15	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	30	4.69	46.88	10.48	50.89	2.02	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	32	3.13	50.00	13.62	64.51	2.62	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	37	7.81	57.81	28.32	92.83	5.45	17.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	39	3.13	60.94	10.83	103.65	2.08	19.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	44	7.81	68.75	40.16	143.82	7.73	27.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	51	10.94	79.69	108.71	252.53	20.92	48.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	57	9.38	89.06	153.53	406.06	29.55	78.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	61	6.25	95.31	33.55	439.60	6.46	84.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	63	3.13	98.44	59.43	499.03	11.44	96.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	64	1.56	100.00	20.51	519.54	3.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					519.54					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 239 Powders explosives matches and firework factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	7.65	7.65	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	15.79	8.14	2.27	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.25	18.75	4.07	4.08	0.58	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.25	25.00	13.83	9.75	1.99	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.25	31.25	20.26	30.01	2.91	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.25	37.50	17.33	47.33	2.49	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.25	43.75	20.26	67.59	2.91	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.25	50.00	20.26	87.84	2.91	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.25	56.25	20.55	108.39	2.95	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.25	62.50	25.08	133.47	3.60	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.25	68.75	11.41	144.88	1.64	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.25	75.00	52.51	197.39	7.55	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.25	81.25	63.13	260.52	9.07	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.25	87.50	117.13	377.64	16.83	54.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.25	93.75	146.43	524.08	21.04	75.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	6.25	100.00	171.76	695.84	24.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	695.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	695.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	695.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					695.84					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2399 Other industries in main category 23

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.94	2.94	1.43	1.43	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.94	5.88	6.53	7.96	0.85	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.94	8.82	0.81	8.77	0.11	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.94	11.76	1.63	10.40	0.21	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.94	14.71	1.63	12.02	0.21	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.94	17.65	3.07	15.09	0.40	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.94	20.59	14.06	29.15	1.84	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.94	23.53	2.36	31.51	0.31	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	15	20.59	44.12	18.69	50.20	2.44	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	2.94	47.06	4.24	54.44	0.55	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	2.94	50.00	10.61	65.05	1.38	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.94	52.94	18.40	83.44	2.40	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	2.94	55.88	11.50	94.94	1.50	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	2.94	58.82	17.97	112.91	2.35	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	25	14.71	73.53	236.87	349.79	30.93	45.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	29	11.76	85.29	192.91	542.70	25.19	70.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	30	2.94	88.24	11.59	554.29	1.51	72.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	34	11.76	100.00	211.64	765.93	27.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	34	0.00	100.00	0.00	765.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				34				765.93					0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.92	1.92	0.51	0.51	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.92	3.85	0.15	0.66	0.08	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.92	5.77	0.76	1.42	0.41	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.92	7.69	0.81	2.23	0.44	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	5.77	13.46	3.60	5.83	1.96	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	1.92	15.38	1.95	7.78	1.06	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	11	5.77	21.15	5.56	13.34	3.03	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	14	5.77	26.92	15.23	28.57	8.31	15.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	17	5.77	32.69	16.38	44.95	8.93	24.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	21	7.69	40.38	16.06	61.01	8.76	33.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	1.92	42.31	14.31	75.32	7.81	41.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	23	1.92	44.23	18.01	93.32	9.82	50.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	26	5.77	50.00	13.64	106.96	7.44	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	31	9.62	59.62	41.12	148.07	22.43	80.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	32	1.92	61.54	13.34	161.42	7.28	88.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	33	1.92	63.46	3.27	164.69	1.78	89.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	34	1.92	65.38	4.26	168.95	2.32	92.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	38	7.69	73.08	3.69	172.64	2.01	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		14	52	26.92	100.00	10.67	183.30	5.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				52					183.30					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2401 Spinning millsPre-spinning : Animal Fibres

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	19.05	19.05	61.61	61.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	11.87	30.92	38.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	30.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					30.92					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2402 Spinning millsPre-spinning : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.67	1.67	3.27	3.27	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.56	2.22	0.20	3.47	0.02	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.56	2.78	0.04	3.51	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.56	3.33	0.52	4.03	0.06	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	0.56	3.89	1.68	5.71	0.20	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	0.56	4.44	0.01	5.71	0.00	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	0.56	5.00	0.11	5.82	0.01	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	16	3.89	8.89	0.08	5.91	0.01	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	0.56	9.44	0.08	5.99	0.01	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	0.56	10.00	4.37	10.35	0.53	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	0.56	10.56	38.90	28.55	4.73	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	21	1.11	11.67	4.35	24.19	0.53	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	23	1.11	12.78	2.89	21.30	0.35	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	33	5.56	18.33	58.93	37.62	7.17	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	44	6.11	24.44	99.24	136.86	12.07	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	54	5.56	30.00	56.10	192.96	6.82	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	83	16.11	46.11	136.77	329.72	16.63	40.10	1	1	50.00	50.00	5.26	5.26	50.00	50.00	3.85	1.60			
18	50,000	100,000	75,000	27	110	15.00	61.11	209.61	539.34	25.49	65.59	0	1	0.00	50.00	0.00	5.26	0.00	50.00	0.00	0.98			
19	100,000	500,000	300,000	44	154	24.44	85.56	198.72	738.06	24.17	89.76	0	1	0.00	50.00	0.00	5.26	0.00	50.00	0.00	0.71			
20	500,000	UP		26	180	14.44	100.00	84.20	822.26	10.24	100.00	1	2	50.00	100.00	5.26	10.52	50.00	100.00	6.25	1.28			
				180					822.26					2					10.52					1.28



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2403 Spinning millsPre-spinning : Synthetic fibres/mechanical pr

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.28	0.28	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.28	0.56	0.27	0.32	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.28	0.84	0.45	0.77	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.28	1.12	0.22	0.99	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	7	0.84	1.97	0.27	1.25	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	18	3.09	5.06	2.10	3.36	0.14	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	23	1.40	6.46	7.55	10.91	0.49	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	33	2.81	9.27	17.62	28.53	1.13	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	45	3.37	12.64	22.17	50.70	1.42	3.26	0	0	0.00	0.00	1.42	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	49	1.12	13.76	3.22	53.92	0.21	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	50	0.28	14.04	0.05	53.97	0.00	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	58	2.25	16.29	4.86	58.84	0.31	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	59	0.28	16.57	5.79	64.63	0.37	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	31	90	8.71	25.28	63.76	128.39	4.10	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	36	126	10.11	35.39	87.05	215.44	5.59	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	44	170	12.36	47.75	180.68	396.12	11.61	25.46	1	1	100.00	100.00	249.23	249.23	100.00	100.00	137.94	62.92	
17	20,000	50,000	35,000	67	237	18.82	66.57	291.27	687.39	18.72	44.18	0	1	0.00	100.00	0.00	249.23	0.00	100.00	0.00	36.26	
18	50,000	100,000	75,000	43	280	12.08	78.65	255.35	942.74	16.41	60.59	0	1	0.00	100.00	0.00	249.23	0.00	100.00	0.00	26.44	
19	100,000	500,000	300,000	64	344	17.98	96.63	567.90	1,510.63	36.50	97.09	0	1	0.00	100.00	0.00	249.23	0.00	100.00	0.00	16.50	
20	500,000	UP		12	356	3.37	100.00	45.24	1,555.87	2.91	100.00	0	1	0.00	100.00	0.00	249.23	0.00	100.00	0.00	16.02	
				356					1,555.87					1					249.23			16.02



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2408 Spinning millsPre-spinning : Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.67	0.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.67	1.33	0.97	0.97	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.67	2.00	1.45	2.42	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.67	2.67	1.92	4.34	0.21	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	0.67	3.33	2.16	6.50	0.24	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	0.67	4.00	6.49	12.99	0.72	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	0.67	4.67	0.00	12.99	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	0.67	5.33	3.53	16.52	0.39	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	10	1.33	6.67	4.64	21.16	0.51	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	0.67	7.33	5.46	26.62	0.60	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	0.67	8.00	0.66	27.29	0.07	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	29	11.33	19.33	3.85	31.14	0.43	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	33	2.67	22.00	26.79	57.93	2.96	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	39	4.00	26.00	32.01	89.94	3.54	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	40	0.67	26.67	2.01	91.95	0.22	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	60	13.33	40.00	125.54	217.49	13.88	24.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	65	3.33	43.33	33.74	251.23	3.73	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	81	10.67	54.00	119.94	371.16	13.26	41.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	42	123	28.00	82.00	110.25	481.41	12.19	53.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		27	150	18.00	100.00	422.92	904.33	46.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				150					904.33					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 241 Weaving pre-weaving process

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.63	0.63	6.75	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	8.68	9.31	93.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	9.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					9.31					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2411 WeavingPre-Weaving Processes:Animal fibres

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.26	0.26	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.62	2.88	19.36	21.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	10.01	12.89	73.83	95.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.66	13.56	4.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	13.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					13.56					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2412 WeavingPre-Weaving Processes:Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	1.09	1.09	0.65	0.65	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	0.54	1.63	0.26	0.91	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.54	2.17	0.61	1.52	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.54	2.72	0.87	2.39	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.54	3.26	2.51	4.90	0.24	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	0.54	3.80	0.16	5.06	0.01	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	0.54	4.35	5.78	10.84	0.55	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	0.54	4.89	3.49	14.33	0.33	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	0.54	5.43	2.26	16.60	0.21	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	19	4.89	10.33	10.77	27.36	1.02	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	0.54	10.87	0.00	27.36	0.00	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	22	1.09	11.96	9.11	36.48	0.86	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	29	3.80	15.76	10.65	47.13	1.00	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	34	2.72	18.48	48.40	95.52	4.57	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	46	6.52	25.00	17.27	112.79	1.63	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	79	17.93	42.93	267.40	380.19	25.23	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	101	11.96	54.89	229.37	609.56	21.64	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	123	11.96	66.85	114.78	724.34	10.83	68.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	56	179	30.43	97.28	326.18	1,050.52	30.77	99.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	184	2.72	100.00	9.46	1,059.98	0.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				184					1,059.98					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2413 WeavingPre-Weaving Processes:Synthetic fibres

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.39	0.39	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.39	0.78	0.07	0.09	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	0.78	1.56	0.64	0.54	0.04	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.39	1.95	0.10	0.64	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.39	2.33	0.83	1.47	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	13	2.72	5.06	1.93	3.39	0.11	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	17	1.56	6.61	0.61	4.00	0.04	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	24	2.72	9.34	9.88	13.88	0.57	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	28	1.56	10.89	10.31	24.19	0.60	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	30	0.78	11.67	6.66	30.84	0.39	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	33	1.17	12.84	9.84	40.68	0.57	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	51	7.00	19.84	53.50	94.19	3.11	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	63	4.67	24.51	68.30	162.48	3.97	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	66	1.17	25.68	24.35	186.84	1.41	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	82	6.23	31.91	179.19	366.03	10.41	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	115	12.84	44.75	157.89	523.92	9.17	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	92	207	35.80	80.54	700.34	1,224.26	40.68	71.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	226	7.39	87.94	265.02	1,489.27	15.40	86.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	18	244	7.00	94.94	157.62	1,646.90	9.16	95.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	257	5.06	100.00	74.52	1,721.42	4.33	100.00	2	2	100.00	100.00	29.80	29.80	100.00	100.00	39.99	1.73			
				257					1,721.42					2					29.80					1.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2418 WeavingPre-Weaving Processes:Mixed (loadings if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19	19	10.92	10.92	0.19	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	20	0.57	11.49	0.76	0.95	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	23	1.72	13.22	0.98	1.93	0.13	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	24	0.57	13.79	0.06	2.00	0.01	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	12	36	6.90	20.69	0.42	2.41	0.05	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	44	4.60	25.29	9.44	11.85	1.22	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	51	4.02	29.31	2.91	14.76	0.38	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	63	6.90	36.21	10.79	25.55	1.39	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	64	0.57	36.78	3.21	28.76	0.41	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	67	1.72	38.51	17.20	45.96	2.22	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	72	2.87	41.38	20.53	66.49	2.65	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	74	1.15	42.53	12.11	78.60	1.57	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	85	6.32	48.85	32.12	110.72	4.15	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	92	4.02	52.87	17.40	128.12	2.25	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	95	1.72	54.60	50.98	179.10	6.59	23.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	112	9.77	64.37	205.24	384.34	26.53	49.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	22	134	12.64	77.01	109.71	494.05	14.18	63.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	143	5.17	82.18	100.48	594.53	12.99	76.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	23	166	13.22	95.40	76.73	671.26	9.92	86.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		8	174	4.60	100.00	102.31	773.57	13.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				174					773.57					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2421 Animal fibres

(loadings if applicable)

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	33.33	33.33	0.05	0.05	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	16.67	50.00	2.39	2.44	21.34	21.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	16.67	66.67	3.11	5.56	27.78	49.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	16.67	83.33	2.17	7.73	19.37	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	16.67	100.00	3.48	11.20	31.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	0.00	100.00	0.00	11.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6			11.20			0			0.00			0.00			0.00		



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2422 Vegetable and cellulose fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	13.33	13.33	7.50	7.50	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	1.67	15.00	0.40	7.90	0.10	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	1.67	16.67	0.61	8.51	0.15	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	1.67	18.33	1.39	9.90	0.34	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	1.67	20.00	1.95	11.85	0.48	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	1.67	21.67	2.26	14.11	0.55	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	1.67	23.33	3.32	17.43	0.81	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	1.67	25.00	5.97	23.40	1.46	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	1.67	26.67	6.46	29.85	1.58	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	1.67	28.33	7.95	37.81	1.95	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	1.67	30.00	10.59	48.40	2.59	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	1.67	31.67	13.94	62.33	3.41	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	1.67	33.33	7.89	70.23	1.93	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	21	1.67	35.00	32.26	102.49	7.90	25.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	1.67	36.67	4.84	107.33	1.19	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	23	1.67	38.33	6.03	113.36	1.47	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	28	8.33	46.67	120.54	233.90	29.50	57.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	44	26.67	73.33	114.43	348.33	28.00	85.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	58	23.33	96.67	52.27	400.60	12.79	98.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	60	3.33	100.00	8.01	408.61	1.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				60					408.61					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2423 Synthetic fibres (loadings if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.93	0.93	0.61	0.61	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.93	1.87	0.01	0.62	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.93	2.80	0.02	0.64	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.93	3.74	0.01	0.64	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	0.93	4.67	0.02	0.66	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	0.93	5.61	2.81	3.47	0.52	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	0.93	6.54	1.26	4.72	0.23	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	0.93	7.48	4.53	9.25	0.85	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	10	1.87	9.35	3.94	13.19	0.73	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	13	2.80	12.15	11.69	24.88	2.18	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	14	0.93	13.08	5.70	30.59	1.06	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	15	0.93	14.02	3.02	33.61	0.56	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	19	3.74	17.76	23.84	57.45	4.45	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	23	3.74	21.50	54.71	112.16	10.21	20.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	23	46	21.50	42.99	138.11	250.26	25.77	46.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	62	14.95	57.94	39.97	290.23	7.46	54.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	80	16.82	74.77	119.58	409.82	22.31	76.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	27	107	25.23	100.00	126.10	535.91	23.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	107	0.00	100.00	0.00	535.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				107				535.91				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2428 Mixed

(loadings if applicable)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.49	1.49	0.62	0.62	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.49	2.99	2.19	2.81	0.30	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.49	4.48	2.35	5.16	0.32	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.49	5.97	5.91	11.07	0.81	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.49	7.46	0.51	11.58	0.07	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.49	8.96	9.61	21.19	1.31	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.49	10.45	3.72	24.91	0.51	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.49	11.94	7.61	32.52	1.04	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.49	13.43	7.06	39.58	0.96	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.49	14.93	2.31	41.89	0.31	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	12	2.99	17.91	4.62	46.51	0.63	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	14	2.99	20.90	9.01	55.52	1.23	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	19	7.46	28.36	60.45	115.97	8.23	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	22	4.48	32.84	67.06	183.03	9.14	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	32	14.93	47.76	209.46	392.49	28.53	53.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	40	11.94	59.70	173.28	565.77	23.60	77.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	25	65	37.31	97.01	158.69	724.46	21.62	98.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	67	2.99	100.00	9.63	734.09	1.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	67	0.00	100.00	0.00	734.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				67					734.09					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 243 Mixed process (spinning weaving dressing and finishing)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	0.46	0.46	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	2.88	3.34	12.31	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	3.17	6.51	13.57	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	0.04	6.56	0.19	28.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	0.08	6.64	0.36	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	0.18	6.82	0.78	29.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	4.41	11.23	18.85	48.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	0.12	11.35	0.52	48.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	0.06	11.42	0.26	48.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.26	52.63	0.58	11.99	2.46	51.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.26	57.89	0.09	12.09	0.40	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.26	63.16	0.70	12.79	3.01	54.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.26	68.42	4.41	17.20	18.85	73.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.26	73.68	1.40	18.59	5.97	79.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.26	78.95	0.33	18.92	1.40	80.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.26	84.21	0.64	19.56	2.75	83.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.26	89.47	2.25	21.82	9.64	93.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.26	94.74	1.04	22.86	4.45	97.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	19	5.26	100.00	0.53	23.38	2.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					23.38					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2432 Mixed processes(spinningweaving) : Vegetable and cellulose

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.04	2.04	1.71	1.71	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.04	4.08	0.00	1.71	0.00	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.04	6.12	1.32	3.03	0.56	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.04	8.16	1.72	4.75	0.73	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.04	10.20	3.43	8.19	1.46	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.04	12.24	3.58	11.77	1.52	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.04	14.29	3.68	15.45	1.56	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.04	16.33	2.97	18.43	1.26	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.04	18.37	5.21	23.63	2.21	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.04	20.41	6.77	30.40	2.87	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.04	22.45	4.23	34.63	1.80	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.04	24.49	1.89	36.53	0.80	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.04	26.53	0.90	37.43	0.38	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	2.04	28.57	2.78	40.21	1.18	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	21	14.29	42.86	17.58	57.79	7.46	24.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	33	24.49	67.35	54.60	112.38	23.16	47.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	40	14.29	81.63	70.89	183.27	30.08	77.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	49	18.37	100.00	52.42	235.69	22.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	49	0.00	100.00	0.00	235.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49					235.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2433 Mixed processes(spinningweaving):Synthetic fibres

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	0.91	0.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	0.61	1.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.30	1.82	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	0.61	2.43	0.93	0.93	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	11	0.91	3.34	0.13	1.06	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	0.30	3.65	1.53	2.58	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	16	1.22	4.86	0.43	3.01	0.02	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	0.30	5.17	0.33	3.34	0.01	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	20	0.91	6.08	1.79	5.13	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	30	3.04	9.12	7.46	12.58	0.33	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	32	0.61	9.73	13.58	26.16	0.60	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	33	0.30	10.03	3.71	29.87	0.17	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	42	2.74	12.77	14.86	44.73	0.66	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	63	6.38	19.15	43.67	88.41	1.95	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	75	3.65	22.80	53.71	142.11	2.39	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	111	10.94	33.74	120.87	262.99	5.38	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	65	176	19.76	53.50	371.30	634.29	16.54	28.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	52	228	15.81	69.30	306.08	940.37	13.63	41.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	66	294	20.06	89.36	1,186.98	2,127.35	52.86	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		35	329	10.64	100.00	118.07	2,245.42	5.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				329					2,245.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2438 Mixed processes(spinningweaving dres.&finis.): Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.93	2.93	5.26	5.26	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.49	3.41	0.64	5.89	0.07	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.49	3.90	0.86	5.03	0.10	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.49	4.39	1.58	6.60	0.18	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.49	4.88	2.10	8.71	0.23	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	0.49	5.37	2.89	11.60	0.32	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	0.49	5.85	2.39	13.99	0.27	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	15	1.46	7.32	0.41	14.40	0.05	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	22	3.41	10.73	10.75	25.16	1.20	2.80	0	0	0.00	0.00	1.20	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	0.49	11.22	6.70	31.86	0.75	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	36	6.34	17.56	10.81	42.67	1.20	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	56	9.76	27.32	37.82	80.49	4.21	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	59	1.46	28.78	24.26	104.75	2.70	11.66	0	0	0.00	0.00	2.70	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	65	2.93	31.71	37.13	141.87	4.13	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	69	1.95	33.66	18.84	160.71	2.10	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	91	10.73	44.39	137.49	298.20	15.30	33.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	132	20.00	64.39	231.33	529.53	25.75	58.94	1	1	100.00	100.00	243.49	243.49	100.00	100.00	105.25	45.98			
18	50,000	100,000	75,000	30	162	14.63	79.02	92.00	621.53	10.24	69.18	0	1	0.00	100.00	0.00	243.49	0.00	100.00	0.00	39.18			
19	100,000	500,000	300,000	32	194	15.61	94.63	117.46	738.99	13.07	82.25	0	1	0.00	100.00	0.00	243.49	0.00	100.00	0.00	32.95			
20	500,000	UP		11	205	5.37	100.00	159.46	898.45	17.75	100.00	0	1	0.00	100.00	0.00	243.49	0.00	100.00	0.00	27.10			
				205					898.45					1					243.49					27.10



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2442 Processing of textile waste : Vegetable and cellulose fibres

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	32.50	32.50	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	32.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					32.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2443 Processing of textile waste : Synthetic fibres

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.47	1.47	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.47	2.94	0.14	0.14	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	2.94	5.88	0.51	0.65	0.13	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	2.94	8.82	1.18	1.83	0.29	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	8	2.94	11.76	0.56	2.38	0.14	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	11	4.41	16.18	2.23	4.61	0.55	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.47	17.65	2.61	7.22	0.64	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	1.47	19.12	2.43	9.65	0.60	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	15	2.94	22.06	9.06	18.71	2.23	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.47	23.53	9.53	28.24	2.35	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	20	5.88	29.41	3.22	31.46	0.79	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	25	7.35	36.76	28.51	59.97	7.02	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	30	7.35	44.12	22.40	82.37	5.52	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	40	14.71	58.82	58.84	141.20	14.49	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	41	1.47	60.29	11.76	152.97	2.90	37.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	49	11.76	72.06	97.93	250.89	24.12	61.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	55	8.82	80.88	104.82	355.71	25.82	87.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	67	17.65	98.53	43.64	399.35	10.75	98.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	68	1.47	100.00	6.65	406.00	1.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	68	0.00	100.00	0.00	406.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				68					406.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2448 Processing of textile waste : Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	35.00	35.00	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	25	6.67	41.67	0.02	0.04	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	26	1.67	43.33	2.74	2.78	1.37	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	1.67	45.00	2.74	5.53	1.37	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	28	1.67	46.67	1.65	7.17	0.82	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	29	1.67	48.33	1.10	8.27	0.55	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	30	1.67	50.00	3.96	12.23	1.98	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	31	1.67	51.67	0.00	12.23	0.00	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	32	1.67	53.33	5.57	17.80	2.78	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	1.67	55.00	9.15	26.95	4.57	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	34	1.67	56.67	4.46	31.40	2.23	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	41	11.67	68.33	43.56	74.96	21.76	37.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	46	8.33	76.67	15.91	90.87	7.95	45.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	47	1.67	78.33	21.03	111.90	10.51	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	49	3.33	81.67	0.13	112.03	0.07	55.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	51	3.33	85.00	0.66	112.70	0.33	56.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	55	6.67	91.67	80.64	193.33	40.29	96.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	56	1.67	93.33	1.62	194.95	0.81	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	58	3.33	96.67	3.68	198.63	1.84	99.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	60	3.33	100.00	1.51	200.14	0.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				60					200.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 245 Ropemakers stringmaker sackmakers blankets weaving mills car

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	20.52	20.52	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	20.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					20.52					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2451 Ropemakers stringmakers and sackmakers

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3.85	11.54	0.32	0.32	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	3.85	15.38	1.91	2.23	1.04	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	3.85	19.23	0.97	3.20	0.53	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	3.85	23.08	1.30	4.49	0.71	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	3.85	26.92	2.57	7.06	1.40	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	3.85	30.77	0.52	7.58	0.28	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	3	11.54	42.31	1.51	9.09	0.83	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	3.85	46.15	5.85	14.94	3.19	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	3.85	50.00	4.21	19.16	2.30	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	3.85	53.85	4.93	24.09	2.69	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	2	7.69	61.54	11.54	35.63	6.30	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	1	3.85	65.38	18.67	54.30	10.19	29.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	1	3.85	69.23	2.63	56.93	1.44	31.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	1	3.85	73.08	3.54	60.47	1.94	33.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	1	3.85	76.92	7.15	67.62	3.90	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	1	3.85	80.77	4.29	71.91	2.34	39.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	5	19.23	100.00	111.26	183.17	60.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	0.00	100.00	0.00	183.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	183.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				26					183.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2452 Blankets weaving milss and carpet manufactures

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	7.08	7.08	28.14	28.14	3.38	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.88	7.96	1.82	29.96	0.22	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.88	8.85	0.00	29.96	0.00	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.88	9.73	0.00	29.96	0.00	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.88	10.62	1.70	31.65	0.20	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.88	11.50	1.29	32.94	0.15	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	16	2.65	14.16	9.20	42.14	1.10	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	21	4.42	18.58	5.22	47.36	0.63	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	0.88	19.47	5.28	52.64	0.63	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	0.88	20.35	4.23	56.87	0.51	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	0.88	21.24	7.08	63.95	0.85	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	0.88	22.12	11.93	75.88	1.43	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	0.88	23.01	9.97	85.85	1.20	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	29	2.65	25.66	12.09	97.94	1.45	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	40	9.73	35.40	77.10	175.04	9.25	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	68	24.78	60.18	318.86	493.90	38.24	59.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	80	10.62	70.80	102.11	596.01	12.25	71.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	83	2.65	73.45	57.92	653.93	6.95	78.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	92	7.96	81.42	78.48	732.41	9.41	87.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		21	113	18.58	100.00	101.34	833.74	12.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				113					833.74					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24522 Carpet manufacturers

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	16.67	16.67	1.60	1.60	7.27	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	16.67	33.33	0.12	1.48	0.55	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	16.67	50.00	5.92	7.40	26.78	33.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	16.67	66.67	4.39	11.78	19.86	53.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	16.67	83.33	4.39	16.17	19.86	73.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	16.67	100.00	5.92	22.09	26.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	22.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6				22.09				0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2458 Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	0.63	0.63	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	0.87	0.24	1.04	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	0.87	0.63	1.04	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	1.03	1.66	1.22	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	1.94	3.59	2.30	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	1.95	5.55	2.32	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	6.60	12.15	7.84	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	8.58	20.73	10.20	24.63	1	1	100.00	100.00	55.38	55.38	100.00	100.00	645.16	267.17			
10	2,000	2,500	2,250	1	9	5.88	52.94	6.74	27.47	8.00	32.63	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	201.65			
11	2,500	3,000	2,750	1	10	5.88	58.82	1.39	28.86	1.66	34.28	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	191.91			
12	3,000	4,000	3,500	1	11	5.88	64.71	1.16	30.02	1.38	35.66	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	184.49			
13	4,000	5,000	4,500	1	12	5.88	70.59	7.01	37.03	8.32	43.99	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	149.58			
14	5,000	7,500	6,250	1	13	5.88	76.47	5.01	42.03	5.95	49.93	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	131.77			
15	7,500	10,000	8,750	1	14	5.88	82.35	2.15	44.18	2.55	52.48	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	125.36			
16	10,000	20,000	15,000	2	16	11.76	94.12	0.00	44.18	0.00	52.48	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	125.36			
17	20,000	50,000	35,000	1	17	5.88	100.00	40.00	84.18	47.52	100.00	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	65.79			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	84.18	0.00	100.00	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	65.79			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	84.18	0.00	100.00	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	65.79			
20	500,000	UP		0	17	0.00	100.00	0.00	84.18	0.00	100.00	0	1	0.00	100.00	0.00	55.38	0.00	100.00	0.00	65.79			
				17					84.18					1					55.38					65.79



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 246 Knitting Mills Knitwear Factories Stockings Factories Gloves

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	1.03	1.03	14.26	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	1.66	2.69	23.03	37.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	2.45	5.14	33.96	71.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	0.52	5.66	7.23	78.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	1.55	7.21	21.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					7.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2461 Knitting mills knitwear factories stocking factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	0.88	0.88	1.31	1.31	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	0.53	1.42	0.51	1.82	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	12	0.71	2.12	2.32	4.14	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	16	0.71	2.83	1.75	5.90	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	20	36	3.54	6.37	21.11	27.01	0.35	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	48	2.12	8.50	22.92	49.93	0.38	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	63	2.65	11.15	42.09	92.02	0.69	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	29	92	5.13	16.28	103.58	195.60	1.70	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	26	118	4.60	20.88	138.46	334.07	2.28	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	41	159	7.26	28.14	136.88	470.95	2.25	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	20	179	3.54	31.68	106.13	577.08	1.75	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	28	207	4.96	36.64	222.87	799.95	3.67	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	24	231	4.25	40.88	284.83	1,084.79	4.69	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	56	287	9.91	50.80	459.34	1,544.13	7.56	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	51	338	9.03	59.82	570.55	2,114.68	9.39	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	88	426	15.58	75.40	1,512.50	3,627.17	24.89	59.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	77	503	13.63	89.03	1,706.99	5,334.16	28.10	87.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	48	551	8.50	97.52	586.41	5,920.58	9.65	97.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	14	565	2.48	100.00	155.09	6,075.67	2.55	100.00	1	1	100.00	100.00	13.75	13.75	100.00	100.00	8.87	0.23	
20	500,000	UP		0	565	0.00	100.00	0.00	6,075.67	0.00	100.00	0	0	0.00	100.00	0.00	13.75	13.75	0.00	100.00	0.00	0.23
				565					6,075.67					1					13.75			0.23



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2462 Clothing and underwear manufacturessewing worksfurriers

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	5.22	5.22	29.23	29.23	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	78	1.92	7.14	4.34	33.57	0.06	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	107	2.66	9.80	12.89	46.46	0.19	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	47	154	4.30	14.10	14.63	61.09	0.22	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	47	201	4.30	18.41	50.36	111.45	0.75	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	35	236	3.21	21.61	40.39	151.84	0.60	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	259	2.11	23.72	28.53	180.37	0.43	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	44	303	4.03	27.75	50.85	231.22	0.76	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	330	2.47	30.22	71.25	302.47	1.07	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	348	1.65	31.87	62.03	364.50	0.93	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	357	0.82	32.69	43.14	407.64	0.65	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	384	2.47	35.16	110.64	518.29	1.65	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	418	3.11	38.28	152.58	670.86	2.28	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	55	473	5.04	43.32	326.09	996.96	4.88	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	46	519	4.21	47.53	315.45	1,312.40	4.72	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	92	611	8.42	55.95	625.70	1,938.10	9.36	28.98	1	1	100.00	100.00	40.00	40.00	100.00	100.00	6.39	2.06			
17	20,000	50,000	35,000	205	816	18.77	74.73	1,789.44	3,727.54	26.76	55.73	0	1	0.00	100.00	26.76	40.00	0.00	100.00	0.00	1.07			
18	50,000	100,000	75,000	144	960	13.19	87.91	1,319.54	5,047.08	19.73	75.46	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	0.79			
19	100,000	500,000	300,000	130	1,090	11.90	99.82	1,638.61	6,685.69	24.50	99.96	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	0.60			
20	500,000	UP		2	1,092	0.18	100.00	2.46	6,688.15	0.04	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	0.60			
				1,092					6,688.15					1					40.00					0.60



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2463 Umbrella factories felt goods factories lace factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	1.03	1.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	17	21	4.38	5.41	3.34	3.34	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	51	72	13.14	18.56	16.27	19.60	1.39	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	98	170	25.26	43.81	51.20	70.80	4.37	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	33	203	8.51	52.32	32.31	103.11	2.76	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	14	217	3.61	55.93	24.44	127.55	2.09	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	24	241	6.19	62.11	39.72	167.27	3.39	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	28	269	7.22	69.33	64.93	232.20	5.54	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	279	2.58	71.91	32.94	265.14	2.81	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	24	303	6.19	78.09	68.89	334.04	5.88	28.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	314	2.84	80.93	51.10	385.14	4.36	32.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	325	2.84	83.76	73.58	458.72	6.28	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	334	2.32	86.08	70.05	528.77	5.98	45.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	346	3.09	89.18	96.37	625.14	8.23	53.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	354	2.06	91.24	87.80	712.94	7.50	60.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	364	2.58	93.81	236.82	949.76	20.22	81.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	369	1.29	95.10	145.58	1,095.33	12.43	93.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	18	387	4.64	99.74	70.41	1,165.75	6.01	99.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	388	0.26	100.00	5.64	1,171.39	0.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	388	0.00	100.00	0.00	1,171.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				388					1,171.39					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2464 Batik Establishments

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	9.89	9.89	0.31	0.31	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	9	18	9.89	19.78	2.51	2.81	0.69	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	22	4.40	24.18	0.85	3.66	0.23	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	24	2.20	26.37	0.74	4.40	0.20	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	28	4.40	30.77	2.05	6.45	0.56	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	36	8.79	39.56	7.12	13.57	1.96	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	38	2.20	41.76	2.39	15.96	0.66	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	40	2.20	43.96	2.81	18.76	0.77	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	42	2.20	46.15	3.77	22.53	1.04	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	46	4.40	50.55	14.54	37.07	3.99	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	56	10.99	61.54	16.72	53.79	4.59	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	58	2.20	63.74	11.96	65.75	3.29	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	69	12.09	75.82	45.67	111.43	12.55	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	70	1.10	76.92	9.61	121.03	2.64	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	78	8.79	85.71	53.95	174.98	14.82	48.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	80	2.20	87.91	33.25	208.23	9.13	57.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	90	10.99	98.90	132.31	340.54	36.35	93.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	91	1.10	100.00	23.42	363.96	6.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	91	0.00	100.00	0.00	363.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	91	0.00	100.00	0.00	363.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				91					363.96					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 24641 Batik tulis

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 24642 Batik cetak / Batik cap

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.15	0.15	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	3.22	3.37	19.84	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	3.22	6.59	19.84	40.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	9.64	16.23	59.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	16.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					16.23					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2465 Garment factories (konpeksi)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	146	146	3.44	3.44	15.11	15.11	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	134	280	3.16	6.60	37.10	52.21	0.25	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	319	599	7.51	14.11	131.66	183.87	0.88	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	258	857	6.08	20.19	157.10	340.96	1.05	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	533	1,390	12.56	32.74	516.68	857.65	3.44	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	443	1,833	10.44	43.18	582.41	1,440.06	3.88	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	423	2,256	9.96	53.14	766.10	2,206.16	5.11	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	439	2,695	10.34	63.49	1,094.44	3,300.60	7.29	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	279	2,974	6.57	70.06	985.02	4,285.62	6.57	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	184	3,158	4.33	74.39	725.92	5,011.54	4.84	33.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	155	3,313	3.65	78.04	744.06	5,755.60	4.96	38.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	169	3,482	3.98	82.03	907.31	6,662.91	6.05	44.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	100	3,582	2.36	84.38	740.40	7,403.31	4.93	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	149	3,731	3.51	87.89	1,501.03	8,904.34	10.00	59.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	125	3,856	2.94	90.84	1,357.18	10,261.52	9.05	68.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	107	3,963	2.52	93.36	1,692.90	11,954.42	11.28	79.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	121	4,084	2.85	96.21	1,665.56	13,619.97	11.10	90.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	64	4,148	1.51	97.71	1,047.97	14,667.94	6.98	97.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	85	4,233	2.00	99.72	627.22	15,295.16	4.18	101.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		12	4,245	0.28	100.00	291.94	15,003.22	1.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4,245					15,003.22					0					0.00					0.00



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

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2466 Zipper Factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	1.22	1.22	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.19	1.40	0.10	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.56	1.96	0.30	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	5.03	6.99	2.72	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	5.17	12.16	2.79	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	8.29	20.45	4.48	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	6.25	26.70	3.38	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	5.32	32.02	2.87	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	93.34	125.35	50.41	67.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	59.80	185.16	32.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	185.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					185.16					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2468 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	2.63	2.63	0.50	0.50	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	2.63	5.26	0.75	1.25	0.26	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.32	6.58	0.65	1.90	0.23	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	9	5.26	11.84	1.19	3.09	0.42	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	11	2.63	14.47	2.78	5.88	0.98	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	16	6.58	21.05	8.30	14.18	2.92	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	19	3.95	25.00	6.71	20.89	2.36	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	24	6.58	31.58	19.28	40.17	6.78	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	1.32	32.89	0.24	40.41	0.08	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	27	2.63	35.53	5.57	45.98	1.96	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	28	1.32	36.84	7.00	52.98	2.46	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	38	13.16	50.00	17.45	70.44	6.14	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	40	2.63	52.63	8.99	79.43	3.16	27.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	43	3.95	56.58	25.32	104.75	8.90	36.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	50	9.21	65.79	9.18	113.94	3.23	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	61	14.47	80.26	72.49	186.43	25.49	65.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	69	10.53	90.79	96.27	282.70	33.85	99.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	76	9.21	100.00	1.71	284.41	0.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	76	0.00	100.00	0.00	284.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				76					284.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 247 Upholstery cushionmakers and saddlers workshops

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.63	0.63	0.26	0.26	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	10	5.70	6.33	0.80	1.06	0.27	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	18	28	11.39	17.72	1.70	2.76	0.57	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	36	64	22.78	40.51	5.06	7.82	1.71	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	70	3.80	44.30	9.70	17.52	3.28	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	80	6.33	50.63	1.03	18.55	0.35	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	101	13.29	63.92	7.51	26.06	2.54	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	109	5.06	68.99	4.25	30.31	1.43	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	119	6.33	75.32	12.02	42.33	4.06	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	130	6.96	82.28	22.23	64.56	7.51	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	131	0.63	82.91	0.01	64.56	0.00	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	12	143	7.59	90.51	23.79	88.35	8.04	29.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	144	0.63	91.14	14.39	102.74	4.86	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	145	0.63	91.77	0.00	102.74	0.00	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	156	6.96	98.73	150.48	253.22	50.86	85.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	157	0.63	99.37	42.66	295.87	14.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	158	0.63	100.00	0.00	295.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	158	0.00	100.00	0.00	295.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	158	0.00	100.00	0.00	295.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				158					295.87					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 248 Cotton wool and capoc factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	9.09	9.09	0.36	0.36	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	3.03	12.12	0.29	0.65	0.10	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	3.03	15.15	0.58	1.23	0.20	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	8	9.09	24.24	1.84	3.07	0.63	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	3.03	27.27	7.25	10.32	2.46	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	12.12	39.39	3.98	14.30	1.35	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	3.03	42.42	3.22	17.52	1.10	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	20	18.18	60.61	15.81	33.33	5.37	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	3.03	63.64	1.63	34.96	0.55	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	3.03	66.67	9.63	44.59	3.27	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	3.03	69.70	3.78	48.37	1.28	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	3.03	72.73	16.12	64.48	5.48	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	3.03	75.76	1.32	65.80	0.45	22.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	27	6.06	81.82	36.72	102.52	12.48	34.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	29	6.06	87.88	6.85	109.38	2.33	37.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	33	12.12	100.00	184.90	294.27	62.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	33	0.00	100.00	0.00	294.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	294.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	294.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	33	0.00	100.00	0.00	294.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				294.27		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 249 Laundries pressers dry-(Chemical) cleaning cleaning of feath

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.70	0.70	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.35	2.05	3.10	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	3.80	5.85	8.72	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	37.74	43.59	86.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	43.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					43.59					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2491 Laundries and pressers

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	10.39	10.39	7.07	7.07	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	36	92	6.68	17.07	11.62	18.69	0.62	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	148	10.39	27.46	34.26	52.95	1.84	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	54	202	10.02	37.48	50.48	103.42	2.71	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	71	273	13.17	50.65	70.88	174.30	3.80	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	61	334	11.32	61.97	100.86	275.16	5.41	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	58	392	10.76	72.73	144.10	419.26	7.73	22.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	430	7.05	79.78	129.36	548.61	6.94	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	453	4.27	84.04	97.76	646.37	5.25	34.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	467	2.60	86.64	98.10	744.47	5.26	39.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	477	1.86	88.50	147.52	891.99	7.92	47.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	494	3.15	91.65	180.27	1,072.25	9.67	57.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	504	1.86	93.51	66.10	1,138.35	3.55	61.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	523	3.53	97.03	374.04	1,512.38	20.07	81.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	532	1.67	98.70	131.39	1,643.78	7.05	88.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	536	0.74	99.44	44.84	1,688.62	2.41	90.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	539	0.56	100.00	174.98	1,863.60	9.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	539	0.00	100.00	0.00	1,863.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	539	0.00	100.00	0.00	1,863.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	539	0.00	100.00	0.00	1,863.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				539					1,863.60					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2492 Dry-(chemical) cleaning

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.56	0.56	0.28	0.28	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	1.12	1.68	0.38	0.66	0.14	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	8	2.79	4.47	2.86	3.53	1.04	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	26	10.06	14.53	5.00	8.53	1.81	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	60	86	33.52	48.04	20.80	29.33	7.53	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	31	117	17.32	65.36	27.29	56.62	9.88	20.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	25	142	13.97	79.33	19.44	76.06	7.04	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	151	5.03	84.36	10.89	86.95	3.94	31.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	158	3.91	88.27	7.94	94.89	2.88	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	162	2.23	90.50	22.05	116.94	7.98	42.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	170	4.47	94.97	13.50	130.44	4.89	47.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	173	1.68	96.65	31.92	162.35	11.56	58.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	176	1.68	98.32	50.17	212.52	18.17	76.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	178	1.12	99.44	41.06	253.58	14.87	91.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	179	0.56	100.00	22.57	276.16	8.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	179	0.00	100.00	0.00	276.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	179	0.00	100.00	0.00	276.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	179	0.00	100.00	0.00	276.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	179	0.00	100.00	0.00	276.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				179					276.16					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2493 Cleaning of feathers and down

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2498 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.26	5.26	0.56	0.56	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.26	10.53	0.34	0.89	0.42	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.26	15.79	1.05	1.94	1.32	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	5	10.53	26.32	3.09	5.03	3.87	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	5.26	31.58	1.97	7.00	2.46	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	10	21.05	52.63	11.93	18.93	14.94	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	11	5.26	57.89	1.14	20.07	1.43	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	5.26	63.16	1.83	21.90	2.29	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	15	15.79	78.95	10.87	32.76	13.61	41.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	5.26	84.21	7.46	40.22	9.34	50.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	5.26	89.47	0.00	40.22	0.00	50.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	5.26	94.74	18.58	58.80	23.27	73.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	5.26	100.00	21.02	79.82	26.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	79.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	79.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	79.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	79.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	79.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	19	0.00	100.00	0.00	79.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				19				79.82				0				0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.28	1.28	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.28	2.56	0.09	0.13	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.28	3.85	1.21	1.34	0.24	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.28	5.13	0.50	1.84	0.10	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.28	6.41	0.43	2.27	0.08	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.28	7.69	0.37	2.64	0.07	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	19	16.67	24.36	17.55	20.19	3.44	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	25	7.69	32.05	15.84	36.03	3.11	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	1.28	33.33	0.74	36.77	0.15	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	29	3.85	37.18	4.40	41.17	0.86	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	1.28	38.46	3.43	44.61	0.67	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	37	8.97	47.44	49.82	94.42	9.77	18.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	41	5.13	52.56	56.31	150.73	11.04	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	43	2.56	55.13	10.19	160.92	2.00	31.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	49	7.69	62.82	36.08	197.00	7.08	38.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	61	15.38	78.21	123.14	320.13	24.15	62.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	71	12.82	91.03	104.31	424.44	20.46	83.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	78	8.97	100.00	85.42	509.86	16.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	78	0.00	100.00	0.00	509.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	78	0.00	100.00	0.00	509.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				78					509.86					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 250 Wood pulp cellulose based on wood pulp and lino factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2501 Wood pulp and cellulose based on wood pulp

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	16.23	16.23	84.78	84.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	2.91	19.14	15.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	19.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					19.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2502 Lino factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.22	0.22	9.93	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	1.99	2.21	90.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	2.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					2.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2508 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	17.55	17.55	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				17.55		0						0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2511 Paper manufacture

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	2.48	2.48	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.31	2.80	0.80	0.79	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.31	3.11	1.17	1.97	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.31	3.42	1.00	2.97	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.31	3.73	1.26	4.23	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.31	4.04	0.00	4.23	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	16	0.93	4.97	69.37	65.14	2.84	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	19	0.93	5.90	2.50	62.64	0.10	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	26	2.17	8.07	9.22	53.43	0.38	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	28	0.62	8.70	10.02	43.40	0.41	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	31	0.93	9.63	3.07	40.33	0.13	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	37	1.86	11.49	37.38	2.95	1.53	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	49	3.73	15.22	40.14	37.19	1.64	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	72	7.14	22.36	107.22	144.40	4.39	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	83	3.42	25.78	39.35	183.75	1.61	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	75	158	23.29	49.07	495.67	679.42	20.31	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	194	11.18	60.25	227.67	907.09	9.33	37.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	213	5.90	66.15	748.16	1,655.25	30.66	67.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	83	296	25.78	91.93	599.47	2,254.72	24.57	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		26	322	8.07	100.00	185.33	2,440.05	7.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				322					2,440.05					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2512 Manufacture of cardboard and hardboard

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	9.09	9.09	0.61	0.61	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.03	12.12	4.98	5.59	1.31	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	3.03	15.15	4.98	10.57	1.31	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	3.03	18.18	7.03	17.60	1.85	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.03	21.21	9.90	27.50	2.61	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.03	24.24	5.95	33.45	1.57	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.03	27.27	17.59	51.03	4.64	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.03	30.30	4.60	55.63	1.21	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.03	33.33	26.74	82.37	7.05	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.03	36.36	3.85	86.23	1.02	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	3.03	39.39	7.71	93.93	2.03	24.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	3.03	42.42	3.85	97.79	1.02	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	3.03	45.45	3.04	100.83	0.80	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	3.03	48.48	14.07	114.90	3.71	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	3.03	51.52	12.16	127.06	3.21	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	3.03	54.55	56.27	183.33	14.83	48.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	3.03	57.58	29.41	212.74	7.75	56.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	26	21.21	78.79	90.70	303.43	23.90	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	33	21.21	100.00	75.97	379.41	20.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	379.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					379.41					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2518 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	1.14	1.14	8.15	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	7.37	8.51	52.70	60.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.93	10.44	13.76	74.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.55	13.99	25.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	13.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					13.99					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2521 Carton manufacture (loadings if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.79	0.79	0.24	0.24	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.79	1.57	3.37	3.60	0.25	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.79	2.36	0.87	4.48	0.06	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.79	3.15	1.09	5.57	0.08	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	1.57	4.72	4.29	9.85	0.31	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	0.79	5.51	0.00	9.85	0.00	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	13	4.72	10.24	27.93	37.78	2.04	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	17	3.15	13.39	25.83	63.61	1.89	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	21	3.15	16.54	20.06	83.67	1.47	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	0.79	17.32	15.75	99.42	1.15	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	33	8.66	25.98	74.68	174.10	5.45	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	43	7.87	33.86	87.12	261.23	6.36	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	54	8.66	42.52	132.51	393.73	9.68	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	58	3.15	45.67	80.42	474.15	5.87	34.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	62	3.15	48.82	86.03	560.18	6.28	40.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	70	6.30	55.12	110.94	671.13	8.10	49.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	78	6.30	61.42	198.34	869.47	14.48	63.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	28	106	22.05	83.46	355.70	1,225.18	25.98	89.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	20	126	15.75	99.21	142.75	1,367.92	10.42	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	127	0.79	100.00	1.39	1,369.32	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				127					1,369.32					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2522 Paper goods and or carton goods factories

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	2.30	2.30	15.53	15.53	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	20	1.24	3.53	2.84	18.37	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	28	1.41	4.95	5.73	24.10	0.12	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	34	1.06	6.01	6.79	30.89	0.14	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	40	1.06	7.07	7.20	38.10	0.15	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	63	4.06	11.13	43.49	81.58	0.91	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	85	3.89	15.02	57.81	139.39	1.21	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	108	4.06	19.08	88.99	228.38	1.87	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	131	4.06	23.14	111.36	339.73	2.34	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	145	2.47	25.62	87.55	427.28	1.84	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	168	4.06	29.68	128.86	556.15	2.71	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	37	205	6.54	36.22	242.35	798.50	5.09	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	220	2.65	38.87	131.90	930.39	2.77	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	49	269	8.66	47.53	422.54	1,352.93	8.87	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	30	299	5.30	52.83	398.65	1,751.58	8.37	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	81	380	14.31	67.14	902.05	2,653.63	18.94	55.71	1	1	50.00	50.00	18,050.00	18,050.00	23.56	23.56	2001.00	680.20			
17	20,000	50,000	35,000	84	464	14.84	81.98	1,322.63	3,976.27	27.77	83.48	0	1	0.00	50.00	0.00	18,050.00	0.00	23.56	0.00	453.94			
18	50,000	100,000	75,000	55	519	9.72	91.70	440.53	4,416.80	9.25	92.73	1	2	50.00	100.00	58,567.50	76,617.50	76.44	100.00	13294.77	1734.68			
19	100,000	500,000	300,000	46	565	8.13	99.82	345.96	4,762.75	7.26	99.99	0	2	0.00	100.00	0.00	76,617.50	0.00	100.00	0.00	1608.68			
20	500,000	UP		1	566	0.18	100.00	0.45	4,763.21	0.01	100.00	0	2	0.00	100.00	0.00	76,617.50	0.00	100.00	0.00	1608.53			
				566					4,763.21					2					76,617.50					1608.53



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2523 Bookbinders

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.23	1.23	0.23	0.23	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.23	2.47	2.05	2.28	0.27	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.23	3.70	0.95	3.22	0.13	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	8	6.17	9.88	29.51	32.73	3.92	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	2.47	12.35	8.02	40.75	1.07	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	13	3.70	16.05	8.45	49.20	1.12	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	24	13.58	29.63	22.59	71.79	3.00	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	26	2.47	32.10	11.99	83.78	1.59	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	27	1.23	33.33	7.02	90.79	0.93	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	1.23	34.57	8.87	99.67	1.18	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	31	3.70	38.27	2.56	102.22	0.34	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	39	9.88	48.15	30.37	132.60	4.04	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	46	8.64	56.79	63.69	196.29	8.46	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	50	4.94	61.73	72.06	268.34	9.57	35.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	57	8.64	70.37	130.48	398.83	17.34	52.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	74	20.99	91.36	203.61	602.44	27.05	80.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	77	3.70	95.06	98.87	701.31	13.14	93.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	81	4.94	100.00	51.36	752.67	6.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	81	0.00	100.00	0.00	752.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				81					752.67					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2528 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.70	0.70	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	3.68	4.38	2.61	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	5.19	9.57	3.68	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	14.32	23.89	10.16	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	19.88	43.78	14.10	31.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	5.36	49.13	3.80	34.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	15.24	64.37	10.81	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	57.14	121.51	40.53	86.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	4.10	125.61	2.91	89.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	15.39	141.00	10.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	141.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					141.00					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 253 Newspaper printers other printers art printing works lithogr

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	1.38	1.38	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	10.82	12.20	8.62	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.14	21.43	8.16	20.36	6.50	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.14	28.57	2.68	23.04	2.13	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.14	35.71	5.20	28.23	4.14	22.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.14	42.86	4.52	32.75	3.60	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.14	50.00	13.79	46.54	10.98	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.14	57.14	3.10	49.65	2.47	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.14	64.29	3.92	53.56	3.12	42.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.14	71.43	27.13	80.70	21.60	64.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.14	78.57	8.89	89.59	7.08	71.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.14	85.71	2.77	92.35	2.20	73.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.14	92.86	8.20	100.55	6.53	80.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	7.14	100.00	25.05	125.60	19.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	125.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	125.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	125.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	125.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	125.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					125.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2531 Newspaper printers

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.66	0.66	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.66	1.32	0.02	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	1.32	2.65	0.19	0.22	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	8	2.65	5.30	1.39	1.61	0.31	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	22	9.27	14.57	3.40	5.01	0.75	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	28	3.97	18.54	2.21	7.21	0.49	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	36	5.30	23.84	5.77	12.99	1.28	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	47	7.28	31.13	5.89	18.88	1.30	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	56	5.96	37.09	10.55	29.43	2.33	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	61	3.31	40.40	11.02	40.45	2.43	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	63	1.32	41.72	8.37	48.82	1.85	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	84	13.91	55.63	12.47	61.30	2.76	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	90	3.97	59.60	3.20	64.50	0.71	14.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	99	5.96	65.56	42.14	106.64	9.31	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	120	13.91	79.47	73.87	180.51	16.32	39.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	134	9.27	88.74	154.15	334.66	34.05	73.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	146	7.95	96.69	42.85	377.51	9.47	83.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	147	0.66	97.35	19.86	397.36	4.39	87.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	149	1.32	98.68	51.42	448.78	11.36	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	151	1.32	100.00	3.91	452.69	0.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				151					452.69					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2532 Other printers art printing works lithographers

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	81	81	2.48	2.48	26.76	26.76	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	58	139	1.78	4.26	19.10	45.86	0.17	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	135	274	4.14	8.40	46.10	91.96	0.42	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	175	449	5.36	13.76	92.68	184.63	0.85	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	264	713	8.09	21.86	167.18	351.81	1.53	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	238	951	7.30	29.15	248.57	600.38	2.28	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	226	1,177	6.93	36.08	299.67	900.05	2.74	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	246	1,423	7.54	43.62	390.10	1,290.16	3.57	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	266	1,689	8.15	51.78	554.40	1,844.55	5.08	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	153	1,842	4.69	56.47	360.87	2,205.42	3.31	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	126	1,968	3.86	60.33	368.36	2,573.79	3.37	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	180	2,148	5.52	65.85	633.94	3,207.72	5.81	29.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	143	2,291	4.38	70.23	568.61	3,776.33	5.21	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	209	2,500	6.41	76.64	1,115.21	4,891.54	10.21	44.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	136	2,636	4.17	80.81	992.42	5,883.96	9.09	53.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	257	2,893	7.88	88.69	1,909.06	7,793.02	17.49	71.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	220	3,113	6.74	95.43	2,139.41	9,932.43	19.60	90.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	62	3,175	1.90	97.33	535.97	10,468.39	4.91	95.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	61	3,236	1.87	99.20	297.34	10,765.73	2.72	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		26	3,262	0.80	100.00	152.27	10,918.00	1.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,262					10,918.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2533 Typeplate workshopsblock workshops

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	0.10	0.10	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	0.00	0.10	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.85	11.54	0.58	0.68	0.35	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	11.54	23.08	1.98	2.66	1.19	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	9	11.54	34.62	5.01	7.67	3.01	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	3.85	38.46	2.01	9.68	1.21	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	14	15.38	53.85	9.96	19.65	6.00	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	3.85	57.69	4.45	24.10	2.68	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	3.85	61.54	5.13	29.22	3.08	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	3.85	65.38	9.25	38.48	5.57	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	19	7.69	73.08	13.23	51.70	7.96	31.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	20	3.85	76.92	2.49	54.19	1.50	32.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	23	11.54	88.46	40.00	94.20	24.08	56.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	24	3.85	92.31	4.90	99.10	2.95	59.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	25	3.85	96.15	26.85	125.95	16.16	75.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	26	3.85	100.00	40.21	166.15	24.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	166.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	166.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	166.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					166.15					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2534 Photogravure workshop

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.00	1.00	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	2.00	3.00	0.33	0.38	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	17	14.00	17.00	4.60	4.98	1.21	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	21	4.00	21.00	2.44	7.42	0.64	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	28	7.00	28.00	5.87	13.29	1.55	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	30	2.00	30.00	2.44	15.73	0.64	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	35	5.00	35.00	11.32	27.05	2.98	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	46	11.00	46.00	24.73	51.78	6.52	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	49	3.00	49.00	18.81	70.59	4.95	18.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	52	3.00	52.00	11.44	82.02	3.01	21.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	55	3.00	55.00	22.33	104.35	5.88	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	56	1.00	56.00	8.11	112.46	2.14	29.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	63	7.00	63.00	61.19	173.65	16.12	45.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	69	6.00	69.00	31.67	205.32	8.34	54.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	74	5.00	74.00	12.62	217.95	3.33	57.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	82	8.00	82.00	44.55	262.49	11.74	69.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	93	11.00	93.00	56.85	319.35	14.98	84.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	95	2.00	95.00	37.15	356.50	9.79	93.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	99	4.00	99.00	21.86	378.36	5.76	99.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	100	1.00	100.00	1.23	379.59	0.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				100					379.59					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2538 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	1.89	1.89	1.70	1.70	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	0.94	2.83	2.29	3.99	0.50	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	12	2.83	5.66	4.55	8.55	1.00	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	16	1.89	7.55	4.29	12.84	0.94	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	30	6.60	14.15	6.73	19.56	1.48	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	53	10.85	25.00	10.49	30.06	2.30	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	67	6.60	31.60	25.63	55.69	5.63	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	102	16.51	48.11	11.06	66.75	2.43	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	120	8.49	56.60	36.29	103.04	7.97	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	126	2.83	59.43	12.52	115.56	2.75	25.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	131	2.36	61.79	10.29	125.85	2.26	27.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	135	1.89	63.68	26.03	151.88	5.72	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	160	11.79	75.47	19.39	171.27	4.26	37.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	189	13.68	89.15	69.71	240.98	15.31	52.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	191	0.94	90.09	29.59	270.56	6.50	59.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	15,000	12,500	8	199	3.77	93.87	60.63	331.19	13.32	72.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	210	5.19	99.06	113.64	444.83	24.96	97.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	211	0.47	99.53	4.83	449.66	1.06	98.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	212	0.47	100.00	5.57	455.23	1.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	212	0.00	100.00	0.00	455.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				212					455.23					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 254 Coloured paper and wallpaper printing works

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	0.64	0.64	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	10.53	15.79	1.26	1.89	0.78	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.26	21.05	1.27	3.17	0.78	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.26	26.32	3.39	6.56	2.10	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.26	31.58	2.32	8.87	1.43	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.26	36.84	2.78	11.65	1.72	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.26	42.11	3.99	15.65	2.47	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.26	47.37	4.86	20.51	3.00	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.26	52.63	5.88	26.38	3.63	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.26	57.89	9.53	35.91	5.88	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	13	10.53	68.42	20.27	56.18	12.52	34.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	16	15.79	84.21	34.34	90.52	21.21	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	5.26	89.47	28.58	119.10	17.65	73.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.26	94.74	42.83	161.93	26.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	5.26	100.00	0.00	161.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	161.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	161.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	161.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	161.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					161.93					0					0.00					0.00



IndonesiaRe

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

RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 256 Leather production and tanneries

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	6.41	6.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	2.56	8.97	0.36	0.36	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	2.56	11.54	0.18	0.54	0.05	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.28	12.82	0.36	0.90	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	12	2.56	15.38	1.32	2.22	0.34	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	14	2.56	17.95	1.80	4.02	0.47	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	18	5.13	23.08	5.57	9.59	1.46	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	20	2.56	25.64	3.40	12.99	0.89	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	25	6.41	32.05	15.72	28.71	4.11	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	26	1.28	33.33	3.79	32.50	0.99	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	1.28	34.62	2.45	34.95	0.64	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	1.28	35.90	1.71	36.67	0.45	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	34	7.69	43.59	8.65	45.32	2.26	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	35	1.28	44.87	7.72	53.04	2.02	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	41	7.69	52.56	32.19	85.23	8.41	22.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	57	20.51	73.08	158.09	243.31	41.31	63.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	72	19.23	92.31	98.31	341.62	25.69	89.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	73	1.28	93.59	36.46	378.08	9.53	98.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	78	6.41	100.00	4.61	382.70	1.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	78	0.00	100.00	0.00	382.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				78					382.70					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 257 Shoe factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.76	4.76	1.34	1.34	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	0.57	1.92	0.17	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	4.15	6.06	1.21	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	3.99	10.05	1.16	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.76	23.81	4.56	14.61	1.33	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.76	28.57	7.52	22.13	2.19	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.76	33.33	14.07	36.20	4.10	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.76	38.10	30.25	66.46	8.82	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.76	42.86	7.02	73.48	2.05	21.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.76	47.62	40.56	114.04	11.83	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.76	52.38	11.22	125.26	3.27	36.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.76	57.14	9.52	134.78	2.78	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.76	61.90	21.71	156.49	6.33	45.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.76	66.67	11.29	167.78	3.29	48.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	16	9.52	76.19	38.36	206.14	11.19	60.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	19	14.29	90.48	91.09	297.24	26.56	86.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	20	4.76	95.24	35.06	332.30	10.22	96.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	21	4.76	100.00	10.64	342.95	3.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	0.00	342.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					342.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2571 Leather

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.61	2.61	0.08	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.87	3.48	0.57	0.65	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	1.74	5.22	1.77	2.42	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	13	6.09	11.30	16.04	18.46	0.92	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	21	6.96	18.26	23.47	41.93	1.35	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	33	10.43	28.70	29.41	71.34	1.69	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	40	6.09	34.78	38.24	109.58	2.20	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	46	5.22	40.00	48.45	158.03	2.79	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	57	9.57	49.57	99.35	257.38	5.72	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	67	8.70	58.26	89.64	347.02	5.16	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	69	1.74	60.00	9.51	356.52	0.55	20.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	73	3.48	63.48	57.67	414.19	3.32	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	75	1.74	65.22	34.30	448.49	1.97	25.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	83	6.96	72.17	130.89	579.38	7.53	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	90	6.09	78.26	145.37	724.75	8.36	41.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	105	13.04	91.30	471.25	1,196.00	27.11	68.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	114	7.83	99.13	505.75	1,701.75	29.10	97.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	115	0.87	100.00	36.30	1,738.05	2.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	115	0.00	100.00	0.00	1,738.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	115	0.00	100.00	0.00	1,738.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				115					1,738.05					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2572 Rubber and/or Canvas

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	3.41	3.41	6.15	6.15	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	18	0.68	4.09	2.87	9.02	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	21	0.68	4.77	3.49	12.51	0.06	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	32	2.50	7.27	14.22	26.73	0.24	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	39	1.59	8.86	9.79	36.52	0.16	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	45	1.36	10.23	9.75	46.26	0.16	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	54	2.05	12.27	29.81	76.07	0.49	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	65	2.50	14.77	42.30	118.38	0.70	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	88	5.23	20.00	115.57	233.94	1.91	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	101	2.95	22.95	42.65	276.59	0.71	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	111	2.27	25.23	71.61	348.20	1.19	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	126	3.41	28.64	117.18	465.38	1.94	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	153	6.14	34.77	175.22	640.59	2.90	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	171	4.09	38.86	371.76	1,012.36	6.16	16.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	190	4.32	43.18	330.85	1,343.20	5.48	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	61	251	13.86	57.05	1,223.63	2,566.83	20.27	42.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	70	321	15.91	72.95	1,281.34	3,848.17	21.23	63.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	28	349	6.36	79.32	525.33	4,373.50	8.70	72.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	57	406	12.95	92.27	1,230.78	5,604.28	20.39	92.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		34	440	7.73	100.00	431.47	6,035.75	7.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				440					6,035.75					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2578 Other materials or mixture of abovementioned materials&other

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	0.95	0.95	0.29	0.29	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	0.63	1.59	0.17	0.46	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	11	1.90	3.49	8.03	8.49	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	22	3.49	6.98	7.77	16.26	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	33	3.49	10.48	13.56	29.83	0.23	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	54	6.67	17.14	56.72	86.54	0.96	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	63	2.86	20.00	31.76	118.30	0.54	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	85	6.98	26.98	69.92	188.22	1.19	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	103	5.71	32.70	100.18	288.40	1.70	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	114	3.49	36.19	90.77	379.17	1.54	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	121	2.22	38.41	46.52	425.69	0.79	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	132	3.49	41.90	107.31	533.00	1.82	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	138	1.90	43.81	55.66	588.66	0.95	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	158	6.35	50.16	334.38	923.03	5.69	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	183	7.94	58.10	355.30	1,278.34	6.04	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	48	231	15.24	73.33	1,618.58	2,896.92	27.52	49.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	53	284	16.83	90.16	1,520.35	4,417.26	25.85	75.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	295	3.49	93.65	271.40	4,688.66	4.62	79.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	302	2.22	95.87	501.61	5,190.27	8.53	88.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	315	4.13	100.00	690.36	5,880.64	11.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				315					5,880.64					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2581 Leather goods factories (loadings if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.67	6.67	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.33	10.00	0.06	0.08	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.33	13.33	0.37	0.45	0.15	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.33	16.67	0.58	1.04	0.24	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.33	20.00	0.56	1.59	0.23	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	8	6.67	26.67	2.02	3.62	0.82	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	12	13.33	40.00	7.12	10.74	2.89	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	16	13.33	53.33	6.55	17.29	2.66	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	3.33	56.67	3.01	20.31	1.22	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	3.33	60.00	7.63	27.94	3.10	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	3.33	63.33	5.04	32.97	2.04	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.33	66.67	10.80	43.78	4.39	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	3.33	70.00	0.99	44.76	0.40	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	3.33	73.33	2.93	47.69	1.19	19.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	23	3.33	76.67	28.61	76.30	11.62	30.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	25	6.67	83.33	22.15	98.45	8.99	39.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	28	10.00	93.33	90.48	188.94	36.74	76.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	30	6.67	100.00	57.33	246.26	23.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	246.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	30	0.00	100.00	0.00	246.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					246.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2582 Imitation leather goods factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.69	4.69	0.25	0.25	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	3.13	7.81	0.50	0.74	0.10	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.56	9.38	0.50	1.24	0.10	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	4.69	14.06	3.04	4.28	0.60	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	20	17.19	31.25	7.72	12.01	1.52	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	24	6.25	37.50	10.15	22.16	2.00	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	31	10.94	48.44	10.90	33.06	2.15	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	35	6.25	54.69	10.01	43.06	1.97	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	39	6.25	60.94	15.10	58.17	2.98	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	41	3.13	64.06	18.43	76.60	3.64	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	47	9.38	73.44	3.76	80.36	0.74	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	1.56	75.00	1.51	81.87	0.30	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	49	1.56	76.56	14.58	96.45	2.88	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	50	1.56	78.13	21.04	117.49	4.15	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	54	6.25	84.38	81.80	199.28	16.14	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	59	7.81	92.19	77.21	276.49	15.24	54.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	62	4.69	96.88	189.90	466.39	37.48	92.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	63	1.56	98.44	11.74	478.13	2.32	94.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	64	1.56	100.00	28.59	506.72	5.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	64	0.00	100.00	0.00	506.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					506.72					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2588 Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.94	2.94	0.25	0.25	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.94	5.88	0.43	0.67	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	5.88	11.76	1.39	2.06	0.28	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	14.71	26.47	6.77	8.83	1.38	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	11	5.88	32.35	3.23	12.06	0.66	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	2.94	35.29	2.85	14.92	0.58	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	2.94	38.24	3.00	17.91	0.61	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	2.94	41.18	7.36	25.27	1.50	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	2.94	44.12	7.72	32.99	1.57	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	2.94	47.06	31.10	64.09	6.34	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	2.94	50.00	7.40	71.49	1.51	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	21	11.76	61.76	29.51	101.00	6.02	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	26	14.71	76.47	92.63	193.62	18.89	39.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	29	8.82	85.29	64.68	258.30	13.19	52.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	33	11.76	97.06	163.20	421.50	33.28	85.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	34	2.94	100.00	68.84	490.34	14.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	490.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	490.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	34	0.00	100.00	0.00	490.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				34					490.34					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2591 Rubber goods factories (excluding foamed rubber)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	56	56	9.71	9.71	133.38	133.38	3.22	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	66	1.73	11.44	0.56	133.95	0.01	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	21	87	3.64	15.08	1.98	135.93	0.05	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	20	107	3.47	18.54	1.46	137.38	0.04	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	116	1.56	20.10	5.15	142.53	0.12	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	16	132	2.77	22.88	21.60	164.13	0.52	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	146	2.43	25.30	10.84	174.97	0.26	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	163	2.95	28.25	25.22	200.19	0.61	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	176	2.25	30.50	34.81	235.00	0.84	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	189	2.25	32.76	36.91	271.91	0.89	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	203	2.43	35.18	50.81	322.72	1.23	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	26	229	4.51	39.69	118.65	441.37	2.87	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	22	251	3.81	43.50	99.17	540.55	2.40	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	284	5.72	49.22	386.86	927.41	9.35	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	42	326	7.28	56.50	374.28	1,301.69	9.04	31.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	62	388	10.75	67.24	598.22	1,899.90	14.45	45.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	81	469	14.04	81.28	867.96	2,767.86	20.97	66.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	35	504	6.07	87.35	499.08	3,266.93	12.06	78.92	2	2	100.00	100.00	2.21	2.21	100.00	100.00	0.44	0.07	
19	100,000	500,000	300,000	69	573	11.96	99.31	863.78	4,130.71	20.87	99.79	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0.00	0.05	
20	500,000	UP		4	577	0.69	100.00	8.68	4,139.40	0.21	100.00	0	2	0.00	100.00	0.00	2.21	0.00	100.00	0.00	0.05	
				577					4,139.40					2					2.21			0.05



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2592 Foamed rubber factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2.70	2.70	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1.35	4.05	5.88	5.91	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	1	1.35	5.41	8.69	14.61	0.58	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	1	1.35	6.76	13.24	27.84	0.89	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	1	1.35	8.11	19.84	47.68	1.34	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	1	1.35	9.46	18.60	66.29	1.25	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	1	1.35	10.81	19.64	85.93	1.32	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	1	1.35	12.16	1.71	87.63	0.11	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	1	1.35	13.51	0.30	87.94	0.02	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,250	1	1.35	14.86	6.51	94.44	0.44	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	1	1.35	16.22	2.56	97.01	0.17	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	8	10.81	27.03	94.59	191.59	6.37	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	6	8.11	35.14	19.68	211.27	1.32	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	17	22.97	58.11	257.98	469.26	17.36	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	11	14.86	72.97	259.55	728.80	17.47	49.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	8	10.81	83.78	214.59	943.40	14.44	63.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	7	9.46	93.24	290.36	1,233.76	19.54	83.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	1	1.35	94.59	35.17	1,268.93	2.37	85.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	4	5.41	100.00	216.94	1,485.86	14.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	0.00	100.00	0.00	1,485.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				74					1,485.86					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2593 Tyre factories vulcanizing works rubber factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	6.80	6.80	24.45	24.45	3.42	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	13	2.04	8.84	1.87	26.32	0.26	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	18	3.40	12.24	1.29	27.60	0.18	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	23	3.40	15.65	3.11	30.71	0.43	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	29	4.08	19.73	3.87	34.58	0.54	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	34	3.40	23.13	6.39	40.96	0.89	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	39	3.40	26.53	9.61	50.57	1.34	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	46	4.76	31.29	17.89	68.46	2.50	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	55	6.12	37.41	9.63	78.10	1.35	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	61	4.08	41.50	20.44	98.54	2.86	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	70	6.12	47.62	14.63	113.17	2.04	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	85	10.20	57.82	68.14	181.31	9.52	25.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	93	5.44	63.27	55.00	236.30	7.68	33.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	97	2.72	65.99	36.45	272.75	5.09	38.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	98	0.68	66.67	14.01	286.75	1.96	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	108	6.80	73.47	114.38	401.14	15.98	56.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	112	2.72	76.19	75.36	476.50	10.53	66.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	121	6.12	82.31	69.73	546.23	9.74	76.31	2	2	100.00	100.00	236.52	236.52	100.00	100.00	339.17	43.30	
19	100,000	500,000	300,000	13	134	8.84	91.16	84.41	630.64	11.79	88.10	0	2	0.00	100.00	0.00	236.52	0.00	100.00	0.00	37.50	
20	500,000	UP		13	147	8.84	100.00	85.15	715.80	11.90	100.00	0	2	0.00	100.00	0.00	236.52	0.00	100.00	0.00	33.04	
				147					715.80					2					236.52			33.04



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2594 Remilling factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	1.42	1.42	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.09	1.51	0.11	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	6.14	7.65	7.71	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	5.10	12.75	6.40	16.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	1.70	14.45	2.13	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	1.70	16.14	2.13	20.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	5.10	21.24	6.40	26.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	1.70	22.94	2.13	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	56.74	79.68	71.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	79.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					79.68					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2595 Smoke houses

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	4.45	4.45	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	4.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					4.45					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2596 Crumb rubber factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	3.50	3.50	0.42	0.42	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	24	3.50	7.00	0.83	1.26	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	31	2.04	9.04	1.61	2.86	0.08	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	48	4.96	13.99	5.73	8.60	0.27	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	63	4.37	18.37	6.92	15.51	0.32	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	69	1.75	20.12	7.74	23.25	0.36	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	84	4.37	24.49	15.15	38.40	0.71	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	120	10.50	34.99	49.09	87.49	2.30	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	126	1.75	36.73	27.23	114.71	1.28	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	131	1.46	38.19	19.54	134.25	0.92	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	133	0.58	38.78	9.80	144.06	0.46	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	138	1.46	40.23	34.80	178.86	1.63	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	140	0.58	40.82	23.40	202.26	1.10	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	145	1.46	42.27	27.35	229.61	1.28	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	161	4.66	46.94	120.13	349.75	5.63	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	208	13.70	60.64	572.99	922.73	26.86	43.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	47	255	13.70	74.34	315.00	1,237.74	14.77	58.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	45	300	13.12	87.46	439.71	1,677.45	20.61	78.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	40	340	11.66	99.13	400.75	2,078.20	18.78	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	343	0.87	100.00	55.17	2,133.36	2.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				343					2,133.36					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2598 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	1.31	1.31	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	1.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					1.31					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.37	1.37	2.28	2.28	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.37	2.74	4.34	6.63	0.57	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.37	4.11	4.39	11.02	0.58	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.37	5.48	1.62	12.64	0.21	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.37	6.85	5.68	18.32	0.75	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.37	8.22	0.75	19.07	0.10	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	13	9.59	17.81	14.21	33.28	1.87	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	20	9.59	27.40	15.87	49.15	2.09	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	23	4.11	31.51	31.37	80.52	4.13	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	1.37	32.88	10.34	90.86	1.36	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	28	5.48	38.36	20.79	111.66	2.74	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	33	6.85	45.21	56.82	168.47	7.48	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	35	2.74	47.95	21.27	189.74	2.80	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	45	13.70	61.64	120.62	310.36	15.89	40.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	56	15.07	76.71	212.82	523.19	28.03	68.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	67	15.07	91.78	163.09	686.28	21.48	90.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	73	8.22	100.00	72.96	759.23	9.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	73	0.00	100.00	0.00	759.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	73	0.00	100.00	0.00	759.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				73				759.23					0				0.00						0.00	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 260 Sawmills carpenters shops parquet factories sawing and cutti

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	1.54	1.54	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	34.97	36.50	30.46	31.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	3.07	39.57	2.68	34.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	14.29	53.86	12.45	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	15.44	69.30	13.45	60.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	7.68	76.98	6.69	67.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	3.84	80.82	3.35	70.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	9.30	90.12	8.10	78.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	9.31	99.43	8.11	86.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	15.36	114.79	13.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	114.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					114.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2601 Sawmills panglong (saw mills with manual manufacture only)

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	50	50	10.06	10.06	17.40	17.40	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	54	104	10.87	20.93	40.89	58.29	0.91	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	72	176	14.49	35.41	79.53	137.81	1.77	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	37	213	7.44	42.86	53.56	191.38	1.19	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	42	255	8.45	51.31	123.30	314.68	2.74	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	28	283	5.63	56.94	156.10	470.78	3.47	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	17	300	3.42	60.36	103.99	574.77	2.31	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	22	322	4.43	64.79	130.40	705.18	2.90	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	340	3.62	68.41	122.81	827.99	2.73	18.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	16	356	3.22	71.63	226.14	1,054.12	5.02	23.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	366	2.01	73.64	194.48	1,248.61	4.32	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	19	385	3.82	77.46	189.50	1,438.11	4.21	31.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	395	2.01	79.48	182.40	1,620.50	4.05	36.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	22	417	4.43	83.90	288.87	1,909.37	6.42	42.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	22	439	4.43	88.33	261.04	2,170.41	5.80	48.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	24	463	4.83	93.16	1,089.05	3,259.46	24.20	72.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	487	4.83	97.99	970.67	4,230.13	21.57	93.99	1	1	100.00	100.00	10.00	10.00	100.00	100.00	1.03	0.24	
18	50,000	100,000	75,000	8	495	1.61	99.60	132.35	4,362.48	2.94	96.93	0	1	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.23	
19	100,000	500,000	300,000	2	497	0.40	100.00	138.33	4,500.81	3.07	100.00	0	1	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.22	
20	500,000	UP		0	497	0.00	100.00	0.00	4,500.81	0.00	100.00	0	1	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.22	
				497					4,500.81					1					10.00			0.22



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2602 Carpenters shops parquet factories sawing and cutting

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	3.44	3.44	1.36	1.36	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	15	2.29	5.73	1.73	3.09	0.08	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	28	4.96	10.69	7.62	10.70	0.35	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	38	3.82	14.50	7.14	17.84	0.33	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	51	4.96	19.47	18.94	36.78	0.87	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	62	4.20	23.66	32.53	69.32	1.50	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	66	1.53	25.19	5.30	74.62	0.24	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	84	6.87	32.06	56.85	131.47	2.62	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	104	7.63	39.69	92.22	223.68	4.26	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	111	2.67	42.37	46.18	269.87	2.13	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	113	0.76	43.13	14.16	284.03	0.65	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	121	3.05	46.18	57.64	341.66	2.66	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	124	1.15	47.33	50.79	392.45	2.34	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	149	9.54	56.87	280.18	672.63	12.93	31.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	165	6.11	62.98	183.20	855.83	8.46	39.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	187	8.40	71.37	402.78	1,258.62	18.59	58.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	37	224	14.12	85.50	547.89	1,806.51	25.29	83.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	246	8.40	93.89	262.87	2,069.38	12.13	95.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	253	2.67	96.56	48.24	2,117.62	2.23	97.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	262	3.44	100.00	49.12	2,166.74	2.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				262					2,166.74					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2603 Badminton table tennis and tennis racket factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2604 Obat nyamuk factories (discount/loading if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.85	1.85	1.79	1.79	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.85	3.70	8.88	10.67	1.69	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.85	5.56	1.21	11.88	0.23	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.85	7.41	3.62	15.50	0.69	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.85	9.26	1.58	17.08	0.30	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.85	11.11	1.81	18.89	0.34	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.85	12.96	1.21	20.09	0.23	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.85	14.81	2.70	22.80	0.51	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.85	16.67	1.62	24.41	0.31	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.85	18.52	1.62	26.03	0.31	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	19	16.67	35.19	21.08	47.11	4.00	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	27	14.81	50.00	53.13	100.24	10.08	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	35	14.81	64.81	163.21	263.45	30.97	49.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	36	1.85	66.67	8.55	272.00	1.62	51.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	44	14.81	81.48	141.69	413.69	26.88	78.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	50	11.11	92.59	56.72	470.41	10.76	89.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	51	1.85	94.44	7.72	478.12	1.46	90.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	54	5.56	100.00	48.93	527.05	9.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	54	0.00	100.00	0.00	527.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				54					527.05					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2605 Toothpickchopsticks factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	1.29	1.29	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	12.41	13.70	16.09	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	12.09	25.79	15.68	33.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	32.71	58.50	42.42	75.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	4.14	62.64	5.36	81.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	10.34	72.98	13.41	94.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	4.14	77.12	5.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	77.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				77.12				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2606 Rattan drying & peeling mills

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	8.33	8.33	0.28	0.28	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	8.33	16.67	1.70	1.98	1.85	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	8.33	25.00	1.01	2.99	1.10	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	8.33	33.33	4.24	7.23	4.62	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	8.33	41.67	0.00	7.23	0.00	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	8.33	50.00	1.22	8.46	1.33	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	8.33	58.33	2.51	10.97	2.73	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	8.33	66.67	0.00	10.97	0.00	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	8.33	75.00	14.66	25.63	15.96	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	8.33	83.33	35.41	61.04	38.54	66.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	8.33	91.67	9.85	70.88	10.72	77.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	8.33	100.00	20.99	91.87	22.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	91.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	91.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	91.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	91.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	91.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	91.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	12	0.00	100.00	0.00	91.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				12					91.87					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 261 Furniture manufacture cabinetmakers wooden boat builders

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	195	195	8.51	8.51	105.72	105.72	0.74	0.74	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	142	337	6.20	14.70	72.76	178.48	0.51	1.25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	172	509	7.50	22.21	140.39	318.87	0.98	2.22	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	86	595	3.75	25.96	118.80	437.67	0.83	3.05	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	141	736	6.15	32.11	260.83	698.50	1.82	4.87	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	122	858	5.32	37.43	316.69	1,015.19	2.21	7.08	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	149	1,007	6.50	43.94	372.00	1,387.19	2.60	9.68	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	154	1,161	6.72	50.65	558.44	1,945.63	3.90	13.57	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	140	1,301	6.11	56.76	642.78	2,588.41	4.48	18.06	1	1	20	20.00	20.00	500.00	500.00	99.32	99.32	77.79	19.32		
10	2,000	2,500	2,250	109	1,410	4.76	61.52	653.41	3,241.82	4.56	22.62	3	4	60	60.00	80.00	3.40	503.40	0.68	100.00	0.52	15.53		
11	2,500	3,000	2,750	73	1,483	3.18	64.70	516.79	3,758.61	3.61	26.22	0	4	0	0.00	80.00	0.00	503.40	0.00	100.00	0.00	13.39		
12	3,000	4,000	3,500	109	1,592	4.76	69.46	954.17	4,712.78	6.66	32.88	0	4	0	0.00	80.00	0.00	503.40	0.00	100.00	0.00	10.68		
13	4,000	5,000	4,500	93	1,685	4.06	73.52	877.87	5,590.65	6.12	39.00	0	4	0	0.00	80.00	0.00	503.40	0.00	100.00	0.00	9.00		
14	5,000	7,500	6,250	148	1,833	6.46	79.97	1,338.34	6,928.99	9.34	48.34	1	5	20	20.00	100.00	0.00	503.40	0.00	100.00	0.00	7.27		
15	7,500	10,000	8,750	84	1,917	3.66	83.64	997.52	7,926.51	6.96	55.30	0	5	0	0.00	100.00	0.00	503.40	0.00	100.00	0.00	6.35		
16	10,000	20,000	15,000	150	2,067	6.54	90.18	2,928.41	10,854.92	20.43	75.72	0	5	0	0.00	100.00	0.00	503.40	0.00	100.00	0.00	4.64		
17	20,000	50,000	35,000	119	2,186	5.19	95.38	2,333.96	13,188.87	16.28	92.01	0	5	0	0.00	100.00	0.00	503.40	0.00	100.00	0.00	3.82		
18	50,000	100,000	75,000	77	2,263	3.36	98.73	821.15	14,010.02	5.73	97.74	0	5	0	0.00	100.00	0.00	503.40	0.00	100.00	0.00	3.59		
19	100,000	500,000	300,000	29	2,292	1.27	100.00	324.65	14,334.67	2.26	100.00	0	5	0	0.00	100.00	0.00	503.40	0.00	100.00	0.00	3.51		
20	500,000	UP		0	2,292	0.00	100.00	0.00	14,334.67	0.00	100.00	0	5	0	0.00	100.00	0.00	503.40	0.00	100.00	0.00	3.51		
				2,292					14,334.67					5					503.40					3.51



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 262 Manufacture of wood fibreboard / hardboard / masonite wood c

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.27	2.27	0.60	0.60	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.27	4.55	0.44	1.04	0.09	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.27	6.82	6.70	7.74	1.44	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.27	9.09	1.06	8.80	0.23	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.27	11.36	0.37	9.17	0.08	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.27	13.64	2.13	11.29	0.46	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.27	15.91	14.14	25.44	3.04	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.27	18.18	2.88	28.31	0.62	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.27	20.45	22.12	50.43	4.75	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.27	22.73	5.03	55.46	1.08	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	12	4.55	27.27	13.62	69.08	2.92	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	16	9.09	36.36	21.53	90.62	4.62	19.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	19	6.82	43.18	8.31	98.93	1.78	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	22	6.82	50.00	25.91	124.84	5.56	26.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	31	20.45	70.45	150.20	275.04	32.25	59.05	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	42	25.00	95.45	160.34	435.37	34.42	93.47	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	
18	50,000	100,000	75,000	2	44	4.55	100.00	30.41	465.79	6.53	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	465.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	
20	500,000	UP		0	44	0.00	100.00	0.00	465.79	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	
				44					465.79					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2621 Manufacture of fibreboardharboardmasonite

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	16.67	16.67	38.38	38.38	19.57	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	2.78	19.44	0.21	38.59	0.11	19.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	2.78	22.22	0.75	39.34	0.38	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	2.78	25.00	1.37	40.72	0.70	20.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	2.78	27.78	0.37	41.09	0.19	20.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	2.78	30.56	0.32	41.41	0.16	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	2.78	33.33	0.00	41.41	0.00	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	2.78	36.11	0.00	41.41	0.00	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	2.78	38.89	4.41	45.82	2.25	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	18	11.11	50.00	8.16	53.98	4.16	27.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	23	13.89	63.89	9.09	63.07	4.63	32.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	24	2.78	66.67	4.72	67.79	2.41	34.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	25	2.78	69.44	6.31	74.10	3.21	37.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	26	2.78	72.22	15.23	89.33	7.76	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	27	2.78	75.00	18.08	107.41	9.22	54.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	28	2.78	77.78	8.91	116.31	4.54	59.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	33	13.89	91.67	58.60	174.91	29.87	89.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	34	2.78	94.44	19.73	194.64	10.06	99.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	36	5.56	100.00	1.51	196.15	0.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	36	0.00	100.00	0.00	196.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				36					196.15					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2622 Manufacture of wood chipboard particle board pressed wood

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	1.76	1.76	3.89	3.89	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	6	1.76	3.53	1.41	5.30	0.11	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.59	4.12	0.63	5.94	0.05	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	9	1.18	5.29	0.74	6.68	0.06	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.59	5.88	0.44	7.12	0.03	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.59	6.47	0.01	7.13	0.00	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	1.76	8.24	3.33	10.46	0.26	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	18	2.35	10.59	15.65	26.11	1.20	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	20	1.18	11.76	13.25	39.36	1.02	3.03	1	1	100.00	100.00	213.75	213.75	100.00	100.00	1613.71	543.06
10	2,000	2,500	2,250	4	24	2.35	14.12	32.55	71.91	2.51	5.54	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	297.24
11	2,500	3,000	2,750	1	25	0.59	14.71	11.54	83.46	0.89	6.42	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	256.13
12	3,000	4,000	3,500	1	26	0.59	15.29	0.59	84.04	0.05	6.47	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	254.33
13	4,000	5,000	4,500	3	29	1.76	17.06	4.82	88.86	0.37	6.84	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	240.54
14	5,000	7,500	6,250	11	40	6.47	23.53	108.24	197.10	8.33	15.17	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	108.45
15	7,500	10,000	8,750	15	55	8.82	32.35	225.27	422.38	17.34	32.51	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	50.61
16	10,000	20,000	15,000	52	107	30.59	62.94	248.23	670.61	19.11	51.62	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	31.87
17	20,000	50,000	35,000	47	154	27.65	90.59	417.03	1,087.64	32.10	83.72	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	19.65
18	50,000	100,000	75,000	13	167	7.65	98.24	63.56	1,151.20	4.89	88.61	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	18.57
19	100,000	500,000	300,000	2	169	1.18	99.41	88.05	1,239.25	6.78	95.39	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	17.25
20	500,000	UP		1	170	0.59	100.00	59.87	1,299.12	4.61	100.00	0	1	0.00	100.00	0.00	213.75	0.00	100.00	0.00	16.45
				170				1,299.12				1				213.75				16.45	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 26221 Using synthetic adhesives other than formaldehyde synthetic

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	2.14	2.14	4.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	39.07	41.21	74.03	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	11.57	52.78	21.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					52.78					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 26222 Using formaldehyde synthetic resin adhesives

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2623 Manufacture of plywood provided carried out in the plywood

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	0.91	0.91	13.44	13.44	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	32	3.93	4.83	1.25	14.69	0.01	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	37	0.76	5.59	3.73	18.41	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	49	1.81	7.40	9.79	28.20	0.11	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	61	1.81	9.21	22.74	50.94	0.25	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	76	2.27	11.48	33.48	84.42	0.37	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	88	1.81	13.29	27.84	112.26	0.30	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	112	3.63	16.92	109.26	221.52	1.20	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	139	4.08	21.00	191.75	413.27	2.10	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	152	1.96	22.96	163.73	576.99	1.79	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	166	2.11	25.08	95.03	672.02	1.04	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	40	206	6.04	31.12	263.34	935.36	2.88	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	228	3.32	34.44	227.83	1,163.19	2.50	12.74	1	1	50.00	50.00	810.00	810.00	99.39	99.39	355.53	69.64			
14	5,000	7,500	6,250	52	280	7.85	42.30	732.75	1,895.94	8.03	20.77	0	1	0.00	50.00	0.00	810.00	0.00	99.39	0.00	42.72			
15	7,500	10,000	8,750	20	300	3.02	45.32	303.33	2,199.28	3.32	24.09	0	1	0.00	50.00	0.00	810.00	0.00	99.39	0.00	36.83			
16	10,000	20,000	15,000	91	391	13.75	59.06	1,889.10	4,088.38	20.70	44.79	1	2	50.00	100.00	5.00	815.00	0.61	100.00	0.26	19.93			
17	20,000	50,000	35,000	141	532	21.30	80.36	3,181.16	7,269.54	34.85	79.64	0	2	0.00	100.00	0.00	815.00	0.00	100.00	0.00	11.21			
18	50,000	100,000	75,000	54	586	8.16	88.52	676.00	7,945.54	7.41	87.04	0	2	0.00	100.00	0.00	815.00	0.00	100.00	0.00	10.26			
19	100,000	500,000	300,000	58	644	8.76	97.28	650.25	8,595.79	7.12	94.17	0	2	0.00	100.00	0.00	815.00	0.00	100.00	0.00	9.48			
20	500,000	UP		18	662	2.72	100.00	532.44	9,128.23	5.83	100.00	0	2	0.00	100.00	0.00	815.00	0.00	100.00	0.00	8.93			
				662					9,128.23					2					815.00					8.93



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 2624 Sirap factories (discounts/loadings if applicable)

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	15.76	15.76	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3	100	200	150	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
4	200	300	250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5	300	500	400	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6	500	750	625	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
7	750	1,000	875	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
20	500,000	UP		0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
				1					15.76					0					0.00					0.00		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 263 Tuners shopcoacbuilders shaoppipeswalking sticks

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.72	1.72	0.09	0.09	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.72	3.45	0.24	0.33	0.08	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	3.45	6.90	0.35	0.68	0.12	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	7	5.17	12.07	1.74	2.42	0.57	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	1.72	13.79	0.42	2.84	0.14	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.72	15.52	0.00	2.84	0.00	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.72	17.24	1.93	4.77	0.63	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	1.72	18.97	0.97	5.74	0.32	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	13	3.45	22.41	2.35	8.10	0.77	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	1.72	24.14	6.12	14.22	1.99	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	1.72	25.86	0.19	14.41	0.06	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	19	6.90	32.76	8.19	22.60	2.67	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	21	3.45	36.21	12.75	35.36	4.15	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	26	8.62	44.83	21.27	56.62	6.93	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	28	3.45	48.28	39.30	95.92	12.80	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	35	12.07	60.34	82.77	178.70	26.97	58.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	48	22.41	82.76	87.07	265.77	28.37	86.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	52	6.90	89.66	7.44	273.21	2.42	89.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	54	3.45	93.10	4.91	278.12	1.60	90.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	58	6.90	100.00	28.84	306.96	9.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				58					306.96					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 264 Wicker work factories (discount/loading if applicable)

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 266 Broombrush and paintbrush factories (discount/loadings)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	3.77	3.77	0.19	0.19	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	3	1.89	5.66	0.64	0.82	0.22	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.89	7.55	0.45	1.27	0.15	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	3.77	11.32	1.44	2.71	0.49	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.89	13.21	0.35	3.06	0.12	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.89	15.09	0.75	3.81	0.26	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	10	3.77	18.87	4.75	8.56	1.63	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	12	3.77	22.64	6.19	14.75	2.12	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	21	16.98	39.62	21.81	36.57	7.48	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	23	3.77	43.40	3.31	39.87	1.13	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	1.89	45.28	5.78	45.66	1.98	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	33	16.98	62.26	46.61	92.27	15.98	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	1.89	64.15	11.98	104.25	4.10	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	39	9.43	73.58	30.79	135.04	10.55	46.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	46	13.21	86.79	63.90	198.93	21.90	68.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	48	3.77	90.57	15.11	214.04	5.18	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	53	9.43	100.00	77.74	291.78	26.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	291.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	291.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	291.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					291.78					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 267 Timber impregnation installations (discount/loadings)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	37.50	37.50	1.78	1.78	5.78	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	12.50	50.00	0.41	2.19	1.31	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	12.50	62.50	0.51	2.70	1.66	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	12.50	75.00	1.78	4.48	5.77	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	12.50	87.50	13.30	17.78	43.17	57.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	12.50	100.00	13.04	30.82	42.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	30.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					30.82					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 269 Charcoal producers (discount/ loading if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	7.95	7.95	0.14	0.14	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.14	9.09	0.23	0.38	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	1.14	10.23	0.84	1.22	0.09	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	2.27	12.50	3.08	4.30	0.32	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	3.41	15.91	4.81	9.11	0.49	0.94	1	1	100.00	100.00	25.00	25.00	100.00	100.00	519.97	274.57			
6	500	750	625	2	16	2.27	18.18	4.30	13.40	0.44	1.38	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	186.56			
7	750	1,000	875	2	18	2.27	20.45	5.53	18.93	0.57	1.95	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	132.09			
8	1,000	1,500	1,250	7	25	7.95	28.41	21.00	39.93	2.16	4.11	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	62.61			
9	1,500	2,000	1,750	5	30	5.68	34.09	6.18	46.11	0.64	4.74	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	54.22			
10	2,000	2,500	2,250	1	31	1.14	35.23	4.54	50.65	0.47	5.21	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	49.36			
11	2,500	3,000	2,750	2	33	2.27	37.50	22.37	73.01	2.30	7.51	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	34.24			
12	3,000	4,000	3,500	15	48	17.05	54.55	69.45	142.47	7.15	14.66	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	17.55			
13	4,000	5,000	4,500	4	52	4.55	59.09	61.68	204.14	6.35	21.01	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	12.25			
14	5,000	7,500	6,250	2	54	2.27	61.36	48.03	252.17	4.94	25.95	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	9.91			
15	7,500	10,000	8,750	3	57	3.41	64.77	14.59	266.77	1.50	27.45	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	9.37			
16	10,000	20,000	15,000	12	69	13.64	78.41	366.23	633.00	37.68	65.13	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	3.95			
17	20,000	50,000	35,000	16	85	18.18	96.59	146.04	779.04	15.03	80.16	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	3.21			
18	50,000	100,000	75,000	3	88	3.41	100.00	192.80	971.84	19.84	100.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	2.57			
19	100,000	500,000	300,000	0	88	0.00	100.00	0.00	971.84	0.00	100.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	2.57			
20	500,000	UP		0	88	0.00	100.00	0.00	971.84	0.00	100.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	2.57			
				88					971.84					1					25.00					2.57



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2699 Other industries in main category 26 (discounts/loadings)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	1.06	1.06	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	5.63	6.68	3.22	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.85	11.54	11.89	18.57	6.80	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.85	15.38	1.22	19.79	0.70	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.85	19.23	1.22	21.01	0.70	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.85	23.08	0.61	21.62	0.35	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.85	26.92	1.22	22.84	0.70	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.85	30.77	1.83	24.68	1.05	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	3.85	34.62	15.55	40.23	8.90	23.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	3.85	38.46	27.34	67.57	15.65	38.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	3.85	42.31	15.55	83.12	8.90	47.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	3.85	46.15	11.61	94.73	6.65	54.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	3.85	50.00	3.57	98.31	2.05	56.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	3.85	53.85	3.89	102.20	2.23	58.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	3.85	57.69	4.47	106.66	2.56	61.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	24	34.62	92.31	65.36	172.02	37.41	98.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	26	7.69	100.00	2.69	174.71	1.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	174.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	174.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					174.71					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.30	1.30	0.54	0.54	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	1.30	2.60	0.14	0.68	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	1.30	3.90	0.50	1.18	0.09	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	1.30	5.19	0.54	1.71	0.10	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	1.30	6.49	0.57	2.28	0.11	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	8	13	10.39	16.88	7.60	9.88	1.42	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	2	15	2.60	19.48	5.12	15.00	0.96	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	4	19	5.19	24.68	7.00	22.00	1.31	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	20	1.30	25.97	2.91	24.91	0.54	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	2	22	2.60	28.57	5.72	30.62	1.07	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	2	24	2.60	31.17	11.44	42.06	2.14	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	3	27	3.90	35.06	10.30	52.37	1.93	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	9	36	11.69	46.75	58.61	110.97	10.96	20.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	4	40	5.19	51.95	42.61	153.59	7.97	28.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	10	50	12.99	64.94	117.40	270.99	21.96	50.70	1	1	100.00	100.00	1,662.39	1,662.39	100.00	100.00	1416.00	613.46	332.72		
17	20,000	50,000	35,000	23	73	29.87	94.81	228.65	499.64	42.78	93.47	0	1	0.00	100.00	0.00	1,662.39	0.00	100.00	0.00	100.00	0.00	310.99	
18	50,000	100,000	75,000	4	77	5.19	100.00	34.90	534.54	6.53	100.00	0	1	0.00	100.00	0.00	1,662.39	0.00	100.00	0.00	100.00	0.00	310.99	
19	100,000	500,000	300,000	0	77	0.00	100.00	0.00	534.54	0.00	100.00	0	1	0.00	100.00	0.00	1,662.39	0.00	100.00	0.00	100.00	0.00	310.99	
20	500,000	UP		0	77	0.00	100.00	0.00	534.54	0.00	100.00	0	1	0.00	100.00	0.00	1,662.39	0.00	100.00	0.00	100.00	0.00	310.99	
				77					534.54					1					1,662.39					310.99



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 270 Corn mills paddy (rice) gambir

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.08	0.08	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	16.21	16.29	99.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	16.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					16.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2701 Corn mills

(discounts if applicable)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.69	0.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.69	1.39	0.17	0.17	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	2.08	3.47	0.61	0.78	0.10	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	10	3.47	6.94	0.39	1.17	0.07	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	2.08	9.03	1.39	2.56	0.23	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	17	2.78	11.81	0.56	3.12	0.09	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	0.69	12.50	0.21	3.32	0.03	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	0.69	13.19	0.95	4.28	0.16	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	23	2.78	15.97	0.24	4.52	0.04	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	29	4.17	20.14	0.52	5.04	0.09	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	34	3.47	23.61	7.11	12.16	1.19	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	43	6.25	29.86	14.53	26.68	2.44	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	59	11.11	40.97	26.13	52.81	4.38	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	70	7.64	48.61	14.59	67.40	2.45	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	82	8.33	56.94	52.40	119.81	8.79	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	105	15.97	72.92	66.29	186.09	11.11	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	128	15.97	88.89	212.33	398.42	35.60	66.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	140	8.33	97.22	144.10	542.52	24.16	90.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	144	2.78	100.00	53.91	596.43	9.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	144	0.00	100.00	0.00	596.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				144					596.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2702 Fodder mills

(discounts if applicable)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.31	3.31	0.77	0.77	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.55	3.87	0.28	1.04	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	1.10	4.97	0.63	1.67	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	1.10	6.08	0.60	2.27	0.06	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	19	4.42	10.50	2.36	4.63	0.22	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	25	3.31	13.81	2.78	7.41	0.26	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	29	2.21	16.02	6.89	14.30	0.65	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	34	2.76	18.78	12.88	27.18	1.22	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	37	1.66	20.44	6.72	33.91	0.63	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	44	3.87	24.31	3.74	37.65	0.35	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	51	3.87	28.18	15.61	53.26	1.47	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	54	1.66	29.83	17.61	70.87	1.66	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	62	4.42	34.25	24.89	95.76	2.35	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	70	4.42	38.67	58.35	154.11	5.50	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	78	4.42	43.09	82.40	236.51	7.77	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	108	16.57	59.67	255.95	492.45	24.14	46.45	2	2	100.00	100.00	50.69	50.69	100.00	100.00	19.80	10.29			
17	20,000	50,000	35,000	19	127	10.50	70.17	243.93	736.38	23.01	69.46	0	2	0.00	100.00	23.01	50.69	0.00	100.00	0.00	6.88			
18	50,000	100,000	75,000	18	145	9.94	80.11	33.98	770.37	3.21	72.66	0	2	0.00	100.00	0.00	50.69	0.00	100.00	0.00	6.58			
19	100,000	500,000	300,000	33	178	18.23	98.34	282.95	1,053.32	26.69	99.35	0	2	0.00	100.00	0.00	50.69	0.00	100.00	0.00	4.81			
20	500,000	UP		3	181	1.66	100.00	6.85	1,060.17	0.65	100.00	0	2	0.00	100.00	0.00	50.69	0.00	100.00	0.00	4.78			
				181					1,060.17					2					50.69					4.78



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2703 Gaplek mills (discounts if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.85	3.85	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	7	9.62	13.46	0.14	0.18	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	13	11.54	25.00	0.48	0.66	0.23	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	18	9.62	34.62	1.32	1.97	0.63	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	21	5.77	40.38	1.33	3.30	0.64	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	24	5.77	46.15	2.40	5.70	1.16	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	25	1.92	48.08	1.11	6.81	0.53	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	27	3.85	51.92	2.99	9.80	1.44	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	32	9.62	61.54	6.43	16.22	3.10	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	1.92	63.46	3.79	20.01	1.83	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	34	1.92	65.38	7.44	27.45	3.59	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	35	1.92	67.31	2.25	29.71	1.09	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	36	1.92	69.23	13.00	42.71	6.27	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	41	9.62	78.85	21.56	64.26	10.40	31.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	43	3.85	82.69	11.84	76.10	5.71	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	44	1.92	84.62	0.75	76.85	0.36	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	49	9.62	94.23	70.55	147.40	34.04	71.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	51	3.85	98.08	50.13	197.53	24.18	95.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	52	1.92	100.00	9.76	207.30	4.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	52	0.00	100.00	0.00	207.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					207.30					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2704 Gambir factories (discounts if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	4.90	4.90	4.36	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	68.55	73.46	60.98	65.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	38.97	112.43	34.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	112.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3					112.43					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2705 Flour Mills

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	22	22	12.09	12.09	0.24	0.24	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	25	1.65	13.74	0.38	0.62	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	34	4.95	18.68	3.46	4.08	0.42	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	40	3.30	21.98	0.70	4.78	0.09	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	44	2.20	24.18	1.28	6.06	0.16	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	49	2.75	26.92	5.94	12.00	0.73	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	54	2.75	29.67	4.47	16.47	0.55	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	10	64	5.49	35.16	5.69	22.16	0.70	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	69	2.75	37.91	5.58	27.74	0.68	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	72	1.65	39.56	6.57	34.31	0.80	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	74	1.10	40.66	3.71	38.02	0.45	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	81	3.85	44.51	18.66	56.69	2.28	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	85	2.20	46.70	10.58	67.27	1.30	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	17	102	9.34	56.04	81.00	148.27	9.91	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	108	3.30	59.34	21.83	170.10	2.67	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	26	134	14.29	73.63	176.04	346.14	21.54	42.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	20	154	10.99	84.62	140.26	486.40	17.16	59.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	18	172	9.89	94.51	181.19	667.59	22.17	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	180	4.40	98.90	141.41	809.00	17.30	99.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	182	1.10	100.00	8.20	817.19	1.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				182				817.19		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2708 Mixed (discounts if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.57	3.57	0.09	0.09	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.57	7.14	0.08	0.17	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.57	10.71	0.22	0.39	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.57	14.29	0.73	1.12	0.33	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	7	10.71	25.00	3.33	4.45	1.50	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	9	7.14	32.14	2.99	7.43	1.35	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	3.57	35.71	4.61	12.04	2.08	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	12	7.14	42.86	7.39	19.43	3.33	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	14	7.14	50.00	8.06	27.49	3.64	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	3.57	53.57	4.84	32.33	2.18	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	3.57	57.14	5.48	37.81	2.47	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	18	7.14	64.29	14.38	52.19	6.48	23.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	3.57	67.86	8.05	60.24	3.63	27.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	21	7.14	75.00	22.40	82.65	10.10	37.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	24	10.71	85.71	48.84	131.49	22.02	59.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	28	14.29	100.00	90.35	221.84	40.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	221.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	221.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	221.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	221.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					221.84					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2709 Paddy & Hulling Mills

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	166	166	8.71	8.71	13.16	13.16	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	219	385	11.50	20.21	29.77	42.93	0.83	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	292	677	15.33	35.54	80.70	123.64	2.24	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	187	864	9.82	45.35	64.49	188.12	1.79	5.21	1	1	33.33	33.33	121.33	121.33	70.76	70.76	188.14	64.49			
5	300	500	400	187	1,051	9.82	55.17	130.23	318.35	3.61	8.82	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	38.11			
6	500	750	625	122	1,173	6.40	61.57	102.42	420.77	2.84	11.66	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	28.83			
7	750	1,000	875	91	1,264	4.78	66.35	115.12	535.89	3.19	14.85	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	22.64			
8	1,000	1,500	1,250	113	1,377	5.93	72.28	152.99	688.87	4.24	19.09	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	17.61			
9	1,500	2,000	1,750	97	1,474	5.09	77.38	171.56	860.43	4.75	23.85	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	14.10			
10	2,000	2,500	2,250	42	1,516	2.20	79.58	101.27	961.70	2.81	26.65	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	12.62			
11	2,500	3,000	2,750	46	1,562	2.41	81.99	116.04	1,077.74	3.22	29.87	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	11.26			
12	3,000	4,000	3,500	67	1,629	3.52	85.51	234.37	1,312.11	6.50	36.36	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	9.25			
13	4,000	5,000	4,500	40	1,669	2.10	87.61	185.94	1,498.05	5.15	41.52	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	8.10			
14	5,000	7,500	6,250	65	1,734	3.41	91.02	339.43	1,837.47	9.41	50.92	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	6.60			
15	7,500	10,000	8,750	47	1,781	2.47	93.49	416.48	2,253.96	11.54	62.47	0	1	0.00	33.33	0.00	121.33	0.00	70.76	0.00	5.38			
16	10,000	20,000	15,000	65	1,846	3.41	96.90	509.31	2,763.27	14.12	76.58	2	3	66.67	100.00	50.14	171.47	29.24	100.00	9.84	6.21			
17	20,000	50,000	35,000	35	1,881	1.84	98.74	553.10	3,316.37	15.33	91.91	0	3	0.00	100.00	0.00	171.47	0.00	100.00	0.00	5.17			
18	50,000	100,000	75,000	12	1,893	0.63	99.37	130.61	3,446.97	3.62	95.53	0	3	0.00	100.00	0.00	171.47	0.00	100.00	0.00	4.97			
19	100,000	500,000	300,000	10	1,903	0.52	99.90	157.97	3,604.94	4.38	99.91	0	3	0.00	100.00	0.00	171.47	0.00	100.00	0.00	4.76			
20	500,000	UP		2	1,905	0.10	100.00	3.28	3,608.22	0.09	100.00	0	3	0.00	100.00	0.00	171.47	0.00	100.00	0.00	4.75			
				1,905					3,608.22					3					171.47					4.75



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 271 Sugar mills chocolate factories sweets factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	1.79	1.79	0.48	0.48	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	1.79	3.57	6.17	6.66	7.49	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	1.79	5.36	0.03	6.68	0.03	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	1.79	7.14	12.40	19.08	15.03	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	1.79	8.93	0.03	19.11	0.03	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	1.79	10.71	12.64	6.47	15.33	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	1.79	12.50	12.64	6.17	15.33	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	1.79	14.29	12.64	18.81	15.33	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	1.79	16.07	12.64	31.45	15.33	38.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	1.79	17.86	12.64	44.09	15.33	53.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	1.79	19.64	12.64	56.73	15.33	68.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	1.79	21.43	12.61	44.12	15.29	53.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	1.79	23.21	0.06	44.06	0.07	53.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	1.79	25.00	0.13	43.94	0.15	53.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	1.79	26.79	0.06	43.88	0.07	53.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	23	14.29	41.07	20.26	23.62	24.56	28.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	34	19.64	60.71	17.20	6.42	20.85	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	14	48	25.00	85.71	56.04	49.62	67.95	60.16	3	3	100.00	100.00	224.08	224.08	100.00	100.00	399.86	451.59		
20	500,000	UP		8	56	14.29	100.00	32.86	82.48	39.84	100.00	0	0	0.00	100.00	0.00	224.08	0.00	100.00	0.00	271.68		
				56				82.48		3						224.08					271.68		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27111 Sugar mills excluding spontaneous combustion

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.01	1.01	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.51	1.52	0.07	0.14	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	8	2.53	4.04	0.49	0.63	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	15	3.54	7.58	0.41	1.03	0.04	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	20	2.53	10.10	0.77	1.81	0.08	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	24	2.02	12.12	1.07	2.87	0.11	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	29	2.53	14.65	2.66	5.53	0.27	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	33	2.02	16.67	1.44	6.97	0.15	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	37	2.02	18.69	0.38	7.36	0.04	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	38	0.51	19.19	2.41	9.77	0.24	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	41	1.52	20.71	6.37	16.14	0.64	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	46	2.53	23.23	17.19	33.32	1.73	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	48	1.01	24.24	8.50	41.83	0.86	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	56	4.04	28.28	42.24	84.07	4.26	8.48	1	1	50.00	50.00	5.48	5.48	0.26	0.26	12.97	6.52
15	7,500	10,000	8,750	2	58	1.01	29.29	1.60	85.67	0.16	8.64	0	1	0.00	50.00	0.00	5.48	0.00	0.26	0.00	6.40
16	10,000	20,000	15,000	6	64	3.03	32.32	16.34	102.00	1.65	10.29	0	1	0.00	50.00	0.00	5.48	0.00	0.26	0.00	5.37
17	20,000	50,000	35,000	24	88	12.12	44.44	204.87	306.87	20.67	30.96	0	1	0.00	50.00	0.00	5.48	0.00	0.26	0.00	1.79
18	50,000	100,000	75,000	25	113	12.63	57.07	133.30	440.17	13.45	44.41	0	1	0.00	50.00	0.00	5.48	0.00	0.26	0.00	1.24
19	100,000	500,000	300,000	55	168	27.78	84.85	352.11	792.28	35.52	79.93	1	2	50.00	100.00	2,096.69	2,102.17	99.74	100.00	595.47	265.33
20	500,000	UP		30	198	15.15	100.00	198.96	991.24	20.07	100.00	0	2	0.00	100.00	0.00	2,102.17	0.00	100.00	0.00	212.07
				198				991.24				2				2,102.17				212.07	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27112 Sugar mills including spontaneous combustion

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	29.41	29.41	0.10	0.10	0.10	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	4	14	11.76	41.18	0.01	0.11	0.01	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	3	17	8.82	50.00	0.69	0.79	0.52	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	19	5.88	55.88	0.56	1.36	0.42	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	20	2.94	58.82	0.47	1.82	0.35	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	21	2.94	61.76	1.58	3.40	1.19	2.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	22	2.94	64.71	8.58	11.98	6.46	9.03	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	23	2.94	67.65	9.02	21.00	6.80	15.83	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	24	2.94	70.59	17.82	38.82	13.43	29.25	29.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	25	2.94	73.53	26.86	65.68	20.24	49.49	49.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	26	2.94	76.47	26.86	92.54	20.24	69.73	69.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	27	2.94	79.41	1.79	94.33	1.35	71.07	71.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	28	2.94	82.35	6.17	100.50	4.65	75.72	75.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	29	2.94	85.29	5.87	106.36	4.42	80.14	80.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	30	2.94	88.24	9.56	115.92	7.20	87.34	87.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	31	2.94	91.18	2.69	118.61	2.02	89.37	89.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	32	2.94	94.12	3.53	122.13	2.66	92.02	92.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	33	2.94	97.06	9.19	131.32	6.92	98.95	98.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	1	34	2.94	100.00	1.40	132.72	1.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	34	0.00	100.00	0.00	132.72	0.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				34					132.72					0					0.00					0.00



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RISK AND LOSS PROFILE	
JUNI	2018

UNDERWRITING YEAR 2018
 OCCUPATION CODE 27113 Chocolate and sweets factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.53	3.53	8.30	8.30	1.07	1.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	14	1.41	4.95	0.00	8.30	0.00	1.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	27	4.59	9.54	0.00	8.30	0.00	1.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	36	3.18	12.72	0.17	8.47	0.02	1.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	29	65	10.25	22.97	0.70	9.17	0.09	1.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	78	4.59	27.56	1.08	10.26	0.14	1.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	90	4.24	31.80	1.29	11.55	0.17	1.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	106	5.65	37.46	2.84	14.39	0.37	1.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	114	2.83	40.28	1.06	15.45	0.14	2.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	120	2.12	42.40	1.91	17.36	0.25	2.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	12	132	4.24	46.64	30.08	47.43	3.89	6.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	142	3.53	50.18	19.26	66.70	2.49	8.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	154	4.24	54.42	41.22	107.91	5.33	13.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	167	4.59	59.01	95.95	203.86	12.41	26.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	177	3.53	62.54	66.21	270.07	8.56	34.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	26	203	9.19	71.73	157.93	428.00	20.43	55.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	219	5.65	77.39	16.16	444.15	2.09	57.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	30	249	10.60	87.99	148.74	592.89	19.24	76.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	257	2.83	90.81	105.15	698.05	13.60	90.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		26	283	9.19	100.00	75.12	773.17	9.72	100.00	2	2	100.00	100.00	3.00	3.00	100.00	100.00	3.99	0.39	
				283					773.17					2					3.00			0.39



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 272 Food paste producers bakeries processed food factories

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.19	0.19	2.43	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	7.58	7.77	97.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	7.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					7.77					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2721 Alimentary paste producers

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	4.08	4.08	0.25	0.25	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.04	6.12	0.18	0.43	0.09	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	6	6.12	12.24	3.58	4.01	1.76	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	9	6.12	18.37	2.35	6.36	1.15	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	12	6.12	24.49	3.27	9.63	1.60	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	18	12.24	36.73	4.54	14.17	2.23	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	21	6.12	42.86	3.15	17.32	1.55	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	26	10.20	53.06	8.08	25.40	3.97	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	29	6.12	59.18	5.82	31.22	2.86	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	30	2.04	61.22	3.63	34.85	1.78	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	31	2.04	63.27	6.89	41.74	3.38	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	32	2.04	65.31	3.18	44.92	1.56	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	37	10.20	75.51	19.64	64.56	9.64	31.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	38	2.04	77.55	12.80	77.35	6.28	37.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	39	2.04	79.59	14.01	91.36	6.87	44.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	41	4.08	83.67	48.11	139.47	23.61	68.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	45	8.16	91.84	38.61	178.08	18.95	87.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	49	8.16	100.00	25.67	203.75	12.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	203.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	49	0.00	100.00	0.00	203.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49					203.75					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2722 Bakeries and biscuit works

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	2.95	2.95	2.03	2.03	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	21	53	1.94	4.89	3.30	5.33	0.14	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	47	100	4.34	9.23	16.51	21.84	0.68	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	61	161	5.63	14.85	22.62	44.46	0.93	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	91	252	8.39	23.25	40.64	85.10	1.66	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	93	345	8.58	31.83	70.84	155.95	2.90	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	79	424	7.29	39.11	74.80	230.75	3.06	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	79	503	7.29	46.40	101.99	332.74	4.18	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	69	572	6.37	52.77	114.13	446.87	4.67	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	96	668	8.86	61.62	86.98	533.85	3.56	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	77	745	7.10	68.73	83.12	616.97	3.40	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	69	814	6.37	75.09	126.95	743.92	5.20	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	43	857	3.97	79.06	117.39	861.31	4.81	35.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	61	918	5.63	84.69	133.59	994.90	5.47	40.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	24	942	2.21	86.90	183.57	1,178.47	7.52	48.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	63	1,005	5.81	92.71	646.15	1,824.62	26.45	74.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	32	1,037	2.95	95.66	346.66	2,171.27	14.19	88.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	30	1,067	2.77	98.43	129.00	2,300.28	5.28	94.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	13	1,080	1.20	99.63	101.44	2,401.71	4.15	98.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	1,084	0.37	100.00	40.96	2,442.67	1.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1,084					2,442.67					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2723 Processed food factories (bihunmielomiekerupuk) atc

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	79	79	9.39	9.39	4.32	4.32	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	97	176	11.53	20.93	7.26	11.58	0.24	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	89	265	10.58	31.51	35.14	46.73	1.15	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	56	321	6.66	38.17	33.26	79.99	1.09	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	49	370	5.83	44.00	35.18	115.17	1.15	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	42	412	4.99	48.99	51.44	166.61	1.69	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	41	453	4.88	53.86	81.59	248.20	2.68	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	38	491	4.52	58.38	91.97	340.17	3.02	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	33	524	3.92	62.31	85.41	425.58	2.80	13.97	1	1	100.00	100.00	1,800.00	1,800.00	100.00	100.00	2107.56	422.96	
10	2,000	2,500	2,250	33	557	3.92	66.23	117.07	542.65	3.84	17.81	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	331.71	
11	2,500	3,000	2,750	17	574	2.02	68.25	65.16	607.80	2.14	19.95	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	296.15	
12	3,000	4,000	3,500	36	610	4.28	72.53	217.41	825.21	7.14	27.08	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	218.13	
13	4,000	5,000	4,500	24	634	2.85	75.39	172.80	998.02	5.67	32.76	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	180.36	
14	5,000	7,500	6,250	39	673	4.64	80.02	335.38	1,333.40	11.01	43.76	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	134.99	
15	7,500	10,000	8,750	33	706	3.92	83.95	414.18	1,747.58	13.59	57.36	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	103.00	
16	10,000	20,000	15,000	46	752	5.47	89.42	618.16	2,365.73	20.29	77.64	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	76.09	
17	20,000	50,000	35,000	63	815	7.49	96.91	502.62	2,868.35	16.50	94.14	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	62.75	
18	50,000	100,000	75,000	10	825	1.19	98.10	61.75	2,930.10	2.03	96.17	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	61.43	
19	100,000	500,000	300,000	11	836	1.31	99.41	95.90	3,026.00	3.15	99.32	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	59.48	
20	500,000	UP		5	841	0.59	100.00	20.87	3,046.87	0.68	100.00	0	1	0.00	100.00	0.00	1,800.00	0.00	100.00	0.00	59.08	
				841					3,046.87					1					1,800.00			59.08



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2728 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	12.50	12.50	1.56	1.56	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	34	6.82	19.32	3.63	5.19	0.56	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	49	8.52	27.84	4.49	9.69	0.69	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	61	6.82	34.66	5.83	15.52	0.89	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	66	2.84	37.50	3.92	19.44	0.60	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	76	5.68	43.18	21.91	41.35	3.36	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	80	2.27	45.45	11.13	52.48	1.70	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	89	5.11	50.57	25.39	77.87	3.89	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	95	3.41	53.98	14.97	92.84	2.29	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	97	1.14	55.11	8.74	101.58	1.34	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	102	2.84	57.95	17.76	119.34	2.72	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	104	1.14	59.09	9.72	129.06	1.49	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	109	2.84	61.93	22.31	151.38	3.42	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	117	4.55	66.48	57.03	208.41	8.73	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	121	2.27	68.75	45.57	253.98	6.98	38.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	134	7.39	76.14	151.94	405.92	23.27	62.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	141	3.98	80.11	125.29	531.20	19.19	81.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	151	5.68	85.80	28.70	559.91	4.40	85.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	164	7.39	93.18	36.13	596.04	5.53	91.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		12	176	6.82	100.00	56.92	652.95	8.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				176					652.95					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2731 Preserve factories (jam etc)pabrik sari gulaMSG producers

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	4.26	4.26	3.99	3.99	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	0.53	4.79	0.43	4.42	0.04	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	0.53	5.32	0.36	4.78	0.03	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	0.53	5.85	0.36	5.15	0.03	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	20	4.79	10.64	5.64	10.79	0.52	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	23	1.60	12.23	2.26	13.05	0.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	33	5.32	17.55	6.81	19.86	0.63	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	42	4.79	22.34	9.33	29.19	0.87	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	51	4.79	27.13	15.86	45.05	1.47	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	58	3.72	30.85	19.19	64.24	1.78	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	69	5.85	36.70	4.99	69.23	0.46	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	75	3.19	39.89	35.03	104.26	3.25	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	81	3.19	43.09	29.55	133.80	2.74	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	93	6.38	49.47	76.86	210.66	7.13	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	101	4.26	53.72	70.52	281.18	6.54	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	118	9.04	62.77	175.28	456.45	16.25	42.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	27	145	14.36	77.13	217.06	673.51	20.12	62.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	20	165	10.64	87.77	168.20	841.71	15.59	78.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	172	3.72	91.49	76.78	918.49	7.12	85.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		16	188	8.51	100.00	160.07	1,078.56	14.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				188					1,078.56					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2732 Meatmeat products and fish products factories

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	3.08	3.08	0.31	0.31	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	25	1.73	4.82	1.14	1.45	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	38	2.50	7.32	3.51	4.96	0.14	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	55	3.28	10.60	5.34	10.30	0.22	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	72	3.28	13.87	8.80	19.10	0.36	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	86	2.70	16.57	8.42	27.52	0.34	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	94	1.54	18.11	9.11	36.63	0.37	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	103	1.73	19.85	16.30	52.94	0.67	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	116	2.50	22.35	23.61	76.55	0.97	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	127	2.12	24.47	18.82	95.37	0.77	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	133	1.16	25.63	18.33	113.70	0.75	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	30	163	5.78	31.41	102.65	216.35	4.20	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	179	3.08	34.49	55.68	272.03	2.28	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	216	7.13	41.62	116.39	388.42	4.76	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	237	4.05	45.66	114.74	503.16	4.69	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	74	311	14.26	59.92	663.34	1,166.50	27.14	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	110	421	21.19	81.12	805.51	1,972.01	32.95	80.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	46	467	8.86	89.98	301.63	2,273.64	12.34	93.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	46	513	8.86	98.84	158.01	2,431.65	6.46	99.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	519	1.16	100.00	12.77	2,444.42	0.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				519					2,444.42					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2733 Soya beantomato and hot pepper sauce

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.46	7.46	0.16	0.16	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	24	10.45	17.91	0.88	1.04	0.25	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	37	9.70	27.61	3.08	4.12	0.89	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	48	8.21	35.82	3.49	7.61	1.01	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	60	8.96	44.78	9.74	17.36	2.82	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	68	5.97	50.75	5.10	22.46	1.48	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	76	5.97	56.72	4.14	26.60	1.20	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	87	8.21	64.93	24.83	51.43	7.19	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	98	8.21	73.13	25.27	76.71	7.31	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	100	1.49	74.63	2.11	78.82	0.61	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	106	4.48	79.10	12.52	91.34	3.62	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	109	2.24	81.34	8.11	99.45	2.35	28.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	112	2.24	83.58	10.17	109.63	2.94	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	119	5.22	88.81	39.47	149.10	11.42	43.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	122	2.24	91.04	17.51	166.61	5.07	48.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	125	2.24	93.28	32.58	199.18	9.43	57.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	133	5.97	99.25	137.04	336.23	39.66	97.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	134	0.75	100.00	9.28	345.51	2.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	134	0.00	100.00	0.00	345.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	134	0.00	100.00	0.00	345.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				134					345.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2734 Poultry farms :

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	304	304	13.24	13.24	101.93	101.93	2.17	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	229	533	9.97	23.21	69.13	171.06	1.47	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	610	1,143	26.57	49.78	291.36	462.41	6.19	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	142	1,285	6.18	55.97	129.09	591.51	2.74	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	140	1,425	6.10	62.06	170.91	762.41	3.63	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	105	1,530	4.57	66.64	184.58	946.99	3.92	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	77	1,607	3.35	69.99	144.29	1,091.27	3.07	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	93	1,700	4.05	74.04	220.09	1,311.37	4.68	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	58	1,758	2.53	76.57	157.53	1,468.90	3.35	31.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	53	1,811	2.31	78.88	160.67	1,629.57	3.41	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	52	1,863	2.26	81.14	200.41	1,829.98	4.26	38.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	57	1,920	2.48	83.62	190.86	2,020.84	4.05	42.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	44	1,964	1.92	85.54	190.45	2,211.28	4.05	46.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	57	2,021	2.48	88.02	397.83	2,609.12	8.45	55.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	38	2,059	1.66	89.68	237.39	2,846.50	5.04	60.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	132	2,191	5.75	95.43	810.05	3,656.55	17.21	77.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	92	2,283	4.01	99.43	993.11	4,649.66	21.10	98.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	2,292	0.39	99.83	42.15	4,691.82	0.90	99.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	2,295	0.13	99.96	13.27	4,705.09	0.28	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	2,296	0.04	100.00	1.76	4,706.85	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,296					4,706.85					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27341 Poultry farms: using electrical lighting

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	16.67	16.67	1.43	1.43	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	7.14	23.81	1.54	2.97	1.16	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	14	9.52	33.33	2.27	5.24	1.70	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	20	14.29	47.62	2.75	7.99	2.06	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	23	7.14	54.76	4.29	12.28	3.22	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	26	7.14	61.90	4.71	16.99	3.54	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	28	4.76	66.67	4.92	21.91	3.70	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	37	21.43	88.10	30.18	52.10	22.67	39.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	38	2.38	90.48	6.34	58.43	4.76	43.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	39	2.38	92.86	5.98	64.41	4.49	48.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	40	2.38	95.24	12.90	77.31	9.69	58.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	41	2.38	97.62	44.42	121.73	33.37	91.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	42	2.38	100.00	11.40	133.13	8.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	42	0.00	100.00	0.00	133.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	42	0.00	100.00	0.00	133.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	42	0.00	100.00	0.00	133.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	42	0.00	100.00	0.00	133.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	133.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	133.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	42	0.00	100.00	0.00	133.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					133.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27342 Poultry farms: using kerosene lighting

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2735 Other farms

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	139	139	12.81	12.81	10.19	10.19	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	130	269	11.98	24.79	24.65	34.83	2.14	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	197	466	18.16	42.95	56.08	90.91	4.87	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	89	555	8.20	51.15	33.18	124.09	2.88	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	147	702	13.55	64.70	92.20	216.30	8.01	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	111	813	10.23	74.93	86.31	302.60	7.50	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	69	882	6.36	81.29	99.76	402.36	8.67	34.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	63	945	5.81	87.10	81.22	483.58	7.06	42.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	51	996	4.70	91.80	111.28	594.86	9.67	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	30	1,026	2.76	94.56	109.47	704.33	9.51	61.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	1,031	0.46	95.02	19.77	724.10	1.72	62.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	1,039	0.74	95.76	35.90	760.01	3.12	66.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	1,048	0.83	96.59	72.73	832.74	6.32	72.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	1,057	0.83	97.42	65.83	898.57	5.72	78.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	1,059	0.18	97.60	17.18	915.75	1.49	79.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	1,066	0.65	98.25	63.47	979.22	5.51	85.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	15	1,081	1.38	99.63	151.80	1,131.02	13.19	98.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	1,082	0.09	99.72	11.58	1,142.59	1.01	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	1,083	0.09	99.82	2.94	1,145.54	0.26	99.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	1,085	0.18	100.00	5.41	1,150.94	0.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,085				1,150.94				0				0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2736 Hatcheries

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.71	0.71	0.15	0.15	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	1.42	2.13	0.41	0.55	0.08	0.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	8	3.55	5.67	2.46	3.01	0.47	0.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	10	1.42	7.09	1.31	4.32	0.25	0.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	13	2.13	9.22	3.62	7.94	0.70	1.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	0.71	9.93	1.06	9.00	0.21	1.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	22	5.67	15.60	8.64	17.65	1.67	3.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	24	1.42	17.02	0.40	18.05	0.08	3.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	29	3.55	20.57	4.82	22.87	0.93	4.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	30	0.71	21.28	6.00	28.87	1.16	5.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	31	0.71	21.99	7.01	35.88	1.35	6.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	32	0.71	22.70	2.09	37.97	0.40	7.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	41	6.38	29.08	34.42	72.39	6.65	13.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	13	54	9.22	38.30	46.41	118.80	8.96	22.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	92	26.95	65.25	200.56	319.36	38.72	61.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	38	130	26.95	92.20	158.37	477.73	30.58	92.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	135	3.55	95.74	25.60	503.34	4.94	97.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	141	4.26	100.00	14.62	517.96	2.82	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	141	0.00	100.00	0.00	517.96	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				141					517.96					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2737 Fish Hatcheries

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	28.57	28.57	0.44	0.44	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	18	14.29	42.86	0.60	1.04	1.59	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	26	19.05	61.90	1.25	2.29	3.32	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	31	11.90	73.81	1.64	3.93	4.34	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	35	9.52	83.33	2.04	5.96	5.39	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	37	4.76	88.10	3.05	9.02	8.07	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	38	2.38	90.48	0.11	9.12	0.28	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	39	2.38	92.86	0.09	9.21	0.24	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	40	2.38	95.24	7.08	16.29	18.73	43.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	41	2.38	97.62	0.33	15.96	0.87	42.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	42	2.38	100.00	21.83	37.80	57.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	42	0.00	100.00	0.00	37.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					37.80					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2741 Edible fats producers

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	28.60	28.60	16.42	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	28.60	0.00	16.42	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	40.10	40.10	23.02	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	28.60	68.70	16.42	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	40.10	28.60	23.02	16.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	36.09	64.69	20.72	37.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	20.28	84.97	11.64	48.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	27.32	112.28	15.68	64.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	17.73	130.01	10.18	74.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	13.16	143.17	7.56	82.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	31.03	174.20	17.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	174.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	174.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	174.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	174.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	174.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	174.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	174.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	174.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					174.20					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2742 Edible oil and other plants produc edible palmoil or other

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	4.90	4.90	30.11	30.11	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	139	231	7.41	12.31	8.24	38.34	0.08	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	75	306	4.00	16.30	17.81	56.15	0.18	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	60	366	3.20	19.50	25.52	81.67	0.25	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	55	421	2.93	22.43	293.53	375.20	2.93	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	41	462	2.18	24.61	38.17	413.37	0.38	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	54	516	2.88	27.49	541.20	954.57	5.41	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	45	561	2.40	29.89	53.78	1,008.35	0.54	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	43	604	2.29	32.18	51.71	1,060.06	0.52	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	50	654	2.66	34.84	64.16	1,124.21	0.64	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	677	1.23	36.07	71.02	1,195.23	0.71	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	63	740	3.36	39.42	107.75	1,302.98	1.08	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	46	786	2.45	41.88	138.27	1,441.25	1.38	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	92	878	4.90	46.78	398.96	1,840.21	3.99	18.39	2	2	66.67	66.67	353.23	353.23	94.93	94.93	88.54	19.20			
15	7,500	10,000	8,750	74	952	3.94	50.72	308.00	2,148.21	3.08	21.46	0	2	0.00	66.67	0.00	353.23	0.00	94.93	0.00	16.44			
16	10,000	20,000	15,000	155	1,107	8.26	58.98	816.21	2,964.42	8.15	29.62	0	2	0.00	66.67	0.00	353.23	0.00	94.93	0.00	11.92			
17	20,000	50,000	35,000	162	1,269	8.63	67.61	1,574.43	4,538.85	15.73	45.35	1	3	33.33	100.00	18.85	372.08	5.07	100.00	1.20	8.20			
18	50,000	100,000	75,000	239	1,508	12.73	80.34	2,331.92	6,870.77	23.30	68.65	0	3	0.00	100.00	0.00	372.08	0.00	100.00	0.00	5.42			
19	100,000	500,000	300,000	328	1,836	17.47	97.82	3,051.82	9,922.59	30.49	99.14	0	3	0.00	100.00	0.00	372.08	0.00	100.00	0.00	3.75			
20	500,000	UP		41	1,877	2.18	100.00	86.54	10,009.13	0.86	100.00	0	3	0.00	100.00	0.00	372.08	0.00	100.00	0.00	3.72			
				1,877					10,009.13					3					372.08					3.72



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2743 Storage of crude palm oil(CPO)outside estates incl.storage

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	29	29	17.58	17.58	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	94	123	56.97	74.55	0.21	0.22	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	124	0.61	75.15	0.21	0.42	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	126	1.21	76.36	2.55	2.97	0.73	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	127	0.61	76.97	1.05	4.03	0.30	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	128	0.61	77.58	1.19	5.22	0.34	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	129	0.61	78.18	1.51	6.73	0.43	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	130	0.61	78.79	2.94	9.67	0.84	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	131	0.61	79.39	2.50	12.17	0.71	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	132	0.61	80.00	3.38	15.55	0.96	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	133	0.61	80.61	0.06	15.49	0.02	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	134	0.61	81.21	6.86	22.35	1.95	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	135	0.61	81.82	19.83	42.18	5.64	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	136	0.61	82.42	8.37	50.55	2.38	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	148	7.27	89.70	68.29	118.84	19.41	33.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	154	3.64	93.33	115.26	234.10	32.77	66.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	160	3.64	96.97	86.20	320.29	24.50	91.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	161	0.61	97.58	1.71	322.00	0.49	91.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	165	2.42	100.00	29.76	351.76	8.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	165	0.00	100.00	0.00	351.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				165					351.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2748 Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.16	1.16	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.39	1.55	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.39	1.94	2.71	2.85	0.64	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.39	2.33	2.41	5.26	0.57	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	0.39	2.71	3.03	8.28	0.72	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	0.39	3.10	0.67	8.95	0.16	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	0.39	3.49	0.01	8.96	0.00	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	0.39	3.88	0.28	8.68	0.07	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	0.39	4.26	0.24	8.92	0.06	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	0.39	4.65	0.10	9.02	0.02	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	0.39	5.04	0.02	9.03	0.00	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	0.39	5.43	0.02	9.05	0.00	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	21	2.71	8.14	0.23	9.28	0.06	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	28	2.71	10.85	7.07	16.35	1.67	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	39	4.26	15.12	0.74	15.61	0.18	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	51	4.65	19.77	2.58	18.19	0.61	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	45	96	17.44	37.21	126.04	144.23	29.81	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	48	144	18.60	55.81	22.34	166.57	5.28	39.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	114	258	44.19	100.00	256.21	422.79	60.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	258	0.00	100.00	0.00	422.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				258					422.79					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2751 Dairies and dairy products

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.26	5.26	6.33	6.33	2.40	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.63	7.89	0.16	6.48	0.06	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.63	10.53	0.00	6.48	0.00	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.63	13.16	0.21	6.69	0.08	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.63	15.79	0.55	7.24	0.21	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.63	18.42	0.44	7.67	0.17	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.63	21.05	1.29	8.96	0.49	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.63	23.68	2.38	11.34	0.90	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.63	26.32	2.00	13.35	0.76	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	2.63	28.95	0.78	14.13	0.30	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	2.63	31.58	0.76	14.89	0.29	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.63	34.21	5.19	20.08	1.97	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	2.63	36.84	13.84	33.93	5.25	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	2.63	39.47	11.68	45.61	4.43	17.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	2.63	42.11	9.99	55.59	3.79	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	2.63	44.74	0.06	55.65	0.02	21.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	20	7.89	52.63	52.57	108.22	19.95	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	33	34.21	86.84	58.16	166.37	22.07	63.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	36	7.89	94.74	68.30	234.67	25.92	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	38	5.26	100.00	28.81	263.49	10.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				38					263.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2752 Dairies and dairy products including desiccated milk

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	0.13	0.13	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	0.93	1.06	0.65	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	1.12	2.19	0.78	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	3.89	6.08	2.70	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	2.29	8.37	1.59	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	1.96	10.32	1.36	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	20.90	31.22	14.49	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	15.99	47.22	11.09	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	7.87	55.09	5.46	38.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.88	58.82	7.57	62.66	5.25	43.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.88	64.71	16.05	78.71	11.13	54.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.88	70.59	22.22	100.92	15.40	69.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.88	76.47	16.35	117.27	11.33	81.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.88	82.35	6.95	124.22	4.82	86.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.88	88.24	4.11	128.33	2.85	88.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	17	11.76	100.00	15.91	144.24	11.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	144.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	144.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	144.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					144.24					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2761 Coffee roasting plantscoffee extract factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.41	0.41	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	0.82	1.23	0.27	0.30	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	7	1.65	2.88	0.46	0.76	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	14	2.88	5.76	3.29	4.05	0.24	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	18	1.65	7.41	1.92	5.97	0.14	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	79	97	32.51	39.92	20.05	26.02	1.47	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	104	2.88	42.80	5.45	31.47	0.40	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	110	2.47	45.27	9.25	40.72	0.68	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	112	0.82	46.09	4.01	44.73	0.29	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	116	1.65	47.74	6.43	51.16	0.47	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	120	1.65	49.38	9.74	60.90	0.72	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	129	3.70	53.09	39.54	100.44	2.90	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	135	2.47	55.56	32.45	132.89	2.38	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	145	4.12	59.67	69.09	201.98	5.08	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	150	2.06	61.73	44.60	246.58	3.28	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	175	10.29	72.02	236.61	483.19	17.38	35.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	34	209	13.99	86.01	520.73	1,003.92	38.26	73.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	226	7.00	93.00	156.94	1,160.86	11.53	85.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	240	5.76	98.77	149.70	1,310.56	11.00	96.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	243	1.23	100.00	50.63	1,361.20	3.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				243					1,361.20					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2762 Maltings

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.51	0.51	7.09	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.50	1.01	6.85	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.68	2.68	23.16	37.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.55	7.23	62.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	7.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					7.23					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2763 Tea sheds and tea factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.79	0.79	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	4	2.36	3.15	0.67	0.67	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	11	5.51	8.66	3.27	3.94	0.55	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	0.79	9.45	0.38	4.33	0.06	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	18	4.72	14.17	2.28	6.61	0.39	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	21	2.36	16.54	1.71	8.32	0.29	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	28	5.51	22.05	12.94	21.26	2.19	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	32	3.15	25.20	11.68	32.94	1.98	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	39	5.51	30.71	21.33	54.27	3.62	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	45	4.72	35.43	7.84	62.11	1.33	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	46	0.79	36.22	3.39	65.51	0.58	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	54	6.30	42.52	34.13	99.63	5.79	16.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	57	2.36	44.88	28.01	127.64	4.75	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	90	25.98	70.87	133.77	261.41	22.69	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	93	2.36	73.23	24.47	285.88	4.15	48.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	109	12.60	85.83	126.28	412.16	21.42	69.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	125	12.60	98.43	161.03	573.20	27.31	97.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	127	1.57	100.00	16.43	589.62	2.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	127	0.00	100.00	0.00	589.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	127	0.00	100.00	0.00	589.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				127					589.62					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2768 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	6.25	6.25	566.71	566.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	4.85	11.10	440.03	1006.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	40.00	51.10	3626.97	4633.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	100.00	48.90	9067.42	4433.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	50.00	1.10	4533.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	1.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					1.10					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 277 Cold stores ice factories abattoirs butchers drying installa

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	4.15	4.15	8.94	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	6.72	10.87	14.46	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	9.29	20.16	19.98	43.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	5.98	26.14	12.86	56.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	7.11	33.25	15.30	71.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	5.06	38.31	10.90	82.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	8.16	46.48	17.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	46.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					46.48					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2771 Cold stores and ice factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	2.11	2.11	18.36	18.36	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	23	0.92	3.04	0.87	19.23	0.02	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	36	1.72	4.76	15.58	34.81	0.37	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	40	0.53	5.28	1.47	36.28	0.04	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	62	2.91	8.19	19.72	56.00	0.47	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	92	3.96	12.15	26.13	82.13	0.62	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	63	155	8.32	20.48	69.87	152.00	1.67	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	193	5.02	25.50	65.48	217.48	1.56	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	42	235	5.55	31.04	79.12	296.60	1.89	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	40	275	5.28	36.33	87.28	383.87	2.08	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	297	2.91	39.23	69.92	453.79	1.67	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	41	338	5.42	44.65	196.58	650.37	4.69	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	43	381	5.68	50.33	232.43	882.80	5.55	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	47	428	6.21	56.54	209.73	1,092.53	5.00	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	45	473	5.94	62.48	384.39	1,476.91	9.17	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	83	556	10.96	73.45	929.45	2,406.36	22.18	57.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	104	660	13.74	87.19	878.90	3,285.26	20.97	78.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	41	701	5.42	92.60	534.74	3,820.00	12.76	91.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	32	733	4.23	96.83	295.67	4,115.67	7.06	98.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		24	757	3.17	100.00	74.78	4,190.46	1.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				757					4,190.46					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2772 Abattoirs and butchers

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	9.82	9.82	0.35	0.35	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	23	10.71	20.54	3.18	3.53	1.38	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	35	10.71	31.25	2.08	5.61	0.90	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	45	8.93	40.18	6.19	11.80	2.68	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	53	7.14	47.32	5.29	17.09	2.29	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	55	1.79	49.11	1.74	18.83	0.75	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	58	2.68	51.79	3.79	22.63	1.64	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	62	3.57	55.36	7.90	30.52	3.42	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	65	2.68	58.04	6.91	37.43	2.99	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	66	0.89	58.93	2.15	39.58	0.93	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	69	2.68	61.61	9.29	48.87	4.02	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	73	3.57	65.18	18.60	67.47	8.05	29.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	78	4.46	69.64	22.08	89.55	9.56	38.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	86	7.14	76.79	31.06	120.61	13.44	52.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	96	8.93	85.71	110.84	231.45	47.98	100.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	98	1.79	87.50	1.80	233.26	0.78	100.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	102	3.57	91.07	49.68	282.93	21.51	122.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	112	8.93	100.00	51.93	231.00	22.48	100.00	1	1	100.00	100.00	10.00	10.00	100.00	100.00	19.26	4.33			
19	100,000	500,000	300,000	0	112	0.00	100.00	0.00	231.00	0.00	100.00	0	1	0.00	100.00	0.00	10.00	0.00	100.00	0.00	4.33			
20	500,000	UP		0	112	0.00	100.00	0.00	231.00	0.00	100.00	0	1	0.00	100.00	0.00	10.00	0.00	100.00	0.00	4.33			
				112					231.00					1					10.00					4.33



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2773 Drying installations

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	3.80	3.80	6.85	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	3.84	7.64	6.92	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	1.92	9.56	3.46	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	3.84	13.40	6.92	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	5.76	19.16	10.38	34.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	10.37	29.53	18.69	53.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	10.38	39.91	18.71	71.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	15.57	55.48	28.06	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	0.01	55.49	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	55.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					55.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2778 Mixed

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	13.04	13.04	1.95	1.95	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	33	10.87	23.91	0.91	2.87	0.80	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	37	70	26.81	50.72	18.42	21.29	16.11	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	87	12.32	63.04	11.03	32.32	9.64	28.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	117	21.74	84.78	28.54	60.86	24.96	53.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	126	6.52	91.30	0.75	61.60	0.65	53.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	128	1.45	92.75	1.68	63.29	1.47	55.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	129	0.72	93.48	11.09	74.38	9.70	65.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	133	2.90	96.38	9.95	84.33	8.70	73.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	134	0.72	97.10	4.25	88.58	3.71	77.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	136	1.45	98.55	5.59	94.17	4.89	82.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	137	0.72	99.28	11.61	105.78	10.16	92.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	138	0.72	100.00	8.57	114.35	7.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	138	0.00	100.00	0.00	114.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	138	0.00	100.00	0.00	114.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	138	0.00	100.00	0.00	114.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	138	0.00	100.00	0.00	114.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	138	0.00	100.00	0.00	114.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	138	0.00	100.00	0.00	114.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	138	0.00	100.00	0.00	114.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					114.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2781 Breweries

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	9.75	9.75	19.90	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	4.88	4.88	9.95	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	20.69	15.82	42.24	32.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	16.59	32.40	33.86	66.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	16.59	48.99	33.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	48.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					48.99					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2782 Producers of winesfruit juices and mineral water

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	3.75	3.75	3.07	3.07	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	73	8.16	11.91	4.68	7.75	0.14	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	60	133	9.79	21.70	11.58	19.33	0.36	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	160	4.40	26.10	6.63	25.96	0.20	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	197	6.04	32.14	21.38	47.34	0.66	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	217	3.26	35.40	14.75	62.09	0.45	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	239	3.59	38.99	23.04	85.14	0.71	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	277	6.20	45.19	54.50	139.64	1.68	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	301	3.92	49.10	43.85	183.48	1.35	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	312	1.79	50.90	20.61	204.09	0.63	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	328	2.61	53.51	38.73	242.83	1.19	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	353	4.08	57.59	84.56	327.39	2.60	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	371	2.94	60.52	86.10	413.49	2.65	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	400	4.73	65.25	154.36	567.84	4.75	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	418	2.94	68.19	134.70	702.55	4.15	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	66	484	10.77	78.96	547.42	1,249.97	16.85	38.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	53	537	8.65	87.60	637.54	1,887.51	19.63	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	31	568	5.06	92.66	319.61	2,207.12	9.84	67.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	35	603	5.71	98.37	883.83	3,090.95	27.21	95.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	613	1.63	100.00	157.18	3,248.13	4.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				613					3,248.13					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2783 Producers of spirits and liquors and distilleries

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	2.52	2.52	4.53	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	3.13	5.65	5.63	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	0.15	5.80	0.27	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	23.61	29.41	42.46	52.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	6.26	35.68	11.26	64.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	6.26	41.94	11.26	75.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	5.04	46.98	9.06	84.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	1.23	48.21	2.20	86.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	5.55	53.76	9.98	96.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	0.90	54.66	1.61	98.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	0.96	55.62	1.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	55.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	55.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	55.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	55.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	55.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	55.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	55.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	55.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					55.62					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27831 Producers of spirits and liquors

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	1.69	1.69	7.97	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.05	1.74	0.24	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.02	1.76	0.11	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	0.01	1.77	0.04	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	6.52	8.29	30.80	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	0.34	8.63	1.60	40.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	0.45	9.08	2.12	42.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	8.24	17.32	38.93	81.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	2.50	19.82	11.80	93.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	1.35	21.18	6.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	21.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					21.18					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 27832 Distileries producing alcohol from non petrochemical

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	9.87	9.87	42.79	42.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	13.20	23.07	57.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	23.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					23.07					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2784 Vinager (Acid liquor) factories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2788 Mixed

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.24	0.24	1.75	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.50	2.74	18.09	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	4.65	7.39	33.62	53.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	6.43	13.82	46.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	13.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					13.82					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2790 Tobaccocigars and cigarettes manufacture

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.17	3.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.53	3.70	0.12	0.12	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	10	1.59	5.29	0.23	0.35	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.53	5.82	0.00	0.35	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	1.59	7.41	0.99	1.34	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	31	8.99	16.40	2.58	3.92	0.32	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	35	2.12	18.52	4.08	8.00	0.51	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	41	3.17	21.69	8.39	16.39	1.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	53	6.35	28.04	19.47	35.86	2.44	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	63	5.29	33.33	17.60	53.46	2.21	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	71	4.23	37.57	10.05	63.51	1.26	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	91	10.58	48.15	30.42	93.93	3.81	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	95	2.12	50.26	19.56	113.49	2.45	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	105	5.29	55.56	60.26	173.75	7.55	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	118	6.88	62.43	64.32	238.07	8.06	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	145	14.29	76.72	157.71	395.79	19.76	49.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	162	8.99	85.71	174.46	570.25	21.86	71.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	172	5.29	91.01	104.25	674.49	13.06	84.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	181	4.76	95.77	103.46	777.95	12.96	97.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	189	4.23	100.00	20.10	798.05	2.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				189					798.05					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2791 Drying sheds/smoke houses

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	5.00	5.00	0.05	0.05	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.00	10.00	0.91	0.96	0.81	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	5	15.00	25.00	1.75	2.71	1.54	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.00	30.00	4.80	7.51	4.23	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.00	35.00	0.30	7.81	0.26	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	5.00	40.00	0.27	8.08	0.24	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	10	10.00	50.00	25.06	33.14	22.10	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	5.00	55.00	2.48	35.62	2.19	31.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	5.00	60.00	3.11	38.73	2.74	34.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	5.00	65.00	6.88	45.61	6.07	40.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	5.00	70.00	10.70	56.32	9.44	49.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	5.00	75.00	11.98	68.29	10.56	60.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	5.00	80.00	9.58	77.87	8.45	68.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	5.00	85.00	15.87	93.74	13.99	82.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.00	90.00	17.76	111.50	15.66	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	5.00	95.00	1.18	110.32	1.04	97.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	20	5.00	100.00	3.09	113.41	2.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	113.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	113.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	113.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					113.41					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2792 Oven

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	20.00	20.00	0.07	0.07	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	10.00	30.00	0.00	0.07	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	10.00	40.00	0.24	0.31	0.55	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	10.00	50.00	1.93	2.24	4.32	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	10.00	60.00	3.71	5.95	8.31	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	10.00	70.00	6.33	12.28	14.16	27.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	10.00	80.00	3.29	15.57	7.36	34.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	9	10.00	90.00	25.09	40.65	56.16	91.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	10	10.00	100.00	4.01	44.67	8.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	10	0.00	100.00	0.00	44.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				10					44.67					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2793 Tobacco Establishment

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.90	1.90	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.95	2.86	0.83	0.87	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.95	3.81	0.16	1.02	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.95	4.76	0.16	1.18	0.02	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	8	2.86	7.62	1.88	3.06	0.27	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	13	4.76	12.38	7.70	10.76	1.13	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	1.90	14.29	3.12	13.88	0.46	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	30	14.29	28.57	24.33	38.21	3.56	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	42	11.43	40.00	19.37	57.58	2.83	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	48	5.71	45.71	27.56	85.13	4.03	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	59	10.48	56.19	35.43	120.57	5.18	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	67	7.62	63.81	35.43	155.99	5.18	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	73	5.71	69.52	23.59	179.58	3.45	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	83	9.52	79.05	35.13	214.72	5.14	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	91	7.62	86.67	76.57	291.29	11.20	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	97	5.71	92.38	121.79	413.07	17.81	60.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	105	7.62	100.00	270.83	683.90	39.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	105	0.00	100.00	0.00	683.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	105	0.00	100.00	0.00	683.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	105	0.00	100.00	0.00	683.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				105					683.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	0.08	0.08	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	0.14	0.23	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	0.06	0.28	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	3.56	3.84	1.63	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	0.95	4.79	0.44	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	24.52	29.32	11.22	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	28.60	57.92	13.09	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	0.00	57.92	0.00	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	54.90	112.81	25.13	51.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	46.68	159.49	21.37	73.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	14.92	174.41	6.83	79.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	6.44	180.84	2.95	82.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	37.64	218.49	17.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	218.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	218.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	218.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	218.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	218.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	218.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					218.49					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 280 Hydro electric power stations (discounts if applicable)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3.33	3.33	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	1.11	4.44	0.29	0.38	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	1.11	5.56	0.27	0.65	0.06	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	1.11	6.67	0.60	1.25	0.12	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	1.11	7.78	0.81	2.06	0.17	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	12	5.56	13.33	0.30	2.36	0.06	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	17	5.56	18.89	0.30	2.66	0.06	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	1.11	20.00	0.24	2.90	0.05	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	1.11	21.11	2.70	5.61	0.55	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	1.11	22.22	3.80	9.41	0.78	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	1.11	23.33	7.40	16.81	1.52	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	1.11	24.44	9.99	26.80	2.05	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	1.11	25.56	2.70	29.50	0.55	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	1.11	26.67	3.80	33.30	0.78	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	25	1.11	27.78	0.58	33.88	0.12	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	26	1.11	28.89	31.76	65.64	6.51	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	42	17.78	46.67	11.75	77.39	2.41	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	48	6.67	53.33	54.46	131.85	11.16	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	34	82	37.78	91.11	246.65	378.50	50.54	77.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		8	90	8.89	100.00	109.56	488.05	22.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				90					488.05					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2801 Conventional hydro electric power station

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.05	0.05	2.43	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.02	0.07	0.87	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.83	0.90	40.45	43.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	0.01	0.91	0.68	44.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	0.02	0.93	1.16	45.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	9	40.00	90.00	1.07	2.01	52.42	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	10.00	100.00	0.04	2.05	2.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	2.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					2.05					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2802 Micro hydro electric power station

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	2.50	2.50	4.45	4.45	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.83	3.33	0.13	4.58	0.04	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	8	3.33	6.67	1.20	5.79	0.35	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.83	7.50	0.90	6.69	0.26	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.83	8.33	3.20	9.89	0.93	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.83	9.17	4.51	14.40	1.31	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	12	0.83	10.00	1.22	15.61	0.35	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	13	0.83	10.83	0.90	16.51	0.26	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	14	0.83	11.67	1.21	15.31	0.35	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	0.83	12.50	21.90	37.21	6.35	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	16	0.83	13.33	17.16	54.37	4.97	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	17	0.83	14.17	0.75	53.61	0.22	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	0.83	15.00	1.71	51.90	0.50	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	0.83	15.83	20.00	71.90	5.80	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	20	0.83	16.67	28.20	100.10	8.18	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	21	0.83	17.50	0.19	100.29	0.05	29.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	54	27.50	45.00	92.43	192.72	26.80	55.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	14	68	11.67	56.67	31.29	224.01	9.07	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	46	114	38.33	95.00	106.00	330.01	30.73	95.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	120	5.00	100.00	14.93	344.94	4.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				120				344.94		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 281 Conventional power station buildings with boiler houses

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	10.67	10.67	6.43	6.43	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	31	1.58	12.25	0.62	7.05	0.04	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	35	1.58	13.83	1.22	8.28	0.08	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	38	1.19	15.02	0.76	9.04	0.05	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	44	2.37	17.39	4.78	13.82	0.32	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	51	2.77	20.16	1.75	15.57	0.12	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	61	3.95	24.11	11.40	26.97	0.77	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	76	5.93	30.04	30.96	57.93	2.08	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	85	3.56	33.60	17.64	75.57	1.18	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	94	3.56	37.15	6.53	82.10	0.44	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	97	1.19	38.34	17.69	99.79	1.19	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	101	1.58	39.92	18.77	118.56	1.26	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	108	2.77	42.69	39.60	158.16	2.66	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	115	2.77	45.45	27.06	185.22	1.82	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	144	11.46	56.92	160.46	345.69	10.78	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	185	16.21	73.12	192.09	537.78	12.90	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	207	8.70	81.82	315.14	852.92	21.17	57.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	221	5.53	87.35	266.61	1,119.53	17.91	75.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	233	4.74	92.09	171.16	1,290.69	11.50	86.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		20	253	7.91	100.00	198.18	1,488.86	13.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				253					1,488.86					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.49	0.49	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	8.31	8.81	23.57	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	8.31	17.12	23.57	48.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	8.31	25.43	23.57	72.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	8.31	33.75	23.57	95.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.48	34.23	1.37	97.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.55	34.78	1.57	98.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.49	35.27	1.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	35.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					35.27					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 28111 PLTU using steam boiler

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	11.54	11.54	12.66	12.66	2.13	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.92	13.46	2.72	15.38	0.46	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.92	15.38	22.06	37.44	3.72	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.92	17.31	0.00	37.44	0.00	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.92	19.23	0.02	37.46	0.00	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.92	21.15	0.02	37.44	0.00	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.92	23.08	0.73	38.17	0.12	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	1.92	25.00	0.52	38.69	0.09	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.92	26.92	0.23	38.91	0.04	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.92	28.85	0.54	39.45	0.09	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.92	30.77	1.86	41.31	0.31	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	1.92	32.69	1.33	42.64	0.22	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	1.92	34.62	4.60	47.24	0.78	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	1.92	36.54	3.11	50.34	0.52	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	1.92	38.46	4.42	54.76	0.74	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	1.92	40.38	20.77	75.53	3.50	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	22	1.92	42.31	19.46	94.99	3.28	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	23	1.92	44.23	20.77	115.76	3.50	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	27	7.69	51.92	160.26	276.01	27.02	46.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		25	52	48.08	100.00	317.13	593.14	53.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					593.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 28112 PLTU using Geothermal

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	8.34	8.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	8.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					8.34					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.17	2.17	5.43	5.43	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.17	4.35	8.70	14.13	1.23	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.17	6.52	5.43	19.56	0.77	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.17	8.70	2.18	21.74	0.31	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.17	10.87	14.30	36.04	2.02	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.17	13.04	31.78	67.82	4.50	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.17	15.22	92.99	160.81	13.17	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.17	17.39	29.08	189.89	4.12	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.17	19.57	0.00	189.89	0.00	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.17	21.74	41.26	231.15	5.84	32.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.17	23.91	23.76	254.91	3.36	36.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.17	26.09	59.54	314.45	8.43	44.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.17	28.26	0.00	314.45	0.00	44.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	2.17	30.43	0.00	314.45	0.00	44.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	2.17	32.61	8.97	305.48	1.27	43.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	25	21.74	54.35	168.23	473.72	23.82	67.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	27	4.35	58.70	50.14	523.85	7.10	74.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	17	44	36.96	95.65	136.65	660.50	19.35	93.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	46	4.35	100.00	45.69	706.19	6.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				46					706.19					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2813 PLTGU (combined cycle)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.01	0.01	33.33	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.01	0.02	66.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.02				0				0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	8	4.68	4.68	1.22	1.22	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	10	1.17	5.85	0.48	1.70	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	0.58	6.43	1.75	3.45	0.18	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	0.58	7.02	2.33	5.78	0.24	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	0.58	7.60	2.78	8.56	0.28	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	0.58	8.19	2.88	11.44	0.29	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	17	1.75	9.94	7.50	18.94	0.76	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	28	6.43	16.37	10.97	29.90	1.12	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	34	3.51	19.88	13.53	43.44	1.38	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	35	0.58	20.47	6.00	49.44	0.61	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	44	5.26	25.73	34.38	83.81	3.50	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	57	7.60	33.33	24.48	108.29	2.49	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	62	2.92	36.26	44.41	152.71	4.52	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	67	2.92	39.18	3.65	149.05	0.37	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	85	10.53	49.71	174.57	323.62	17.76	32.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	101	9.36	59.06	259.91	583.54	26.44	59.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	20	121	11.70	70.76	242.06	825.60	24.63	83.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	21	142	12.28	83.04	115.68	941.28	11.77	95.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		29	171	16.96	100.00	41.71	982.99	4.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				171					982.99					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2815 other

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	77.06	77.06	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	77.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				77.06				0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 283 Overhead power transmission lines and net works

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	4	9.76	9.76	0.08	0.08	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	16	20	39.02	48.78	0.75	0.83	1.38	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	22	4.88	53.66	0.24	1.07	0.44	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	23	2.44	56.10	0.27	1.34	0.49	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	29	14.63	70.73	5.37	6.71	9.81	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	31	4.88	75.61	4.92	11.63	8.98	21.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	37	14.63	90.24	19.36	30.98	35.34	56.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	38	2.44	92.68	5.50	36.49	10.05	66.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	40	4.88	97.56	11.59	48.08	21.16	87.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	41	2.44	100.00	6.69	54.77	12.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	41	0.00	100.00	0.00	54.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				41					54.77					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 284 Voltage & current transformer stations in the open

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	0.83	0.83	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	1.15	1.99	0.63	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	0.00	1.99	0.00	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	1.30	3.28	0.71	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	0.69	3.97	0.38	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	2.48	6.45	1.36	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	10	22.22	55.56	9.83	16.28	5.38	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	5.56	61.11	6.72	23.00	3.68	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	5.56	66.67	7.68	30.68	4.20	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	5.56	72.22	11.07	41.75	6.06	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	5.56	77.78	6.46	48.21	3.54	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	5.56	83.33	3.08	51.29	1.69	28.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	5.56	88.89	6.87	58.16	3.76	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	5.56	94.44	119.40	177.56	65.35	97.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	5.56	100.00	5.16	182.72	2.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	182.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	182.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	182.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	182.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					182.72					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 285 Rubbish incineration installations for power generation

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	18.18	18.18	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	18.18	36.36	0.03	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	9.09	45.45	0.45	0.48	0.39	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	9.09	54.55	0.45	0.93	0.39	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	9.09	63.64	3.45	4.38	2.99	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	9.09	72.73	2.60	1.78	2.25	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	9.09	81.82	86.26	88.04	74.73	76.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	9.09	90.91	22.22	110.27	19.25	95.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	9.09	100.00	5.17	115.43	4.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	115.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					115.43					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 286 Gasworks

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.09	1.09	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.09	2.17	0.00	0.05	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.09	3.26	0.88	0.93	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.09	4.35	1.09	2.02	0.15	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	8	4.35	8.70	1.16	3.18	0.16	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	16	8.70	17.39	8.32	11.50	1.13	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	24	8.70	26.09	4.60	16.09	0.62	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	25	1.09	27.17	0.00	16.09	0.00	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	1.09	28.26	4.64	20.73	0.63	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	30	4.35	32.61	6.03	26.76	0.82	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	34	4.35	36.96	6.39	33.15	0.87	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	45	11.96	48.91	51.67	84.83	7.00	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	49	4.35	53.26	11.25	96.08	1.52	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	60	11.96	65.22	60.48	156.56	8.20	21.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	69	9.78	75.00	119.88	276.44	16.24	37.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	76	7.61	82.61	188.46	464.90	25.54	63.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	82	6.52	89.13	188.60	653.50	25.56	88.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	87	5.43	94.57	53.30	706.80	7.22	95.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	92	5.43	100.00	31.17	737.96	4.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	92	0.00	100.00	0.00	737.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				92					737.96					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2861 Lighting gas and generator gas installations

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	3.23	3.23	7.53	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	13.18	16.41	30.74	38.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	4.18	20.59	9.75	48.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	5.36	25.95	12.51	60.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	16.92	42.88	39.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	42.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					42.88					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2862 Liquefied gas installationsgas decomposition

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.16	0.16	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	40.93	41.08	99.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				41.08		0						0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 287 Waterworks pumping stations sewage works ice rinks

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	30	30	17.44	17.44	0.50	0.50	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	42	6.98	24.42	0.85	1.34	0.11	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	45	1.74	26.16	0.26	1.60	0.03	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	46	0.58	26.74	0.34	1.94	0.04	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	51	2.91	29.65	2.49	4.43	0.32	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	56	2.91	32.56	2.76	7.19	0.35	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	60	2.33	34.88	3.85	11.04	0.49	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	67	4.07	38.95	7.74	18.78	0.98	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	69	1.16	40.12	2.80	21.58	0.36	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	70	0.58	40.70	0.52	22.11	0.07	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	79	5.23	45.93	27.03	49.14	3.43	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	85	3.49	49.42	16.98	66.11	2.16	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	89	2.33	51.74	26.00	92.12	3.30	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	95	3.49	55.23	33.11	125.23	4.20	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	105	5.81	61.05	141.67	266.89	17.98	33.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	22	127	12.79	73.84	206.61	473.51	26.23	60.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	23	150	13.37	87.21	171.65	645.15	21.79	81.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	158	4.65	91.86	30.90	676.05	3.92	85.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	167	5.23	97.09	61.44	737.48	7.80	93.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	172	2.91	100.00	50.29	787.78	6.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				172					787.78					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.05	0.05	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.06	0.11	0.43	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.06	0.17	0.46	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	12.73	12.90	98.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	12.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					12.90					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	1.13	1.13	4.17	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	0.61	1.74	2.27	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.35	13.04	0.24	1.98	0.90	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.35	17.39	0.24	2.23	0.90	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.35	21.74	0.24	2.47	0.90	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.35	26.09	0.24	2.71	0.90	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	15	39.13	65.22	2.19	4.90	8.10	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	16	4.35	69.57	4.70	9.60	17.37	35.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	17	4.35	73.91	0.00	9.60	0.00	35.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	18	4.35	78.26	3.26	12.86	12.08	47.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	19	4.35	82.61	12.02	24.88	44.47	92.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	20	4.35	86.96	0.31	25.19	1.14	93.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	21	4.35	91.30	0.62	25.81	2.29	95.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	22	4.35	95.65	0.31	26.11	1.14	96.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	23	4.35	100.00	0.91	27.02	3.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	27.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	27.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	27.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	27.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23				27.02						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2901 Railways tramways

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	30	30	50.00	50.00	0.78	0.78	11.95	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	31	1.67	51.67	0.10	0.88	1.48	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	16	47	26.67	78.33	2.61	3.49	39.76	53.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	59	20.00	98.33	2.75	6.25	41.88	95.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	60	1.67	100.00	0.32	6.57	4.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	60	0.00	100.00	0.00	6.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				60					6.57					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2902 Highways briges airport runways

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	0.66	0.66	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	5	2.63	3.29	0.21	0.23	0.20	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	11	3.95	7.24	0.27	0.49	0.26	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	15	2.63	9.87	0.45	0.94	0.43	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	20	3.29	13.16	1.63	2.57	1.55	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	24	2.63	15.79	1.40	3.97	1.34	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	40	10.53	26.32	2.49	6.46	2.38	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	56	10.53	36.84	1.83	8.29	1.75	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	74	11.84	48.68	8.74	17.02	8.34	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	78	2.63	51.32	8.49	25.52	8.11	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	79	0.66	51.97	3.34	28.86	3.19	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	82	1.97	53.95	9.70	38.56	9.26	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	83	0.66	54.61	0.11	38.67	0.10	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	84	0.66	55.26	0.16	38.83	0.15	37.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	94	6.58	61.84	3.13	41.96	2.98	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	27	121	17.76	79.61	21.65	63.61	20.67	60.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	15	136	9.87	89.47	24.28	87.89	23.18	83.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	148	7.89	97.37	14.18	102.07	13.54	97.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	152	2.63	100.00	2.68	104.74	2.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	152	0.00	100.00	0.00	104.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				152					104.74					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2903 Jetties (dermaga)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	9.09	9.09	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	18	4.55	13.64	0.17	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	19	0.76	14.39	0.12	0.29	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	0.76	15.15	0.23	0.52	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	23	2.27	17.42	0.97	1.49	0.28	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	27	3.03	20.45	1.01	2.50	0.29	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	29	1.52	21.97	0.69	3.19	0.19	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	31	1.52	23.48	0.73	3.92	0.21	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	32	0.76	24.24	0.55	4.47	0.16	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	0.76	25.00	1.57	6.04	0.45	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	34	0.76	25.76	0.05	6.08	0.01	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	35	0.76	26.52	1.49	7.57	0.42	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	38	2.27	28.79	8.36	15.94	2.38	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	46	6.06	34.85	16.64	32.57	4.73	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	48	1.52	36.36	0.00	32.57	0.00	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	66	13.64	50.00	62.88	95.46	17.89	27.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	95	21.97	71.97	106.46	201.91	30.28	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	106	8.33	80.30	61.54	263.45	17.50	74.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	123	12.88	93.18	27.43	290.88	7.80	82.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	132	6.82	100.00	60.69	351.57	17.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				132					351.57					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2904 Aerial railways/ropewaysfunicular railwayschairlifts

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.51	0.51	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	0.11	0.62	0.13	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	0.11	0.73	0.13	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	6	12.00	24.00	0.31	1.04	0.37	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	8	8.00	32.00	0.27	1.31	0.33	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	4.00	36.00	0.42	1.73	0.51	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	4.00	40.00	0.21	1.94	0.26	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	4.00	44.00	0.45	2.39	0.55	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	4.00	48.00	0.90	3.29	1.09	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.00	52.00	0.48	3.77	0.58	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.00	56.00	0.95	4.73	1.15	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	4.00	60.00	0.51	5.23	0.61	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	4.00	64.00	1.01	6.24	1.22	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	4.00	68.00	0.54	6.78	0.65	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	22	20.00	88.00	8.83	15.62	10.67	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	23	4.00	92.00	25.41	41.03	30.70	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	24	4.00	96.00	27.81	68.83	33.60	83.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	25	4.00	100.00	13.93	82.76	16.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	82.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					82.76					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2905 Airport : Hangars

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	2.26	2.26	2.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	4.42	6.68	3.95	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	3.32	10.00	2.97	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	6.75	16.75	6.04	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	8.97	25.72	8.02	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	24.23	49.95	21.66	44.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	24.23	74.18	21.66	66.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	24.23	98.41	21.66	87.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	13.45	111.86	12.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	111.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					111.86					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR 2018
 OCCUPATION CODE 2906 Airport : Workshopsspare parts depots

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	0.84	0.84	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	0.12	0.97	0.06	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	2.04	3.01	0.95	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	0.44	3.44	0.20	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.35	21.74	0.70	4.15	0.33	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.35	26.09	3.57	7.72	1.66	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.35	30.43	6.32	14.04	2.94	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.35	34.78	6.81	20.85	3.17	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.35	39.13	2.31	23.16	1.07	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.35	43.48	2.23	25.39	1.04	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.35	47.83	2.89	28.28	1.34	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.35	52.17	4.11	32.39	1.91	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.35	56.52	38.00	70.39	17.66	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.35	60.87	30.82	101.21	14.32	47.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.35	65.22	28.60	129.81	13.29	60.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.35	69.57	19.40	149.21	9.02	69.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	20	17.39	86.96	57.40	206.61	26.67	96.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	21	4.35	91.30	0.00	206.61	0.00	96.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	23	8.70	100.00	8.58	215.19	3.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				215.19				0				0.00							0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2907 Airport : Aircrafts

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.02	0.02	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	1.24	1.26	98.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.26				0				0.00					0.00



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RISK AND LOSS PROFILE	
JUNI	2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2908 Airport : General airport services

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	82.28	82.28	0.06	0.06	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	66	1.27	83.54	0.18	0.24	0.54	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	67	1.27	84.81	3.16	3.40	9.70	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	68	1.27	86.08	0.12	3.52	0.36	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	72	5.06	91.14	1.10	4.62	3.37	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	73	1.27	92.41	0.60	5.22	1.85	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	74	1.27	93.67	0.50	5.72	1.54	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	75	1.27	94.94	1.24	6.96	3.80	21.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	76	1.27	96.20	3.57	10.54	10.96	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	77	1.27	97.47	8.35	18.89	25.63	57.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	78	1.27	98.73	12.11	31.00	37.15	95.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	79	1.27	100.00	1.59	32.60	4.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	79	0.00	100.00	0.00	32.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	79	0.00	100.00	0.00	32.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	79	0.00	100.00	0.00	32.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	79	0.00	100.00	0.00	32.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	79	0.00	100.00	0.00	32.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	79	0.00	100.00	0.00	32.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	79	0.00	100.00	0.00	32.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	79	0.00	100.00	0.00	32.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				79					32.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2909 Airport : Others

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.82	6.82	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.27	9.09	0.22	0.23	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.27	11.36	0.18	0.40	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	11	13.64	25.00	1.83	2.23	0.35	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	2.27	27.27	0.76	3.00	0.14	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	2.27	29.55	0.63	3.63	0.12	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	17	9.09	38.64	1.52	5.15	0.29	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	2.27	40.91	0.74	5.89	0.14	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	2.27	43.18	0.88	6.77	0.17	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	2.27	45.45	0.65	7.42	0.12	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	2.27	47.73	5.67	13.09	1.08	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	2.27	50.00	2.72	15.81	0.52	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	2.27	52.27	4.61	20.42	0.88	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	2.27	54.55	14.14	34.56	2.68	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	2.27	56.82	17.68	52.24	3.35	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	31	13.64	70.45	155.22	207.46	29.44	39.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	35	9.09	79.55	117.19	324.64	22.23	61.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	37	4.55	84.09	44.86	369.50	8.51	70.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	41	9.09	93.18	102.42	471.92	19.42	89.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	44	6.82	100.00	55.35	527.26	10.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					527.26					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.69	7.69	0.23	0.23	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.69	15.38	0.34	0.57	0.92	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	4	15.38	30.77	1.19	1.76	3.23	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	7	23.08	53.85	2.69	4.45	7.26	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	7.69	61.54	2.04	6.48	5.50	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	7.69	69.23	4.24	10.73	11.46	28.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	7.69	76.92	3.39	14.12	9.17	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	7.69	84.62	6.32	20.44	17.07	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	7.69	92.31	7.92	28.36	21.39	76.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	7.69	100.00	8.66	37.02	23.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	37.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					37.02					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2911 Construction firm road construction and construction sites

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	7.25	7.25	1.20	1.20	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.45	8.70	0.08	1.28	0.03	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	12	8.70	17.39	1.21	2.50	0.45	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	15	4.35	21.74	1.13	3.63	0.42	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	18	4.35	26.09	1.38	5.01	0.51	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	22	5.80	31.88	3.75	8.76	1.39	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	27	7.25	39.13	6.98	15.74	2.59	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	29	2.90	42.03	3.32	19.06	1.23	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	32	4.35	46.38	6.44	25.50	2.39	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	38	8.70	55.07	18.49	43.99	6.86	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	40	2.90	57.97	9.38	53.38	3.48	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	43	4.35	62.32	10.82	64.20	4.01	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	46	4.35	66.67	11.99	76.19	4.45	28.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	53	10.14	76.81	36.13	112.32	13.40	41.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	59	8.70	85.51	43.63	155.95	16.18	57.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	62	4.35	89.86	32.02	187.97	11.88	69.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	68	8.70	98.55	74.85	262.82	27.76	97.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	69	1.45	100.00	6.80	269.62	2.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	269.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	69	0.00	100.00	0.00	269.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				69					269.62					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2912 Cranesexcavatorselevatorsroad building machines excluding

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	3.18	3.18	2.97	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	16.67	33.33	22.27	25.45	20.80	23.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	16.67	50.00	20.33	45.78	19.00	42.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	16.67	66.67	38.20	83.98	35.70	78.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	16.67	83.33	2.30	86.29	2.15	80.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	16.67	100.00	20.74	107.02	19.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	107.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6					107.02					0					0.00			



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2913 Tar sprayers and road surfacing plants

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.64	0.64	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.89	1.53	1.74	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	0.94	2.48	1.85	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	0.68	3.16	1.34	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	1.60	4.76	3.13	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	2.20	6.96	4.32	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	11	35.71	78.57	13.15	20.11	25.79	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	12	7.14	85.71	4.26	24.37	8.36	47.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	7.14	92.86	4.10	28.47	8.04	55.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	7.14	100.00	22.51	50.98	44.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	50.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14					50.98					0					0.00			0.00	



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2914 Others

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	50.00	50.00	0.34	0.34	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	4.17	54.17	0.06	0.40	0.17	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	14	4.17	58.33	1.81	2.21	5.39	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	4.17	62.50	0.97	3.18	2.89	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	16	4.17	66.67	1.23	4.41	3.67	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	4.17	70.83	2.33	2.08	6.94	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	20	12.50	83.33	4.98	7.06	14.83	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	21	4.17	87.50	3.25	10.31	9.67	30.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	4.17	91.67	5.78	16.09	17.22	47.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	4.17	95.83	4.13	20.22	12.28	60.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	4.17	100.00	13.36	33.58	39.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	33.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					33.58					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2915 Welding Plants

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	52	52	6.36	6.36	8.29	8.29	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	56	108	6.85	13.20	19.53	27.82	0.64	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	93	201	11.37	24.57	56.31	84.13	1.84	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	77	278	9.41	33.99	60.81	144.95	1.99	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	99	377	12.10	46.09	118.47	263.41	3.87	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	71	448	8.68	54.77	127.94	391.36	4.18	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	104	552	12.71	67.48	211.96	603.32	6.92	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	67	619	8.19	75.67	228.49	831.81	7.46	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	49	668	5.99	81.66	203.20	1,035.01	6.64	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	689	2.57	84.23	131.65	1,166.66	4.30	38.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	19	708	2.32	86.55	125.32	1,291.98	4.09	42.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	31	739	3.79	90.34	257.00	1,548.98	8.40	50.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	752	1.59	91.93	144.83	1,693.81	4.73	55.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	20	772	2.44	94.38	314.65	2,008.46	10.28	65.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	791	2.32	96.70	300.99	2,309.45	9.83	75.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	810	2.32	99.02	555.94	2,865.39	18.16	93.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	814	0.49	99.51	137.09	3,002.49	4.48	98.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	817	0.37	99.88	56.56	3,059.05	1.85	99.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	818	0.12	100.00	2.04	3,061.09	0.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	818	0.00	100.00	0.00	3,061.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				818					3,061.09					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29151 Electrical (diesel generated and/or PLN) welding plants

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	12.50	12.50	0.44	0.44	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	4.17	16.67	0.21	0.65	0.18	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.17	20.83	0.58	1.23	0.50	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.17	25.00	0.68	1.91	0.58	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	8	8.33	33.33	2.51	4.42	2.15	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	12	16.67	50.00	8.05	12.47	6.89	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	15	12.50	62.50	6.59	19.07	5.64	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	4.17	66.67	3.37	22.43	2.88	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	19	12.50	79.17	6.31	28.74	5.40	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	4.17	83.33	4.89	33.63	4.18	28.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	4.17	87.50	6.85	40.48	5.86	34.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	4.17	91.67	11.31	51.79	9.68	44.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	4.17	95.83	4.71	56.50	4.03	48.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	4.17	100.00	60.40	116.90	51.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	116.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	116.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	116.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	116.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	116.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	116.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					116.90					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29152 Acetylene (karbit) welding plants

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	50.00	50.00	0.50	0.50	21.41	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	25.00	75.00	0.00	0.50	0.00	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	25.00	100.00	1.84	2.34	78.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	2.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					2.34					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 292 Mass Communication

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.03	3.03	118.50	118.50	19.65	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.52	4.55	0.44	118.94	0.07	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	11	12.12	16.67	178.50	297.44	29.60	49.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	17	9.09	25.76	1.78	299.22	0.29	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	19	3.03	28.79	0.00	299.22	0.00	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	1.52	30.30	0.52	299.73	0.09	49.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	1.52	31.82	0.98	300.72	0.16	49.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	23	3.03	34.85	0.00	300.72	0.00	49.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	25	3.03	37.88	3.16	303.88	0.52	50.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	27	3.03	40.91	4.27	308.15	0.71	51.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	1.52	42.42	0.89	309.04	0.15	51.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	29	1.52	43.94	0.61	309.65	0.10	51.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	30	1.52	45.45	4.60	314.24	0.76	52.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	31	1.52	46.97	6.34	320.58	1.05	53.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	33	3.03	50.00	0.01	320.59	0.00	53.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	53	30.30	80.30	149.05	469.64	24.72	77.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	58	7.58	87.88	19.20	488.84	3.18	81.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	60	3.03	90.91	49.40	538.24	8.19	89.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	66	9.09	100.00	64.76	603.00	10.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	66	0.00	100.00	0.00	603.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				66					603.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2921 Film television and recording on magnetic tape studios

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	11.32	11.32	0.13	0.13	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.89	13.21	0.10	0.23	0.07	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	13	11.32	24.53	0.89	1.12	0.61	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	1.89	26.42	0.24	1.36	0.17	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	18	7.55	33.96	2.28	3.64	1.56	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	1.89	35.85	1.44	5.08	0.99	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	29	18.87	54.72	12.24	17.32	8.41	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	36	13.21	67.92	12.11	29.44	8.32	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	39	5.66	73.58	6.95	36.38	4.77	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	42	5.66	79.25	7.72	44.11	5.31	30.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	44	3.77	83.02	24.33	68.43	16.71	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	45	1.89	84.91	3.80	72.24	2.61	49.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	46	1.89	86.79	4.46	76.69	3.06	52.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	49	5.66	92.45	25.20	101.90	17.31	69.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	50	1.89	94.34	9.82	111.72	6.74	76.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	51	1.89	96.23	18.14	129.86	12.46	89.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	53	3.77	100.00	15.74	145.60	10.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	145.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	145.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	145.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					145.60					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2922 Film reproduction (prints) and photo treatment

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	3.40	3.40	1.97	1.97	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	10	3.40	6.80	3.52	5.49	1.23	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	20	6.80	13.61	2.85	8.34	0.99	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	32	8.16	21.77	5.15	13.49	1.79	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	23	55	15.65	37.41	12.90	26.39	4.50	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	78	15.65	53.06	19.76	46.15	6.89	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	95	11.56	64.63	15.03	61.17	5.24	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	114	12.93	77.55	24.44	85.62	8.52	29.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	122	5.44	82.99	18.22	103.84	6.35	36.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	125	2.04	85.03	10.18	114.02	3.55	39.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	130	3.40	88.44	17.12	131.14	5.97	45.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	140	6.80	95.24	35.63	166.78	12.42	58.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	141	0.68	95.92	7.99	174.77	2.78	60.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	144	2.04	97.96	10.39	185.16	3.62	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	145	0.68	98.64	38.00	223.16	13.24	77.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	146	0.68	99.32	20.72	243.88	7.22	84.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	147	0.68	100.00	43.08	286.95	15.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	147	0.00	100.00	0.00	286.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	147	0.00	100.00	0.00	286.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	147	0.00	100.00	0.00	286.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				147				286.95				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2923 Cinemas assembly rooms and concert halls

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.88	0.88	0.29	0.29	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.88	1.77	0.47	0.76	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.88	2.65	1.69	2.45	0.24	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.88	3.54	2.22	4.67	0.31	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	0.88	4.42	2.85	7.52	0.40	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	0.88	5.31	2.15	9.66	0.30	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	0.88	6.19	2.10	11.77	0.29	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	13	5.31	11.50	4.67	16.44	0.65	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	16	2.65	14.16	8.34	24.78	1.16	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	0.88	15.04	0.00	24.78	0.00	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	0.88	15.93	0.00	24.78	0.00	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	0.88	16.81	21.95	46.73	3.05	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	0.88	17.70	23.78	70.51	3.31	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	0.88	18.58	15.20	85.71	2.11	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	22	0.88	19.47	25.41	111.12	3.53	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	61	83	53.98	73.45	412.50	523.62	57.37	72.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	28	111	24.78	98.23	179.94	703.56	25.03	97.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	113	1.77	100.00	15.47	719.03	2.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	113	0.00	100.00	0.00	719.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				113					719.03					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2924 Theatres variety theatres and circuses housed in permanent

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	10.71	10.71	0.09	0.09	0.09	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	5	7.14	17.86	0.17	0.26	1.00	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	14	32.14	50.00	1.89	2.16	10.94	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	16	7.14	57.14	1.38	3.54	8.00	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	21	17.86	75.00	3.99	7.53	23.10	43.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	3.57	78.57	0.00	7.53	0.00	43.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	3.57	82.14	2.98	10.51	17.21	60.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	24	3.57	85.71	3.49	14.00	20.17	80.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	25	3.57	89.29	2.57	16.57	14.88	95.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	27	7.14	96.43	0.72	17.29	4.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	3.57	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	17.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					17.29					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2925 Circuses with a big top show and exhibition tents

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.59	0.59	6.72	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	3.17	3.76	35.87	42.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.07	3.84	0.85	43.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	0.90	4.74	10.23	53.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	1.90	6.64	21.57	75.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	0.23	6.87	2.56	77.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	0.21	7.08	2.35	80.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	1.75	8.83	19.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	8.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				8.83				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2926 Others

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	9.78	9.78	1.67	1.67	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	35	79	7.78	17.56	6.10	7.77	1.65	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	51	130	11.33	28.89	16.04	23.80	4.34	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	180	11.11	40.00	23.79	47.60	6.44	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	78	258	17.33	57.33	52.83	100.43	14.30	27.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	109	367	24.22	81.56	134.64	235.07	36.44	63.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	68	435	15.11	96.67	98.58	333.65	26.68	90.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	444	2.00	98.67	17.15	350.80	4.64	94.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	445	0.22	98.89	3.55	354.34	0.96	95.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	447	0.44	99.33	8.55	362.89	2.31	98.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	449	0.44	99.78	2.16	365.06	0.59	98.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	450	0.22	100.00	4.43	369.49	1.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	450	0.00	100.00	0.00	369.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	450	0.00	100.00	0.00	369.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	450	0.00	100.00	0.00	369.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	450	0.00	100.00	0.00	369.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	450	0.00	100.00	0.00	369.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	450	0.00	100.00	0.00	369.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	450	0.00	100.00	0.00	369.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	450	0.00	100.00	0.00	369.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				450					369.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2927 Radio broadcasting television broadcasting & relay stations

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,510	5,510	22.86	22.86	32.22	32.22	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,202	6,712	4.99	27.85	28.88	61.10	0.60	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,543	10,255	14.70	42.55	145.30	206.40	3.01	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2,451	12,706	10.17	52.72	145.44	351.85	3.02	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3,341	16,047	13.86	66.58	289.33	641.17	6.00	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2,695	18,742	11.18	77.76	554.29	1,195.47	11.50	24.80	1	1	100.00	100.00	30.00	30.00	100.00	100.00	5.41	2.51			
7	750	1,000	875	2,682	21,424	11.13	88.89	599.49	1,794.96	12.44	37.24	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	1.67			
8	1,000	1,500	1,250	1,435	22,859	5.95	94.85	681.75	2,476.71	14.14	51.38	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	1.21			
9	1,500	2,000	1,750	675	23,534	2.80	97.65	978.90	3,455.61	20.31	71.69	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.87			
10	2,000	2,500	2,250	120	23,654	0.50	98.15	167.64	3,623.25	3.48	75.17	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.83			
11	2,500	3,000	2,750	30	23,684	0.12	98.27	24.62	3,647.87	0.51	75.68	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.82			
12	3,000	4,000	3,500	26	23,710	0.11	98.38	30.81	3,678.68	0.64	76.32	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.82			
13	4,000	5,000	4,500	41	23,751	0.17	98.55	62.62	3,741.30	1.30	77.62	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.80			
14	5,000	7,500	6,250	92	23,843	0.38	98.93	160.30	3,901.60	3.33	80.94	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.77			
15	7,500	10,000	8,750	45	23,888	0.19	99.12	135.32	4,036.92	2.81	83.75	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.74			
16	10,000	20,000	15,000	88	23,976	0.37	99.48	362.50	4,399.42	7.52	91.27	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.68			
17	20,000	50,000	35,000	34	24,010	0.14	99.62	171.40	4,570.82	3.56	94.82	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.66			
18	50,000	100,000	75,000	28	24,038	0.12	99.74	111.43	4,682.25	2.31	97.14	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.64			
19	100,000	500,000	300,000	55	24,093	0.23	99.97	128.65	4,810.90	2.67	99.81	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.62			
20	500,000	UP		8	24,101	0.03	100.00	9.38	4,820.28	0.19	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.62			
				24,101					4,820.28					1					30.00					0.62



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2928 Kantor telpon sentral otomat dan warung pos/telekomunikasi

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	7.45	7.45	0.85	0.85	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	47	10.98	18.43	2.48	3.32	1.68	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	37	84	14.51	32.94	12.52	15.84	8.51	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	45	129	17.65	50.59	16.30	32.14	11.07	21.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	41	170	16.08	66.67	17.35	49.49	11.79	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	203	12.94	79.61	32.31	81.80	21.95	55.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	30	233	11.76	91.37	29.68	111.48	20.16	75.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	243	3.92	95.29	13.06	124.54	8.87	84.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	246	1.18	96.47	3.32	127.86	2.26	86.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	248	0.78	97.25	1.59	129.45	1.08	87.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	249	0.39	97.65	4.57	134.02	3.10	91.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	250	0.39	98.04	3.49	137.51	2.37	93.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	251	0.39	98.43	7.61	145.12	5.17	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	252	0.39	98.82	0.01	145.13	0.01	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	253	0.39	99.22	0.02	145.14	0.01	98.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	254	0.39	99.61	1.40	146.54	0.95	99.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	255	0.39	100.00	0.67	147.21	0.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	255	0.00	100.00	0.00	147.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	255	0.00	100.00	0.00	147.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	255	0.00	100.00	0.00	147.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				255					147.21					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293 Trading and Storage

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	5.56	5.56	0.46	0.46	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.78	8.33	0.54	1.00	0.46	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.78	11.11	0.49	1.49	0.42	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	13	25.00	36.11	5.89	7.38	5.00	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	16	8.33	44.44	2.98	10.36	2.53	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	19	8.33	52.78	3.29	13.65	2.79	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	20	2.78	55.56	1.65	15.30	1.40	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	21	2.78	58.33	0.99	16.29	0.84	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	2.78	61.11	4.34	20.63	3.69	17.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	25	8.33	69.44	14.16	34.79	12.02	29.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	27	5.56	75.00	12.15	46.93	10.32	39.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	28	2.78	77.78	4.82	51.75	4.09	43.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	30	5.56	83.33	13.42	65.17	11.40	55.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	35	13.89	97.22	39.06	104.23	33.17	88.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	36	2.78	100.00	13.51	117.74	11.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	117.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	117.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	117.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	117.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	36	0.00	100.00	0.00	117.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				36					117.74					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2930 Dispensaries (apotik)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,228	2,228	52.77	52.77	68.20	68.20	4.09	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	633	2,861	14.99	67.76	68.64	136.84	4.12	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	387	3,248	9.17	76.93	82.92	219.75	4.97	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	163	3,411	3.86	80.79	61.39	281.15	3.68	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	210	3,621	4.97	85.77	134.64	415.79	8.08	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	136	3,757	3.22	88.99	113.88	529.67	6.83	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	126	3,883	2.98	91.97	178.19	707.86	10.69	42.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	121	4,004	2.87	94.84	223.06	930.92	13.38	55.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	65	4,069	1.54	96.38	158.28	1,089.20	9.49	65.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	46	4,115	1.09	97.47	116.99	1,206.19	7.02	72.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	39	4,154	0.92	98.39	114.04	1,320.24	6.84	79.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	4,178	0.57	98.96	96.10	1,416.34	5.76	84.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	4,194	0.38	99.34	77.79	1,494.13	4.67	89.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	4,210	0.38	99.72	115.10	1,609.23	6.90	96.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	4,217	0.17	99.88	56.47	1,665.70	3.39	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	4,218	0.02	99.91	0.00	1,665.70	0.00	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	4,219	0.02	99.93	0.19	1,665.89	0.01	99.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	4,220	0.02	99.95	0.44	1,666.34	0.03	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	4,221	0.02	99.98	1.03	1,667.36	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	4,222	0.02	100.00	0.01	1,667.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4,222					1,667.37					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2931 Department Stores Supermarkets Shopping Centres

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	463	463	9.98	9.98	51.71	51.71	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	636	1,099	13.71	23.69	108.25	159.96	1.08	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	621	1,720	13.38	37.07	123.32	283.28	1.23	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	464	2,184	10.00	47.07	164.79	448.07	1.65	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	397	2,581	8.56	55.63	281.99	730.07	2.82	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	189	2,770	4.07	59.70	156.08	886.14	1.56	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	227	2,997	4.89	64.59	268.16	1,154.30	2.68	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	215	3,212	4.63	69.22	384.22	1,538.53	3.84	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	129	3,341	2.78	72.00	250.54	1,789.07	2.50	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	98	3,439	2.11	74.12	236.62	2,025.69	2.36	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	87	3,526	1.88	75.99	316.44	2,342.13	3.16	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	94	3,620	2.03	78.02	415.48	2,757.61	4.15	27.53	1	1	50.00	50.00	2.60	2.60	16.15	16.15	0.63	0.09			
13	4,000	5,000	4,500	114	3,734	2.46	80.47	494.87	3,252.48	4.94	32.47	0	1	0.00	50.00	0.00	2.60	2.60	0.00	16.15	0.00	0.08		
14	5,000	7,500	6,250	249	3,983	5.37	85.84	816.85	4,069.33	8.15	40.62	0	1	0.00	50.00	0.00	2.60	0.00	16.15	0.00	0.06			
15	7,500	10,000	8,750	218	4,201	4.70	90.54	599.55	4,668.88	5.98	46.61	0	1	0.00	50.00	0.00	2.60	0.00	16.15	0.00	0.06			
16	10,000	20,000	15,000	217	4,418	4.68	95.22	1,580.15	6,249.03	15.77	62.38	0	1	0.00	50.00	0.00	2.60	0.00	16.15	0.00	0.04			
17	20,000	50,000	35,000	101	4,519	2.18	97.39	2,210.11	8,459.13	22.06	84.44	0	1	0.00	50.00	0.00	2.60	0.00	16.15	0.00	0.03			
18	50,000	100,000	75,000	37	4,556	0.80	98.19	722.72	9,181.85	7.21	91.66	0	1	0.00	50.00	0.00	2.60	0.00	16.15	0.00	0.03			
19	100,000	500,000	300,000	71	4,627	1.53	99.72	785.23	9,967.08	7.84	99.50	1	2	50.00	100.00	13.50	16.10	83.85	100.00	1.72	0.16			
20	500,000	UP		13	4,640	0.28	100.00	50.49	10,017.57	0.50	100.00	0	2	0.00	100.00	0.00	16.10	16.10	0.00	100.00	0.00	0.16		
				4,640					10,017.57					2					16.10					0.16



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29311 Departemensupermarketshoppingcentres subject to Warranty A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	257	257	14.01	14.01	9.03	9.03	0.61	0.61	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	308	565	16.79	30.81	26.62	35.66	1.79	2.39	1	1	33.33	33.33	14.17	14.17	58.63	58.63	53.23	39.75			
3	100	200	150	895	1,460	48.80	79.61	94.91	130.56	6.37	8.76	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	10.85			
4	200	300	250	98	1,558	5.34	84.95	22.52	153.09	1.51	10.27	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	9.26			
5	300	500	400	36	1,594	1.96	86.91	12.88	165.97	0.86	11.13	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	8.54			
6	500	750	625	20	1,614	1.09	88.00	9.93	175.90	0.67	11.80	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	8.06			
7	750	1,000	875	18	1,632	0.98	88.99	17.90	193.81	1.20	13.00	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	7.31			
8	1,000	1,500	1,250	22	1,654	1.20	90.19	20.48	214.29	1.37	14.37	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	6.61			
9	1,500	2,000	1,750	20	1,674	1.09	91.28	46.04	260.32	3.09	17.46	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	5.44			
10	2,000	2,500	2,250	10	1,684	0.55	91.82	14.68	275.00	0.98	18.45	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	5.15			
11	2,500	3,000	2,750	12	1,696	0.65	92.48	25.03	300.03	1.68	20.13	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	4.72			
12	3,000	4,000	3,500	8	1,704	0.44	92.91	33.56	333.58	2.25	22.38	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	4.25			
13	4,000	5,000	4,500	17	1,721	0.93	93.84	47.17	380.76	3.16	25.54	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	3.72			
14	5,000	7,500	6,250	20	1,741	1.09	94.93	187.57	568.32	12.58	38.12	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	2.49			
15	7,500	10,000	8,750	11	1,752	0.60	95.53	128.36	696.68	8.61	46.73	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	2.03			
16	10,000	20,000	15,000	27	1,779	1.47	97.00	240.27	936.95	16.12	62.85	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	1.51			
17	20,000	50,000	35,000	34	1,813	1.85	98.85	440.19	1,377.13	29.53	92.38	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	1.03			
18	50,000	100,000	75,000	6	1,819	0.33	99.18	40.15	1,417.29	2.69	95.07	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	1.00			
19	100,000	500,000	300,000	8	1,827	0.44	99.62	11.40	1,428.68	0.76	95.83	0	1	0.00	33.33	0.00	14.17	0.00	58.63	0.00	0.99			
20	500,000	UP		7	1,834	0.38	100.00	62.09	1,490.78	4.17	100.00	2	3	66.67	100.00	10.00	24.17	41.37	100.00	16.11	1.62			
				1,834					1,490.78					3					24.17					1.62



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29312 Departemen storesupermarketshopping centres to Warranty B

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	114	114	22.89	22.89	7.43	7.43	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	122	1.61	24.50	1.21	8.64	0.06	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	132	2.01	26.51	2.89	11.53	0.14	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	160	5.62	32.13	14.79	26.32	0.74	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	173	2.61	34.74	18.10	44.43	0.90	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	191	3.61	38.35	10.83	55.25	0.54	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	33	224	6.63	44.98	51.85	107.11	2.58	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	246	4.42	49.40	47.73	154.84	2.38	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	278	6.43	55.82	81.59	236.43	4.07	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	302	4.82	60.64	81.57	318.00	4.06	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	326	4.82	65.46	86.70	404.70	4.32	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	350	4.82	70.28	116.67	521.37	5.81	25.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	29	379	5.82	76.10	176.18	697.55	8.78	34.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	28	407	5.62	81.73	244.15	941.70	12.17	46.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	37	444	7.43	89.16	288.84	1,230.54	14.39	61.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	474	6.02	95.18	490.13	1,720.67	24.42	85.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	483	1.81	96.99	172.34	1,893.01	8.59	94.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	486	0.60	97.59	51.74	1,944.75	2.58	96.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	498	2.41	100.00	62.00	2,006.76	3.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	498	0.00	100.00	0.00	2,006.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				498					2,006.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29313 Departemen storessupermakets shopping centre to Warranty C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,788	2,788	17.17	17.17	92.43	92.43	0.35	0.35	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,416	4,204	8.72	25.89	154.63	247.05	0.58	0.92	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,029	6,233	12.50	38.39	421.30	668.35	1.58	2.50	4	5	80.00	100.00	182.91	182.91	100.00	100.00	43.42	27.37			
4	200	300	250	1,434	7,667	8.83	47.22	513.40	1,181.75	1.92	4.42	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	15.48			
5	300	500	400	1,545	9,212	9.52	56.73	1,052.07	2,233.82	3.94	8.36	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	8.19			
6	500	750	625	664	9,876	4.09	60.82	731.94	2,965.77	2.74	11.10	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	6.17			
7	750	1,000	875	703	10,579	4.33	65.15	1,035.85	4,001.62	3.88	14.98	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	4.57			
8	1,000	1,500	1,250	520	11,099	3.20	68.36	938.07	4,939.69	3.51	18.49	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	3.70			
9	1,500	2,000	1,750	434	11,533	2.67	71.03	1,003.08	5,942.78	3.75	22.24	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	3.08			
10	2,000	2,500	2,250	249	11,782	1.53	72.56	731.45	6,674.23	2.74	24.98	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	2.74			
11	2,500	3,000	2,750	242	12,024	1.49	74.05	470.64	7,144.87	1.76	26.74	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	2.56			
12	3,000	4,000	3,500	466	12,490	2.87	76.92	920.24	8,065.12	3.44	30.19	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	2.27			
13	4,000	5,000	4,500	498	12,988	3.07	79.99	747.67	8,812.79	2.80	32.98	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	2.08			
14	5,000	7,500	6,250	985	13,973	6.07	86.06	1,203.95	10,016.74	4.51	37.49	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	1.83			
15	7,500	10,000	8,750	688	14,661	4.24	90.29	1,492.39	11,509.12	5.59	43.07	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	1.59			
16	10,000	20,000	15,000	782	15,443	4.82	95.11	5,849.76	17,358.88	21.89	64.97	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	1.05			
17	20,000	50,000	35,000	206	15,649	1.27	96.38	2,613.96	19,972.84	9.78	74.75	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	0.92			
18	50,000	100,000	75,000	256	15,905	1.58	97.96	3,212.66	23,185.51	12.02	86.78	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	0.79			
19	100,000	500,000	300,000	299	16,204	1.84	99.80	3,350.73	26,536.23	12.54	99.32	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	0.69			
20	500,000	UP		33	16,237	0.20	100.00	182.69	26,718.93	0.68	100.00	0	5	0.00	100.00	0.00	182.91	0.00	100.00	0.00	0.68			
				16,237					26,718.93					5					182.91					0.68



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29314 MAKRO stores

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	33	14.39	14.39	0.56	0.56	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	62	9.35	23.74	0.99	1.55	1.27	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	84	20.86	44.60	5.08	6.62	6.54	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	112	15.83	60.43	6.65	13.27	8.57	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	132	20.14	80.58	15.42	28.70	19.87	36.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	136	12.23	92.81	28.75	57.44	37.04	74.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	137	2.16	94.96	3.10	60.54	3.99	78.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	138	2.88	97.84	2.04	62.58	2.62	80.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	139	0.72	98.56	2.35	64.93	3.03	83.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	139	0.72	99.28	1.05	65.98	1.35	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	139	0.72	100.00	11.63	77.61	14.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	139	0.00	100.00	0.00	77.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				139					77.61					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2932 Mail order housesubject to Warranty A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	11.11	11.11	0.02	0.02	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	7.41	18.52	0.32	0.34	0.58	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	9	14.81	33.33	2.11	2.44	3.84	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	3.70	37.04	1.86	4.30	3.39	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	13	11.11	48.15	2.49	6.79	4.54	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	15	7.41	55.56	2.79	9.58	5.10	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	21	22.22	77.78	9.55	19.13	17.42	34.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	22	3.70	81.48	0.00	19.13	0.00	34.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	23	3.70	85.19	4.85	23.98	8.84	43.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	24	3.70	88.89	5.76	29.74	10.50	54.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	25	3.70	92.59	9.87	39.60	18.01	72.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	3.70	96.30	10.04	49.64	18.32	90.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	3.70	100.00	5.16	54.81	9.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	27	0.00	100.00	0.00	54.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	27	0.00	100.00	0.00	54.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	27	0.00	100.00	0.00	54.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	27	0.00	100.00	0.00	54.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	54.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	54.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	27	0.00	100.00	0.00	54.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				27					54.81					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2933 Chain stores Grocer stores subject to Warranty A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	624	624	18.91	18.91	29.50	29.50	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	167	791	5.06	23.98	100.10	129.60	1.52	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	495	1,286	15.00	38.98	468.47	598.07	7.13	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	415	1,701	12.58	51.56	550.43	1,148.50	8.37	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	534	2,235	16.19	67.75	953.20	2,101.70	14.50	31.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	285	2,520	8.64	76.39	604.70	2,706.40	9.20	41.16	1	1	100.00	100.00	700.00	700.00	100.00	100.00	115.76	25.86			
7	750	1,000	875	269	2,789	8.15	84.54	762.34	3,468.74	11.60	52.76	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	20.18			
8	1,000	1,500	1,250	150	2,939	4.55	89.09	498.62	3,967.36	7.58	60.34	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	17.64			
9	1,500	2,000	1,750	93	3,032	2.82	91.91	435.87	4,403.23	6.63	66.97	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	15.90			
10	2,000	2,500	2,250	52	3,084	1.58	93.48	300.63	4,703.86	4.57	71.54	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	14.88			
11	2,500	3,000	2,750	50	3,134	1.52	95.00	310.06	5,013.92	4.72	76.26	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	13.96			
12	3,000	4,000	3,500	35	3,169	1.06	96.06	317.60	5,331.53	4.83	81.09	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	13.13			
13	4,000	5,000	4,500	23	3,192	0.70	96.76	211.55	5,543.07	3.22	84.31	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	12.63			
14	5,000	7,500	6,250	13	3,205	0.39	97.15	191.94	5,735.01	2.92	87.23	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	12.21			
15	7,500	10,000	8,750	6	3,211	0.18	97.33	113.80	5,848.81	1.73	88.96	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	11.97			
16	10,000	20,000	15,000	16	3,227	0.48	97.82	472.19	6,320.99	7.18	96.14	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	11.07			
17	20,000	50,000	35,000	5	3,232	0.15	97.97	129.28	6,450.27	1.97	98.11	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	10.85			
18	50,000	100,000	75,000	8	3,240	0.24	98.21	6.56	6,456.83	0.10	98.21	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	10.84			
19	100,000	500,000	300,000	51	3,291	1.55	99.76	92.52	6,549.35	1.41	99.61	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	10.69			
20	500,000	UP		8	3,299	0.24	100.00	25.40	6,574.75	0.39	100.00	0	1	0.00	100.00	0.00	700.00	0.00	100.00	0.00	10.65			
				3,299					6,574.75					1					700.00					10.65



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2934 Shops

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19,526	19,526	14.76	14.76	928.45	928.45	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8,917	28,443	6.74	21.50	1,994.53	2,922.98	0.93	1.36	2	2	13.33	13.33	76.81	76.81	1.06	1.06	3.85	2.63	
3	100	200	150	13,262	41,705	10.03	31.53	5,835.85	8,758.83	2.71	4.07	2	4	13.33	26.67	119.00	195.81	1.64	2.70	2.04	2.24	
4	200	300	250	12,359	54,064	9.34	40.87	8,260.04	17,018.88	3.84	7.91	0	4	0.00	26.67	0.00	195.81	0.00	2.70	0.00	1.15	
5	300	500	400	21,975	76,039	16.61	57.48	21,867.43	38,886.31	10.17	18.08	0	4	0.00	26.67	0.00	195.81	0.00	2.70	0.00	0.50	
6	500	750	625	15,914	91,953	12.03	69.51	22,326.59	61,212.90	10.38	28.46	0	4	0.00	26.67	0.00	195.81	0.00	2.70	0.00	0.32	
7	750	1,000	875	12,586	104,539	9.51	79.02	23,815.19	85,028.09	11.07	39.54	3	7	20.00	46.67	785.58	981.40	10.83	13.53	3.30	1.15	
8	1,000	1,500	1,250	10,036	114,575	7.59	86.61	25,621.21	110,649.30	11.91	51.45	3	10	20.00	66.67	2,685.00	3,666.40	37.03	50.56	10.48	3.31	
9	1,500	2,000	1,750	5,883	120,458	4.45	91.06	20,046.30	130,695.61	9.32	60.77	0	10	0.00	66.67	0.00	3,666.40	0.00	50.56	0.00	2.81	
10	2,000	2,500	2,250	2,890	123,348	2.18	93.24	12,336.72	143,032.33	5.74	66.51	1	11	6.67	73.33	195.75	3,862.15	2.70	53.26	1.59	2.70	
11	2,500	3,000	2,750	2,310	125,658	1.75	94.99	11,443.25	154,475.57	5.32	71.83	0	11	0.00	73.33	0.00	3,862.15	0.00	53.26	0.00	2.50	
12	3,000	4,000	3,500	2,345	128,003	1.77	96.76	14,445.62	168,921.19	6.72	78.55	3	14	20.00	93.33	3,376.31	7,238.45	46.56	99.82	23.37	4.29	
13	4,000	5,000	4,500	1,394	129,397	1.05	97.82	10,917.29	179,838.48	5.08	83.63	1	15	6.67	100.00	12.80	7,251.25	0.18	100.00	0.12	4.03	
14	5,000	7,500	6,250	1,341	130,738	1.01	98.83	13,115.05	192,953.53	6.10	89.72	0	15	0.00	100.00	0.00	7,251.25	0.00	100.00	0.00	3.76	
15	7,500	10,000	8,750	648	131,386	0.49	99.32	8,242.24	201,195.77	3.83	93.56	0	15	0.00	100.00	0.00	7,251.25	0.00	100.00	0.00	3.60	
16	10,000	20,000	15,000	555	131,941	0.42	99.74	9,544.35	210,740.12	4.44	98.00	0	15	0.00	100.00	0.00	7,251.25	0.00	100.00	0.00	3.44	
17	20,000	50,000	35,000	167	132,108	0.13	99.86	3,463.53	214,203.65	1.61	99.61	0	15	0.00	100.00	0.00	7,251.25	0.00	100.00	0.00	3.39	
18	50,000	100,000	75,000	35	132,143	0.03	99.89	529.81	214,733.46	0.25	99.85	0	15	0.00	100.00	0.00	7,251.25	0.00	100.00	0.00	3.38	
19	100,000	500,000	300,000	60	132,203	0.05	99.94	148.19	214,881.64	0.07	99.92	0	15	0.00	100.00	0.00	7,251.25	0.00	100.00	0.00	3.37	
20	500,000	UP		84	132,287	0.06	100.00	169.78	215,051.43	0.08	100.00	0	15	0.00	100.00	0.00	7,251.25	0.00	100.00	0.00	3.37	
				132,287					215,051.43					15					7,251.25			3.37



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29341 Shops :subject to Warranty A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	1,373	1,373	11.46	11.46	826.82	826.82	4.01	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	938	2,311	7.83	19.30	634.23	1,461.05	3.07	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1,445	3,756	12.07	31.36	720.99	2,182.04	3.49	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1,222	4,978	10.20	41.57	823.37	3,005.41	3.99	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1,931	6,909	16.12	57.69	1,780.39	4,785.80	8.63	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1,271	8,180	10.61	68.30	1,731.34	6,517.14	8.39	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1,149	9,329	9.59	77.90	2,101.41	8,618.55	10.18	41.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	918	10,247	7.67	85.56	2,356.27	10,974.82	11.42	53.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	553	10,800	4.62	90.18	1,887.81	12,862.63	9.15	62.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	260	11,060	2.17	92.35	999.27	13,861.91	4.84	67.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	215	11,275	1.80	94.15	1,004.79	14,866.69	4.87	72.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	244	11,519	2.04	96.18	1,433.72	16,300.42	6.95	78.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	119	11,638	0.99	97.18	858.78	17,159.19	4.16	83.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	114	11,752	0.95	98.13	1,082.42	18,241.61	5.25	88.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	73	11,825	0.61	98.74	820.93	19,062.54	3.98	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	46	11,871	0.38	99.12	840.79	19,903.33	4.07	96.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	28	11,899	0.23	99.36	553.67	20,457.00	2.68	99.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	7	11,906	0.06	99.42	18.93	20,475.93	0.09	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	26	11,932	0.22	99.63	18.71	20,494.64	0.09	99.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		44	11,976	0.37	100.00	142.01	20,636.65	0.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				11,976					20,636.65					0					0.00				



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29342 Shops :subject to Warranty B

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	6.11	6.11	10.69	10.69	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	20	2.62	8.73	3.72	14.41	0.66	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	44	10.48	19.21	12.82	27.24	2.29	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	68	10.48	29.69	16.18	43.41	2.88	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	112	19.21	48.91	37.19	80.61	6.63	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	129	7.42	56.33	25.16	105.76	4.48	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	158	12.66	69.00	47.78	153.54	8.52	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	177	8.30	77.29	51.99	205.53	9.27	36.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	187	4.37	81.66	38.09	243.62	6.79	43.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	199	5.24	86.90	54.04	297.65	9.63	53.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	206	3.06	89.96	34.99	332.64	6.24	59.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	214	3.49	93.45	54.63	387.27	9.74	69.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	220	2.62	96.07	50.76	438.03	9.05	78.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	226	2.62	98.69	77.14	515.17	13.75	91.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	228	0.87	99.56	15.32	530.49	2.73	94.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	229	0.44	100.00	30.40	560.89	5.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	229	0.00	100.00	0.00	560.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	229	0.00	100.00	0.00	560.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	229	0.00	100.00	0.00	560.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	229	0.00	100.00	0.00	560.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				229					560.89					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29343 Shops :subject to Warranty C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.92	4.92	3.44	3.44	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	15	7.38	12.30	7.96	11.40	3.60	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	17	1.64	13.93	0.58	11.98	0.26	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	30	10.66	24.59	9.84	21.82	4.45	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	54	19.67	44.26	25.79	47.61	11.67	21.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	71	13.93	58.20	24.20	71.80	10.95	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	88	13.93	72.13	30.40	102.20	13.76	46.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	106	14.75	86.89	47.58	149.79	21.54	67.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	116	8.20	95.08	33.17	182.96	15.02	82.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	117	0.82	95.90	3.80	186.76	1.72	84.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	118	0.82	96.72	8.13	194.89	3.68	88.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	120	1.64	98.36	16.44	211.32	7.44	95.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	121	0.82	99.18	8.00	219.32	3.62	99.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	122	0.82	100.00	1.58	220.90	0.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	122	0.00	100.00	0.00	220.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	122	0.00	100.00	0.00	220.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	122	0.00	100.00	0.00	220.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	122	0.00	100.00	0.00	220.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	122	0.00	100.00	0.00	220.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	122	0.00	100.00	0.00	220.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					220.90					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29344 Shops :totally detached and subject to Warranty A

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.61	0.61	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	25.00	37.50	0.00	0.61	0.00	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	12.50	50.00	5.32	5.93	17.99	20.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	12.50	62.50	10.64	16.57	35.98	56.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	12.50	75.00	3.89	20.46	13.16	69.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	12.50	87.50	4.39	24.85	14.86	84.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	12.50	100.00	4.72	29.57	15.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	29.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					29.57					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2935 Pasar risk

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	10.00	10.00	0.36	0.36	5.06	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	10.00	20.00	4.50	4.86	63.30	68.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	10.00	30.00	6.30	11.16	88.62	156.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	10.00	40.00	22.05	10.89	310.17	153.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	10.00	50.00	22.05	32.94	310.17	463.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	9	40.00	90.00	22.05	10.89	310.17	153.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	10.00	100.00	18.00	7.11	253.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	7.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					7.11					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2936 Others

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	17.86	17.86	0.98	0.98	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	9	14.29	32.14	2.23	3.21	7.15	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	18	32.14	64.29	6.94	10.15	22.31	32.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	3.57	67.86	1.76	11.91	5.66	38.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	24	17.86	85.71	11.25	23.17	36.17	74.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	3.57	89.29	6.32	29.49	20.31	94.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	26	3.57	92.86	1.63	31.12	5.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	27	3.57	96.43	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	3.57	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	31.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					31.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2937 Private Warehouse and Storehouse

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	308	308	8.92	8.92	11.64	11.64	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	204	512	5.91	14.82	24.59	36.23	0.28	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	303	815	8.77	23.60	79.88	116.11	0.92	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	217	1,032	6.28	29.88	79.29	195.40	0.91	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	376	1,408	10.89	40.76	216.39	411.79	2.49	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	253	1,661	7.32	48.09	214.81	626.60	2.47	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	274	1,935	7.93	56.02	351.97	978.57	4.04	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	285	2,220	8.25	64.27	550.99	1,529.56	6.33	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	207	2,427	5.99	70.27	500.60	2,030.16	5.75	23.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	140	2,567	4.05	74.32	459.16	2,489.33	5.28	28.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	124	2,691	3.59	77.91	452.91	2,942.24	5.20	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	144	2,835	4.17	82.08	563.35	3,505.59	6.47	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	111	2,946	3.21	85.29	521.31	4,026.89	5.99	46.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	159	3,105	4.60	89.90	918.17	4,945.06	10.55	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	92	3,197	2.66	92.56	759.22	5,704.28	8.72	65.54	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00	
16	10,000	20,000	15,000	129	3,326	3.73	96.29	1,753.70	7,457.98	20.15	85.69	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	
17	20,000	50,000	35,000	84	3,410	2.43	98.73	1,065.34	8,523.32	12.24	97.93	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	
18	50,000	100,000	75,000	34	3,444	0.98	99.71	138.15	8,661.47	1.59	99.51	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	
19	100,000	500,000	300,000	8	3,452	0.23	99.94	28.72	8,690.20	0.33	99.84	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	
20	500,000	UP		2	3,454	0.06	100.00	13.59	8,703.78	0.16	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	
				3,454					8,703.78					1					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29371 - subject to Warranty A

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,943	3,943	6.71	6.71	648.05	648.05	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,487	6,430	4.23	10.95	514.10	1,162.15	0.29	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,660	10,090	6.23	17.18	1,038.19	2,200.34	0.58	1.23	2	2	13.33	13.33	132.31	132.31	2.46	2.46	12.74	6.01			
4	200	300	250	3,099	13,189	5.28	22.45	1,243.96	3,444.30	0.69	1.92	0	2	0.00	13.33	0.00	132.31	0.00	2.46	0.00	3.84			
5	300	500	400	5,273	18,462	8.98	31.43	3,143.11	6,587.41	1.75	3.68	0	2	0.00	13.33	0.00	132.31	0.00	2.46	0.00	2.01			
6	500	750	625	4,619	23,081	7.86	39.29	4,009.10	10,596.51	2.24	5.91	3	5	20.00	33.33	248.45	380.76	4.62	7.08	6.20	3.59			
7	750	1,000	875	5,202	28,283	8.86	48.15	6,378.35	16,974.86	3.56	9.47	0	5	0.00	33.33	0.00	380.76	0.00	7.08	0.00	2.24			
8	1,000	1,500	1,250	5,619	33,902	9.57	57.72	8,927.82	25,902.68	4.98	14.45	0	5	0.00	33.33	0.00	380.76	0.00	7.08	0.00	1.47			
9	1,500	2,000	1,750	4,101	38,003	6.98	64.70	9,150.05	35,052.73	5.11	19.56	0	5	0.00	33.33	0.00	380.76	0.00	7.08	0.00	1.09			
10	2,000	2,500	2,250	2,574	40,577	4.38	69.08	7,073.70	42,126.43	3.95	23.50	1	6	6.67	40.00	72.28	453.04	1.34	8.42	1.02	1.08			
11	2,500	3,000	2,750	2,366	42,943	4.03	73.11	7,816.24	49,942.67	4.36	27.87	1	7	6.67	46.67	71.25	524.29	1.32	9.74	0.91	1.05			
12	3,000	4,000	3,500	2,893	45,836	4.93	78.03	11,568.40	61,511.07	6.45	34.32	1	8	6.67	53.33	44.79	569.08	0.83	10.57	0.39	0.93			
13	4,000	5,000	4,500	2,391	48,227	4.07	82.10	12,107.28	73,618.35	6.76	41.08	2	10	13.33	66.67	4,174.75	4,743.83	77.57	88.15	34.48	6.44			
14	5,000	7,500	6,250	3,043	51,270	5.18	87.28	20,037.27	93,655.63	11.18	52.26	1	11	6.67	73.33	583.86	5,327.69	10.85	99.00	2.91	5.69			
15	7,500	10,000	8,750	1,960	53,230	3.34	90.62	16,397.81	110,053.43	9.15	61.41	1	12	6.67	80.00	0.00	5,327.69	0.00	99.00	0.00	4.84			
16	10,000	20,000	15,000	2,688	55,918	4.58	95.20	41,983.44	152,036.88	23.43	84.83	1	13	6.67	86.67	36.00	5,363.69	0.67	99.67	0.09	3.53			
17	20,000	50,000	35,000	1,726	57,644	2.94	98.13	29,629.93	181,666.80	16.53	101.36	1	14	6.67	93.33	17.00	5,380.69	0.32	99.98	0.06	2.96			
18	50,000	100,000	75,000	519	58,163	0.88	99.02	4,550.95	186,217.75	2.54	103.90	1	15	6.67	100.00	0.90	5,381.59	0.02	100.00	0.02	2.89			
19	100,000	500,000	300,000	431	58,594	0.73	99.75	3,460.90	189,678.65	1.93	105.83	0	15	0.00	100.00	0.00	5,381.59	0.00	100.00	0.00	2.84			
20	500,000	UP	146	146	58,740	0.25	100.00	10,454.51	179,224.14	5.83	100.00	0	15	0.00	100.00	0.00	5,381.59	0.00	100.00	0.00	3.00			
				58,740					179,224.14					15					5,381.59					3.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293711 Private warehouses & storehouses terbatas dalam Warranty A

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	0.77	0.77	0.83	0.83	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	32	37	4.92	5.68	4.03	4.85	0.28	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	61	98	9.37	15.05	13.34	18.20	0.93	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	66	164	10.14	25.19	5.94	24.13	0.41	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	62	226	9.52	34.72	11.58	35.71	0.81	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	68	294	10.45	45.16	18.25	53.96	1.27	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	56	350	8.60	53.76	40.52	94.48	2.82	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	42	392	6.45	60.22	53.05	147.54	3.69	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	412	3.07	63.29	49.58	197.12	3.45	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	435	3.53	66.82	77.27	274.39	5.37	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	462	4.15	70.97	74.94	349.33	5.21	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	497	5.38	76.34	102.18	451.51	7.10	31.40	1	1	100.00	100.00	10.49	10.49	100.00	100.00	10.26	2.32			
13	4,000	5,000	4,500	26	523	3.99	80.34	73.07	524.58	5.08	36.48	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	2.00			
14	5,000	7,500	6,250	24	547	3.69	84.02	203.31	727.89	14.14	50.61	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	1.44			
15	7,500	10,000	8,750	17	564	2.61	86.64	143.00	870.88	9.94	60.56	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	1.20			
16	10,000	20,000	15,000	41	605	6.30	92.93	289.82	1,160.70	20.15	80.71	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.90			
17	20,000	50,000	35,000	24	629	3.69	96.62	144.20	1,304.91	10.03	90.74	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.80			
18	50,000	100,000	75,000	11	640	1.69	98.31	80.99	1,385.89	5.63	96.37	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.76			
19	100,000	500,000	300,000	6	646	0.92	99.23	3.49	1,389.38	0.24	96.61	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.75			
20	500,000	UP		5	651	0.77	100.00	48.76	1,438.14	3.39	100.00	0	1	0.00	100.00	0.00	10.49	0.00	100.00	0.00	0.73			
				651					1,438.14					1					10.49					0.73



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29372 - subject to Warranty B

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	0.67	0.67	2.79	2.79	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	10	0.67	1.34	2.24	5.03	0.08	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	16	26	2.14	3.48	4.34	9.37	0.15	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	33	59	4.41	7.89	16.72	26.09	0.57	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	53	112	7.09	14.97	37.75	63.84	1.29	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	76	188	10.16	25.13	68.61	132.45	2.35	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	75	263	10.03	35.16	87.20	219.65	2.99	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	89	352	11.90	47.06	141.00	360.65	4.83	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	80	432	10.70	57.75	163.95	524.60	5.62	17.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	41	473	5.48	63.24	124.08	648.68	4.25	22.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	59	532	7.89	71.12	224.73	873.40	7.70	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	59	591	7.89	79.01	263.92	1,137.32	9.05	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	33	624	4.41	83.42	183.38	1,320.70	6.29	45.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	38	662	5.08	88.50	281.39	1,602.10	9.65	54.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	33	695	4.41	92.91	326.61	1,928.71	11.20	66.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	724	3.88	96.79	445.25	2,373.96	15.26	81.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	740	2.14	98.93	373.39	2,747.35	12.80	94.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	746	0.80	99.73	140.09	2,887.43	4.80	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	747	0.13	99.87	28.42	2,915.86	0.97	99.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	748	0.13	100.00	1.52	2,917.38	0.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				748					2,917.38					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293721 Private warehouses & storehouses terbatas dalam Warranty B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.41	0.41	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	1.88	2.30	7.85	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	2.24	4.54	9.36	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	11.99	16.53	50.04	68.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	7.43	23.96	31.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	23.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				23.96		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29373 - subject to Warranty C

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	0.60	0.60	2.17	2.17	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	14	0.80	1.40	1.64	3.80	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	41	2.69	4.09	11.08	14.89	0.27	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	64	2.30	6.39	11.24	26.12	0.28	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	78	142	7.78	14.17	51.35	77.47	1.27	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	61	203	6.09	20.26	50.67	128.15	1.26	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	113	316	11.28	31.54	144.68	272.83	3.59	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	113	429	11.28	42.81	202.69	475.51	5.02	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	107	536	10.68	53.49	283.48	758.99	7.03	18.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	77	613	7.68	61.18	233.04	992.03	5.78	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	52	665	5.19	66.37	189.01	1,181.04	4.69	29.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	70	735	6.99	73.35	335.09	1,516.12	8.31	37.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	56	791	5.59	78.94	351.70	1,867.83	8.72	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	65	856	6.49	85.43	466.94	2,334.76	11.57	57.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	49	905	4.89	90.32	466.77	2,801.53	11.57	69.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	45	950	4.49	94.81	722.56	3,524.09	17.91	87.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	982	3.19	98.00	305.15	3,829.24	7.56	94.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	996	1.40	99.40	110.75	3,939.99	2.75	97.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	999	0.30	99.70	55.28	3,995.27	1.37	99.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	1,002	0.30	100.00	38.78	4,034.05	0.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,002					4,034.05					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293731 Private warehouses & storehouses terbatas dalam Warranty C

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.56	5.56	0.74	0.74	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.56	11.11	0.96	1.70	1.42	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.56	16.67	0.96	2.66	1.42	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.56	22.22	0.85	3.50	1.25	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.56	27.78	1.34	4.84	1.98	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.56	33.33	2.01	6.85	2.97	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.56	38.89	1.72	8.57	2.54	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	9	11.11	50.00	4.55	13.12	6.71	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	10	5.56	55.56	1.01	14.13	1.49	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	11	5.56	61.11	3.55	17.68	5.24	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	13	11.11	72.22	7.00	24.68	10.33	36.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	14	5.56	77.78	10.00	34.68	14.75	51.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	17	16.67	94.44	22.94	57.62	33.84	85.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	18	5.56	100.00	10.17	67.79	15.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	18	0.00	100.00	0.00	67.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				18					67.79					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29374 Private highracked warehouse & private highway to Warranty A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.21	2.21	0.60	0.60	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	15	3.32	5.54	2.36	2.96	0.28	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	28	4.80	10.33	4.58	7.54	0.54	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	44	5.90	16.24	12.11	19.64	1.42	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	73	10.70	26.94	26.23	45.87	3.08	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	93	7.38	34.32	22.60	68.47	2.65	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	112	7.01	41.33	15.54	84.01	1.82	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	140	10.33	51.66	41.70	125.71	4.90	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	162	8.12	59.78	35.92	161.63	4.22	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	171	3.32	63.10	27.99	189.62	3.29	22.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	189	6.64	69.74	51.91	241.53	6.10	28.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	198	3.32	73.06	34.92	276.45	4.10	32.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	207	3.32	76.38	52.25	328.70	6.14	38.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	226	7.01	83.39	114.52	443.22	13.45	52.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	239	4.80	88.19	131.61	574.83	15.45	67.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	248	3.32	91.51	89.48	664.31	10.51	78.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	263	5.54	97.05	169.29	833.60	19.88	97.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	271	2.95	100.00	18.05	851.66	2.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	271	0.00	100.00	0.00	851.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	271	0.00	100.00	0.00	851.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				271					851.66					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29375 Private highracked warehouse & private highway to Warranty B

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	5.01	5.01	1.14	1.14	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	34	4.46	9.47	3.23	4.36	0.23	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	49	4.18	13.65	5.06	9.42	0.37	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	63	3.90	17.55	6.13	15.55	0.44	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	92	8.08	25.63	16.96	32.51	1.23	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	123	8.64	34.26	31.23	63.73	2.26	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	155	8.91	43.18	39.80	103.53	2.88	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	190	9.75	52.92	55.95	159.48	4.05	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	219	8.08	61.00	69.29	228.77	5.02	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	240	5.85	66.85	53.18	281.95	3.85	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	257	4.74	71.59	63.32	345.27	4.59	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	279	6.13	77.72	94.32	439.59	6.83	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	297	5.01	82.73	97.57	537.17	7.07	38.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	316	5.29	88.02	158.03	695.20	11.45	50.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	332	4.46	92.48	194.58	889.78	14.10	64.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	349	4.74	97.21	250.85	1,140.64	18.18	82.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	356	1.95	99.16	151.99	1,292.63	11.01	93.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	359	0.84	100.00	87.40	1,380.03	6.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	359	0.00	100.00	0.00	1,380.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	359	0.00	100.00	0.00	1,380.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				359					1,380.03					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29376 Private highracked warehouse & private highway to Warranty C

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	2.53	2.53	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	9	3.16	5.70	0.37	0.41	0.10	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	14	3.16	8.86	0.95	1.36	0.26	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	21	4.43	13.29	1.46	2.83	0.40	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	32	6.96	20.25	7.48	10.30	2.05	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	47	9.49	29.75	7.72	18.02	2.12	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	60	8.23	37.97	18.38	36.40	5.05	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	74	8.86	46.84	26.15	62.55	7.19	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	20	94	12.66	59.49	34.21	96.77	9.40	26.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	102	5.06	64.56	12.25	109.01	3.37	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	113	6.96	71.52	15.97	124.99	4.39	34.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	121	5.06	76.58	32.03	157.02	8.80	43.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	128	4.43	81.01	22.23	179.26	6.11	49.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	18	146	11.39	92.41	80.49	259.75	22.12	71.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	151	3.16	95.57	32.15	291.90	8.83	80.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	153	1.27	96.84	25.88	317.78	7.11	87.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	157	2.53	99.37	36.88	354.66	10.13	97.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	158	0.63	100.00	9.32	363.97	2.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	158	0.00	100.00	0.00	363.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	158	0.00	100.00	0.00	363.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				158					363.97					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29377 Silos storing non hazardous goods only

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	4	11.43	11.43	0.50	0.50	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	2.86	14.29	0.22	0.72	0.19	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	2.86	17.14	0.18	0.91	0.16	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	2.86	20.00	0.30	1.21	0.27	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	10	8.57	28.57	2.00	3.20	1.77	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	14	11.43	40.00	4.01	7.21	3.55	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	16	5.71	45.71	3.14	10.35	2.78	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	21	14.29	60.00	9.35	19.70	8.29	17.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	23	5.71	65.71	5.20	24.90	4.61	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	2.86	68.57	4.71	29.61	4.18	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	25	2.86	71.43	4.52	34.12	4.00	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	29	11.43	82.86	11.14	45.27	9.88	40.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	31	5.71	88.57	7.48	52.75	6.63	46.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	32	2.86	91.43	10.39	63.13	9.21	55.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	35	8.57	100.00	49.68	112.81	44.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	35	0.00	100.00	0.00	112.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	35	0.00	100.00	0.00	112.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	35	0.00	100.00	0.00	112.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	35	0.00	100.00	0.00	112.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				35					112.81					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29378 Public Warehouses subject to Warranty C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	168	168	12.85	12.85	1,646.90	1,646.90	23.86	23.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	98	266	7.50	20.35	27.96	1,674.86	0.41	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	123	389	9.41	29.76	60.67	1,735.53	0.88	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	91	480	6.96	36.73	72.34	1,807.87	1.05	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	118	598	9.03	45.75	118.02	1,925.90	1.71	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	95	693	7.27	53.02	143.05	2,068.94	2.07	29.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	74	767	5.66	58.68	164.81	2,233.75	2.39	32.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	66	833	5.05	63.73	192.66	2,426.41	2.79	35.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	50	883	3.83	67.56	183.91	2,610.32	2.66	37.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	49	932	3.75	71.31	231.97	2,842.29	3.36	41.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	37	969	2.83	74.14	187.82	3,030.11	2.72	43.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	48	1,017	3.67	77.81	256.15	3,286.26	3.71	47.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	41	1,058	3.14	80.95	292.18	3,578.44	4.23	51.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	41	1,099	3.14	84.09	402.01	3,980.45	5.82	57.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	30	1,129	2.30	86.38	270.26	4,250.71	3.92	61.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	74	1,203	5.66	92.04	1,035.92	5,286.63	15.01	76.60	2	2	100.00	100.00	1,331.99	1,331.99	100.00	100.00	128.58	25.20
17	20,000	50,000	35,000	77	1,280	5.89	97.93	1,256.59	6,543.22	18.21	94.81	0	2	0.00	100.00	0.00	1,331.99	0.00	100.00	0.00	20.36
18	50,000	100,000	75,000	16	1,296	1.22	99.16	284.66	6,827.88	4.12	98.93	0	2	0.00	100.00	0.00	1,331.99	0.00	100.00	0.00	19.51
19	100,000	500,000	300,000	11	1,307	0.84	100.00	73.78	6,901.66	1.07	100.00	0	2	0.00	100.00	0.00	1,331.99	0.00	100.00	0.00	19.30
20	500,000	UP		0	1,307	0.00	100.00	0.00	6,901.66	0.00	100.00	0	2	0.00	100.00	0.00	1,331.99	0.00	100.00	0.00	19.30
				1,307				6,901.66				2				1,331.99				19.30	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29379 Cold Storage Public Warehouses

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	3.97	3.97	5.55	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	9.83	13.80	13.74	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	3.63	17.43	5.08	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	5.02	22.44	7.01	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	28.05	50.49	39.22	70.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	21.03	71.52	29.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	71.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					71.52					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29381 Storage tanks :underground storage tanks for non hazardous

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.44	2.44	0.54	0.54	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.44	4.88	0.00	0.54	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.44	7.32	0.00	0.54	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.44	9.76	1.27	1.81	0.83	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	10	14.63	24.39	6.44	8.25	4.20	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	2.44	26.83	1.27	9.52	0.83	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	13	4.88	31.71	4.16	13.68	2.71	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	17	9.76	41.46	7.33	21.00	4.78	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	20	7.32	48.78	10.13	31.14	6.61	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	2.44	51.22	6.16	37.30	4.02	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	24	7.32	58.54	16.99	54.29	11.09	35.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	29	12.20	70.73	13.24	67.52	8.64	44.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	37	19.51	90.24	70.35	137.88	45.91	89.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	41	9.76	100.00	15.37	153.25	10.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	41	0.00	100.00	0.00	153.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	153.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	153.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	153.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	41	0.00	100.00	0.00	153.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				41					153.25					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29382 Storage tanks :surface storage tanks(including barrels)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.28	0.28	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.25	12.50	0.14	0.42	0.10	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	12.50	25.00	0.92	1.34	0.64	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	6.25	31.25	0.86	2.20	0.60	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	8	18.75	50.00	2.48	4.68	1.73	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.25	56.25	6.11	10.79	4.27	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.25	62.50	5.36	16.15	3.75	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.25	68.75	5.08	21.23	3.55	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.25	75.00	10.55	31.78	7.37	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.25	81.25	12.47	44.25	8.72	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.25	87.50	66.82	111.07	46.70	77.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.25	93.75	13.71	124.78	9.58	87.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	6.25	100.00	18.31	143.08	12.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	143.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	143.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	143.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	143.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	143.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	143.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					143.08					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR 2018
 OCCUPATION CODE 29383 Petrol/diesel fuel stations

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	924	924	26.47	26.47	6.08	6.08	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	133	1,057	3.81	30.28	14.27	8.19	0.13	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	164	1,221	4.70	34.98	32.19	40.38	0.29	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	83	1,304	2.38	37.35	33.56	73.94	0.30	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	113	1,417	3.24	40.59	71.24	145.18	0.64	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	115	1,532	3.29	43.88	116.90	262.08	1.05	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	159	1,691	4.55	48.44	205.59	467.67	1.85	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	296	1,987	8.48	56.92	586.50	1,054.17	5.28	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	264	2,251	7.56	64.48	731.31	1,785.49	6.58	16.07	1	1	50.00	50.00	12.00	12.00	70.18	70.18	1.64	0.67			
10	2,000	2,500	2,250	165	2,416	4.73	69.21	402.44	1,383.05	3.62	12.45	0	1	0.00	50.00	0.00	12.00	0.00	70.18	0.00	0.87			
11	2,500	3,000	2,750	155	2,571	4.44	73.65	617.63	2,000.68	5.56	18.01	0	1	0.00	50.00	0.00	12.00	0.00	70.18	0.00	0.60			
12	3,000	4,000	3,500	235	2,806	6.73	80.38	1,369.88	3,370.56	12.33	30.34	1	2	50.00	100.00	5.10	17.10	29.82	100.00	0.37	0.51			
13	4,000	5,000	4,500	200	3,006	5.73	86.11	1,365.22	4,735.77	12.29	42.63	0	2	0.00	100.00	0.00	17.10	0.00	100.00	0.00	0.36			
14	5,000	7,500	6,250	239	3,245	6.85	92.95	2,082.32	6,818.09	18.75	61.38	0	2	0.00	100.00	0.00	17.10	0.00	100.00	0.00	0.25			
15	7,500	10,000	8,750	92	3,337	2.64	95.59	1,101.50	7,919.59	9.92	71.29	0	2	0.00	100.00	0.00	17.10	0.00	100.00	0.00	0.22			
16	10,000	20,000	15,000	60	3,397	1.72	97.31	955.94	8,875.54	8.61	79.90	0	2	0.00	100.00	0.00	17.10	0.00	100.00	0.00	0.19			
17	20,000	50,000	35,000	36	3,433	1.03	98.34	1,470.04	10,345.58	13.23	93.13	0	2	0.00	100.00	0.00	17.10	0.00	100.00	0.00	0.17			
18	50,000	100,000	75,000	14	3,447	0.40	98.74	142.52	10,488.10	1.28	94.41	0	2	0.00	100.00	0.00	17.10	0.00	100.00	0.00	0.16			
19	100,000	500,000	300,000	36	3,483	1.03	99.77	595.91	11,084.01	5.36	99.78	0	2	0.00	100.00	0.00	17.10	0.00	100.00	0.00	0.15			
20	500,000	UP		8	3,491	0.23	100.00	24.54	11,108.55	0.22	100.00	0	2	0.00	100.00	0.00	17.10	0.00	100.00	0.00	0.15			
				3,491					11,108.55					2					17.10					0.15



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29384 LNG stations for automobiles

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	3.66	3.66	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	2.44	6.10	0.18	0.27	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	2.44	8.54	0.49	0.76	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	1.22	9.76	0.57	1.32	0.09	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	1.22	10.98	1.17	2.49	0.18	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	13	4.88	15.85	4.30	6.79	0.67	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	16	3.66	19.51	4.91	11.70	0.76	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	21	6.10	25.61	13.20	24.90	2.05	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	1.22	26.83	2.33	27.24	0.36	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	27	6.10	32.93	20.57	47.81	3.19	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	29	2.44	35.37	26.69	74.50	4.14	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	35	7.32	42.68	34.33	108.83	5.33	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	40	6.10	48.78	38.53	147.36	5.98	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	19	59	23.17	71.95	161.15	308.51	25.00	47.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	73	17.07	89.02	174.21	482.72	27.03	74.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	80	8.54	97.56	158.83	641.55	24.64	99.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	81	1.22	98.78	1.62	643.17	0.25	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	82	1.22	100.00	1.37	644.54	0.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	82	0.00	100.00	0.00	644.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	82	0.00	100.00	0.00	644.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				82					644.54					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29385 Others

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.23	1.23	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.23	2.45	0.74	0.84	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	1.84	4.29	2.54	3.37	0.17	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	11	2.45	6.75	8.61	11.99	0.57	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	33	13.50	20.25	13.73	25.72	0.91	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	43	6.13	26.38	10.98	36.70	0.72	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	45	1.23	27.61	2.70	39.39	0.18	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	54	5.52	33.13	15.74	55.13	1.04	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	57	1.84	34.97	15.15	70.28	1.00	4.63	0	0	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	60	1.84	36.81	10.44	80.72	0.69	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	61	0.61	37.42	4.90	85.62	0.32	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	64	1.84	39.26	14.03	99.64	0.92	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	70	3.68	42.94	44.15	143.80	2.91	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	95	15.34	58.28	180.64	324.43	11.90	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	102	4.29	62.58	69.94	394.37	4.61	25.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	124	13.50	76.07	578.67	973.04	38.13	64.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	154	18.40	94.48	448.59	1,421.63	29.56	93.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	162	4.91	99.39	79.23	1,500.86	5.22	98.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	163	0.61	100.00	16.67	1,517.53	1.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	163	0.00	100.00	0.00	1,517.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				163					1,517.53					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2939 Miscellaneous

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM					
1	0	50	25	24	24	5.61	5.61	3.35	3.35	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	43	4.44	10.05	4.05	7.40	0.20	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	72	6.78	16.82	13.00	20.40	0.63	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	87	3.50	20.33	7.83	28.23	0.38	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	115	6.54	26.87	21.33	49.56	1.03	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	151	8.41	35.28	39.17	88.72	1.90	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	182	7.24	42.52	62.65	151.37	3.04	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	215	7.71	50.23	75.08	226.45	3.64	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	244	6.78	57.01	96.42	322.87	4.67	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	272	6.54	63.55	111.08	433.95	5.38	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	291	4.44	67.99	88.15	522.10	4.27	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	30	321	7.01	75.00	179.48	701.58	8.70	34.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	337	3.74	78.74	106.24	807.82	5.15	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	362	5.84	84.58	264.20	1,072.02	12.81	51.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	377	3.50	88.08	227.95	1,299.96	11.05	63.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	394	3.97	92.06	323.45	1,623.42	15.68	78.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	407	3.04	95.09	260.52	1,883.93	12.63	91.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	414	1.64	96.73	41.71	1,925.65	2.02	93.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	422	1.87	98.60	78.81	2,004.46	3.82	97.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	428	1.40	100.00	58.59	2,063.04	2.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				428					2,063.04					0					0.00			0.00		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29391 Storage of goods in the open private or public warranty A

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.79	0.79	21.90	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	1.63	2.42	45.22	67.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	1.18	3.60	32.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	3.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					3.60					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29393 Storage of goods in the openprivate or public to Warranty C

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.20	0.20	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	2.97	3.17	27.44	29.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	4.04	7.20	37.34	66.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	3.61	10.81	33.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	10.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					10.81					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR 2018
 OCCUPATION CODE 29394 Veem and Bonded Warehouse

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	42	42	29.17	29.17	2.47	2.47	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	15	57	10.42	39.58	3.97	6.44	0.63	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	70	9.03	48.61	7.93	14.37	1.27	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	74	2.78	51.39	5.16	19.53	0.82	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	77	2.08	53.47	3.01	22.54	0.48	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	83	4.17	57.64	5.89	28.43	0.94	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	87	2.78	60.42	10.11	38.53	1.61	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	96	6.25	66.67	34.33	72.87	5.48	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	99	2.08	68.75	4.41	77.28	0.70	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	100	0.69	69.44	4.81	82.09	0.77	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	101	0.69	70.14	8.77	90.85	1.40	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	102	0.69	70.83	9.74	100.59	1.55	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	105	2.08	72.92	23.98	124.57	3.82	19.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	107	1.39	74.31	35.05	159.62	5.59	25.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	113	4.17	78.47	66.41	226.02	10.59	36.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	126	9.03	87.50	193.59	419.62	30.87	66.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	138	8.33	95.83	161.96	581.58	25.83	92.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	144	4.17	100.00	45.45	627.03	7.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	144	0.00	100.00	0.00	627.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	144	0.00	100.00	0.00	627.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				144					627.03					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 293941 Veem and bonded warehouse : - subject to Warranty A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.04	0.04	6.57	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	0.57	0.61	93.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.61				0				0.00				0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29395 Show Rooms

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	81	81	1.96	1.96	7.34	7.34	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	146	227	3.53	5.49	24.18	31.53	0.15	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	221	448	5.35	10.84	77.22	108.75	0.49	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	245	693	5.93	16.76	126.56	235.31	0.81	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	444	1,137	10.74	27.50	317.53	552.84	2.02	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	404	1,541	9.77	37.28	451.27	1,004.11	2.88	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	419	1,960	10.14	47.41	652.55	1,656.66	4.16	10.56	1	1	50.00	50.00	10.00	10.00	50.00	50.00	1.53	0.60			
8	1,000	1,500	1,250	478	2,438	11.56	58.97	1,047.95	2,704.61	6.68	17.24	1	2	50.00	100.00	10.00	20.00	50.00	100.00	0.95	0.74			
9	1,500	2,000	1,750	347	2,785	8.39	67.37	999.24	3,703.85	6.37	23.61	0	2	0.00	100.00	6.37	20.00	0.00	100.00	0.00	0.54			
10	2,000	2,500	2,250	244	3,029	5.90	73.27	928.69	4,632.54	5.92	29.53	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.43			
11	2,500	3,000	2,750	204	3,233	4.93	78.21	910.75	5,543.30	5.81	35.33	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.36			
12	3,000	4,000	3,500	247	3,480	5.97	84.18	1,411.53	6,954.83	9.00	44.33	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.29			
13	4,000	5,000	4,500	142	3,622	3.43	87.61	1,001.26	7,956.09	6.38	50.71	0	2	0.00	100.00	6.38	20.00	0.00	100.00	0.00	0.25			
14	5,000	7,500	6,250	196	3,818	4.74	92.36	1,872.92	9,829.01	11.94	62.65	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.20			
15	7,500	10,000	8,750	77	3,895	1.86	94.22	1,091.55	10,920.56	6.96	69.61	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.18			
16	10,000	20,000	15,000	136	4,031	3.29	97.51	2,586.76	13,507.32	16.49	86.10	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.15			
17	20,000	50,000	35,000	75	4,106	1.81	99.32	1,811.00	15,318.32	11.54	97.64	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.13			
18	50,000	100,000	75,000	7	4,113	0.17	99.49	265.81	15,584.13	1.69	99.34	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.13			
19	100,000	500,000	300,000	6	4,119	0.15	99.64	27.24	15,611.38	0.17	99.51	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.13			
20	500,000	UP		15	4,134	0.36	100.00	76.79	15,688.17	0.49	100.00	0	2	0.00	100.00	0.00	20.00	0.00	100.00	0.00	0.13			
				4,134					15,688.17					2					20.00					0.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 293951 Show rooms(permanent show roomi thout repair) for NEW motor

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	4.57	4.57	2.05	2.05	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	20	6.86	11.43	5.47	7.52	1.01	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	30	5.71	17.14	3.34	10.86	0.62	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	38	4.57	21.71	4.13	14.99	0.77	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	55	9.71	31.43	10.93	25.92	2.02	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	79	13.71	45.14	23.38	49.30	4.33	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	91	6.86	52.00	18.68	67.99	3.46	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	112	12.00	64.00	40.21	108.19	7.45	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	124	6.86	70.86	29.58	137.77	5.48	25.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	132	4.57	75.43	24.00	161.77	4.45	29.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	135	1.71	77.14	5.03	166.80	0.93	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	136	0.57	77.71	8.12	174.92	1.50	32.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	140	2.29	80.00	13.73	188.65	2.54	34.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	153	7.43	87.43	39.11	227.76	7.25	42.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	157	2.29	89.71	43.22	270.98	8.01	50.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	168	6.29	96.00	186.95	457.93	34.64	84.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	174	3.43	99.43	77.78	535.71	14.41	99.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	175	0.57	100.00	4.05	539.76	0.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	175	0.00	100.00	0.00	539.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	175	0.00	100.00	0.00	539.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				175					539.76					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 293952 Show rooms(permanent show rooms without repair) GUARANTEED

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	18.75	18.75	1.67	1.67	4.36	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	0.30	1.98	0.79	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	0.29	2.26	0.75	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	0.77	3.03	1.99	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.25	43.75	1.29	4.32	3.36	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	11	25.00	68.75	5.83	10.15	15.21	26.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	6.25	75.00	1.52	11.67	3.96	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	6.25	81.25	3.30	14.97	8.60	39.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	6.25	87.50	3.64	18.62	9.50	48.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	6.25	93.75	8.60	27.22	22.42	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	6.25	100.00	11.14	38.36	29.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	38.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					38.36					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 293953 Show rooms(permanent show rooms without repair) used cars

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.41	4.41	1.53	1.53	0.98	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	4.41	8.82	1.50	3.03	0.96	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	8	2.94	11.76	0.10	3.14	0.07	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	11	4.41	16.18	0.65	3.78	0.41	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	26	22.06	38.24	5.48	9.26	3.52	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	32	8.82	47.06	5.61	14.88	3.60	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	43	16.18	63.24	13.07	27.95	8.38	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	48	7.35	70.59	15.46	43.41	9.91	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	56	11.76	82.35	23.92	67.33	15.34	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	58	2.94	85.29	5.44	72.77	3.48	46.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	59	1.47	86.76	0.88	73.65	0.57	47.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	61	2.94	89.71	7.39	81.04	4.74	51.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	62	1.47	91.18	6.84	87.88	4.38	56.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	65	4.41	95.59	24.85	112.73	15.93	72.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	66	1.47	97.06	3.80	116.53	2.43	74.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	67	1.47	98.53	3.65	120.18	2.34	77.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	68	1.47	100.00	35.81	155.99	22.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	68	0.00	100.00	0.00	155.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	155.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	68	0.00	100.00	0.00	155.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				68					155.99					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 294 Hotels Entertainment Sports and services

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.33	0.33	0.29	0.29	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.33	0.65	0.33	0.62	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	0.65	1.30	1.04	1.66	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	11	2.28	3.58	6.12	7.78	0.30	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	21	3.26	6.84	7.64	15.41	0.38	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	35	4.56	11.40	11.62	27.03	0.57	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	42	2.28	13.68	12.04	39.07	0.59	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	25	67	8.14	21.82	42.64	81.71	2.10	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	22	89	7.17	28.99	52.71	134.42	2.59	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	33	122	10.75	39.74	116.69	251.10	5.74	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	32	154	10.42	50.16	137.83	388.93	6.78	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	24	178	7.82	57.98	130.94	519.87	6.44	25.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	31	209	10.10	68.08	217.38	737.25	10.70	36.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	21	230	6.84	74.92	241.35	978.60	11.88	48.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	44	274	14.33	89.25	681.36	1,659.96	33.52	81.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	298	7.82	97.07	326.15	1,986.10	16.05	97.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	304	1.95	99.02	32.73	2,018.83	1.61	99.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	306	0.65	99.67	10.00	2,028.83	0.49	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	307	0.33	100.00	3.58	2,032.41	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				307					2,032.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2941 Hotels motels inns and the like

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	4.20	4.20	0.94	0.94	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	34	4.20	8.40	2.15	3.09	0.17	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	53	87	13.09	21.48	9.18	12.27	0.74	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	62	149	15.31	36.79	18.80	31.07	1.52	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	67	216	16.54	53.33	37.88	68.95	3.06	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	238	5.43	58.77	22.49	91.43	1.82	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	267	7.16	65.93	48.37	139.80	3.91	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	282	3.70	69.63	25.42	165.23	2.05	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	299	4.20	73.83	29.21	194.44	2.36	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	309	2.47	76.30	19.31	213.75	1.56	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	319	2.47	78.77	33.31	247.06	2.69	19.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	339	4.94	83.70	78.92	325.98	6.37	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	343	0.99	84.69	20.02	346.00	1.62	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	350	1.73	86.42	66.00	412.00	5.33	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	354	0.99	87.41	82.85	494.85	6.69	39.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	363	2.22	89.63	180.12	674.96	14.55	54.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	380	4.20	93.83	286.65	961.61	23.15	77.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	387	1.73	95.56	102.00	1,063.62	8.24	85.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	399	2.96	98.52	174.03	1,237.64	14.05	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	405	1.48	100.00	0.55	1,238.19	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				405					1,238.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29411 Hotelmotelsinss & the like--certified below 3 starts

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	395	395	7.35	7.35	71.19	71.19	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	86	481	1.60	8.95	39.94	111.13	0.18	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	261	742	4.86	13.81	72.11	183.23	0.32	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	199	941	3.70	17.51	116.65	299.88	0.52	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	422	1,363	7.85	25.36	289.74	589.62	1.28	2.61	0	0	0.00	0.00	1.28	2.61	0.00	0.00	0.00	0.00			
6	500	750	625	379	1,742	7.05	32.42	379.47	969.09	1.68	4.29	1	1	14.29	14.29	0.88	0.88	0.91	0.91	0.23	0.09			
7	750	1,000	875	463	2,205	8.62	41.03	559.49	1,528.59	2.47	6.76	0	1	0.00	14.29	0.00	0.88	0.00	0.91	0.00	0.06			
8	1,000	1,500	1,250	541	2,746	10.07	51.10	1,105.45	2,634.04	4.89	11.65	0	1	0.00	14.29	0.00	0.88	0.00	0.91	0.00	0.03			
9	1,500	2,000	1,750	449	3,195	8.36	59.45	1,025.68	3,659.72	4.54	16.18	0	1	0.00	14.29	0.00	0.88	0.00	0.91	0.00	0.02			
10	2,000	2,500	2,250	328	3,523	6.10	65.56	1,074.03	4,733.75	4.75	20.93	1	2	14.29	28.57	13.85	14.72	14.35	15.26	1.29	0.31			
11	2,500	3,000	2,750	277	3,800	5.15	70.71	1,019.31	5,753.07	4.51	25.44	0	2	0.00	28.57	0.00	14.72	0.00	15.26	0.00	0.26			
12	3,000	4,000	3,500	326	4,126	6.07	76.78	1,471.73	7,224.79	6.51	31.95	0	2	0.00	28.57	0.00	14.72	0.00	15.26	0.00	0.20			
13	4,000	5,000	4,500	241	4,367	4.48	81.26	1,455.77	8,680.56	6.44	38.38	2	4	28.57	57.14	21.51	36.23	22.30	37.55	1.48	0.42			
14	5,000	7,500	6,250	295	4,662	5.49	86.75	2,491.27	11,171.83	11.02	49.40	2	6	28.57	85.71	56.75	92.98	58.82	96.37	2.28	0.83			
15	7,500	10,000	8,750	221	4,883	4.11	90.86	2,455.75	13,627.58	10.86	60.26	0	6	0.00	85.71	0.00	92.98	0.00	96.37	0.00	0.68			
16	10,000	20,000	15,000	280	5,163	5.21	96.07	4,503.78	18,131.36	19.91	80.17	0	6	0.00	85.71	0.00	92.98	0.00	96.37	0.00	0.51			
17	20,000	50,000	35,000	173	5,336	3.22	99.29	4,022.74	22,154.10	17.79	97.96	1	7	14.29	100.00	3.50	96.48	3.63	100.00	0.09	0.44			
18	50,000	100,000	75,000	25	5,361	0.47	99.76	401.62	22,555.71	1.78	99.74	0	7	0.00	100.00	0.00	96.48	0.00	100.00	0.00	0.43			
19	100,000	500,000	300,000	5	5,366	0.09	99.85	7.73	22,563.44	0.03	99.77	0	7	0.00	100.00	0.00	96.48	0.00	100.00	0.00	0.43			
20	500,000	UP		8	5,374	0.15	100.00	51.68	22,615.12	0.23	100.00	0	7	0.00	100.00	0.00	96.48	0.00	100.00	0.00	0.43			
				5,374					22,615.12					7					96.48					0.43



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29412 Hotelsmotelsinss & the like:-certified as 3 starts or high

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	0.96	0.96	92.39	92.39	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	32	0.57	1.53	0.69	93.08	0.00	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	43	75	2.06	3.59	2.42	95.49	0.01	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	63	138	3.02	6.61	4.16	99.66	0.02	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	59	197	2.83	9.43	5.98	105.64	0.03	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	230	1.58	11.02	7.72	113.35	0.04	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	253	1.10	12.12	8.19	121.55	0.04	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	280	1.29	13.41	34.32	155.87	0.16	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	53	333	2.54	15.95	78.92	234.79	0.38	1.12	1	1	10.00	10.00	13.50	13.50	3.65	3.65	17.11	5.75			
10	2,000	2,500	2,250	29	362	1.39	17.34	57.33	292.12	0.27	1.39	0	1	0.00	10.00	0.00	13.50	0.00	3.65	0.00	4.62			
11	2,500	3,000	2,750	17	379	0.81	18.15	53.57	345.69	0.26	1.65	0	1	0.00	10.00	0.00	13.50	0.00	3.65	0.00	3.91			
12	3,000	4,000	3,500	89	468	4.26	22.41	158.82	504.51	0.76	2.41	0	1	0.00	10.00	0.00	13.50	0.00	3.65	0.00	2.68			
13	4,000	5,000	4,500	65	533	3.11	25.53	235.00	739.51	1.12	3.53	0	1	0.00	10.00	0.00	13.50	0.00	3.65	0.00	1.83			
14	5,000	7,500	6,250	70	603	3.35	28.88	426.64	1,166.15	2.04	5.57	0	1	0.00	10.00	0.00	13.50	0.00	3.65	0.00	1.16			
15	7,500	10,000	8,750	81	684	3.88	32.76	568.34	1,734.49	2.71	8.28	0	1	0.00	10.00	0.00	13.50	0.00	3.65	0.00	0.78			
16	10,000	20,000	15,000	249	933	11.93	44.68	2,711.43	4,445.92	12.94	21.22	2	3	20.00	30.00	16.50	30.00	4.46	8.12	0.61	0.67			
17	20,000	50,000	35,000	396	1,329	18.97	63.65	6,066.31	10,512.24	28.95	50.17	1	4	10.00	40.00	3.00	33.00	0.81	8.93	0.05	0.31			
18	50,000	100,000	75,000	322	1,651	15.42	79.07	4,511.81	15,024.05	21.53	71.70	1	5	10.00	50.00	1.50	34.50	0.41	9.34	0.03	0.23			
19	100,000	500,000	300,000	369	2,020	17.67	96.74	5,149.01	20,173.06	24.57	96.27	5	10	50.00	100.00	334.95	369.45	90.66	100.00	6.51	1.83			
20	500,000	UP		68	2,088	3.26	100.00	782.01	20,955.08	3.73	100.00	0	10	0.00	100.00	0.00	369.45	0.00	100.00	0.00	1.76			
				2,088					20,955.08					10					369.45					1.76



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2942 Night clubs dance halls ball roomsdiscotheques bars

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	1.34	1.34	4.00	4.00	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	13	1.56	2.90	2.77	6.77	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	22	2.01	4.91	38.69	45.46	0.38	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	32	2.23	7.14	54.55	100.01	0.54	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	46	3.13	10.27	64.78	164.79	0.64	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	71	5.58	15.85	211.18	375.96	2.10	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	38	109	8.48	24.33	321.31	697.27	3.19	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	51	160	11.38	35.71	612.95	1,310.22	6.08	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	199	8.71	44.42	569.84	1,880.06	5.65	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	30	229	6.70	51.12	563.49	2,443.55	5.59	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	256	6.03	57.14	628.06	3,071.61	6.23	30.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	56	312	12.50	69.64	1,123.72	4,195.33	11.15	41.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	41	353	9.15	78.79	704.23	4,899.56	6.99	48.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	50	403	11.16	89.96	1,735.25	6,634.81	17.22	65.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	422	4.24	94.20	984.59	7,619.40	9.77	75.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	446	5.36	99.55	2,205.72	9,825.12	21.88	97.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	448	0.45	100.00	254.08	10,079.20	2.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	448	0.00	100.00	0.00	10,079.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	448	0.00	100.00	0.00	10,079.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	448	0.00	100.00	0.00	10,079.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				448					10,079.20					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2943 Swimming pools or complex or swimming pools sports stadia sp

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	94	94	16.49	16.49	0.44	0.44	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	102	1.40	17.89	0.76	1.20	0.06	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	122	3.51	21.40	3.02	4.22	0.24	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	140	3.16	24.56	4.88	9.10	0.38	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	57	197	10.00	34.56	27.50	36.60	2.16	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	50	247	8.77	43.33	24.63	61.22	1.94	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	50	297	8.77	52.11	36.09	97.31	2.84	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	338	7.19	59.30	49.90	147.21	3.93	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	34	372	5.96	65.26	43.74	190.95	3.44	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	401	5.09	70.35	52.51	243.46	4.13	19.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	29	430	5.09	75.44	58.22	301.68	4.58	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	439	1.58	77.02	35.34	337.02	2.78	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	463	4.21	81.23	58.06	395.08	4.57	31.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	484	3.68	84.91	114.42	509.50	9.00	40.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	499	2.63	87.54	79.15	588.65	6.23	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	538	6.84	94.39	316.84	905.50	24.92	71.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	560	3.86	98.25	300.57	1,206.07	23.64	94.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	563	0.53	98.77	26.88	1,232.95	2.11	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	570	1.23	100.00	38.34	1,271.29	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	570	0.00	100.00	0.00	1,271.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				570					1,271.29					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29431 Swimming pools or complex of swimming pools not forming

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	2	5.88	5.88	0.09	0.09	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2.94	8.82	0.32	0.41	0.20	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2.94	11.76	0.56	0.97	0.36	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	2.94	14.71	0.17	1.14	0.11	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	2.94	17.65	1.02	2.16	0.65	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	5.88	23.53	1.35	3.51	0.87	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	8.82	32.35	6.08	9.58	3.91	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	5.88	38.24	4.59	14.17	2.95	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	5.88	44.12	3.93	18.11	2.53	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	2.94	47.06	4.73	22.84	3.05	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	2.94	50.00	1.50	24.34	0.97	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	2.94	52.94	5.55	29.90	3.57	19.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	2.94	55.88	5.85	35.74	3.76	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	11.76	67.65	41.95	77.69	26.99	49.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	8.82	76.47	12.17	89.87	7.83	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	14.71	91.18	22.05	111.91	14.18	71.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	8.82	100.00	43.54	155.46	28.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	0.00	100.00	0.00	155.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	0.00	100.00	0.00	155.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	0.00	100.00	0.00	155.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				34					155.46					0					0.00				



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29432 Sport stadia sports centres fitness centresgymsnms atc

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.16	1.16	0.07	0.07	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	5	1.74	2.91	1.27	1.34	0.32	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	17	6.98	9.88	6.55	7.89	1.66	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	23	3.49	13.37	2.18	10.07	0.55	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	43	11.63	25.00	11.78	21.85	2.99	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	67	13.95	38.95	18.45	40.30	4.69	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	84	9.88	48.84	18.78	59.07	4.77	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	102	10.47	59.30	33.36	92.43	8.47	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	121	11.05	70.35	27.56	119.99	7.00	30.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	134	7.56	77.91	32.15	152.14	8.17	38.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	140	3.49	81.40	16.94	169.08	4.30	42.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	151	6.40	87.79	41.94	211.02	10.65	53.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	159	4.65	92.44	54.35	265.38	13.81	67.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	167	4.65	97.09	51.03	316.41	12.96	80.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	168	0.58	97.67	17.81	334.22	4.52	84.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	169	0.58	98.26	28.12	362.34	7.14	92.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	172	1.74	100.00	31.33	393.66	7.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	172	0.00	100.00	0.00	393.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	172	0.00	100.00	0.00	393.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	172	0.00	100.00	0.00	393.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				172					393.66					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 29433 Private(members only) club houses and golf club houses

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	0.30	0.30	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	0.53	0.83	0.81	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	8.70	17.39	0.89	1.72	1.37	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	11	30.43	47.83	1.73	3.45	2.65	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	4.35	52.17	0.50	3.94	0.76	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	4.35	56.52	0.01	3.95	0.01	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	4.35	60.87	0.00	3.95	0.00	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	4.35	65.22	2.65	6.60	4.06	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	4.35	69.57	3.23	9.83	4.96	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	4.35	73.91	1.97	11.81	3.03	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	19	8.70	82.61	10.09	21.90	15.48	33.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	20	4.35	86.96	3.10	25.00	4.76	38.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	22	8.70	95.65	4.93	29.93	7.56	45.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	23	4.35	100.00	35.26	65.19	54.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	65.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	65.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	65.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	65.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	65.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23					65.19					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2944 Others

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.38	6.38	0.07	0.07	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	8	10.64	17.02	0.49	0.56	0.58	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	6.38	23.40	0.86	1.42	1.01	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	17	12.77	36.17	4.49	5.90	5.30	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	21	8.51	44.68	3.90	9.81	4.62	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	28	14.89	59.57	11.03	20.84	13.04	24.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	32	8.51	68.09	3.24	24.08	3.83	28.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	38	12.77	80.85	9.91	33.99	11.72	40.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	40	4.26	85.11	6.02	40.01	7.12	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	42	4.26	89.36	6.93	46.94	8.20	55.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	43	2.13	91.49	0.25	47.20	0.30	55.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	44	2.13	93.62	3.43	50.62	4.05	59.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	2.13	95.74	2.64	53.26	3.12	62.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	46	2.13	97.87	7.59	60.85	8.97	71.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	47	2.13	100.00	23.73	84.58	28.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	47	0.00	100.00	0.00	84.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	47	0.00	100.00	0.00	84.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	47	0.00	100.00	0.00	84.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	47	0.00	100.00	0.00	84.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	47	0.00	100.00	0.00	84.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				47					84.58					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2945 Restorants

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	293	293	3.94	3.94	95.60	95.60	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	137	430	1.84	5.78	244.37	339.97	1.21	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	267	697	3.59	9.37	131.57	471.53	0.65	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	252	949	3.39	12.76	164.25	635.78	0.81	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	609	1,558	8.19	20.94	480.93	1,116.71	2.37	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	570	2,128	7.66	28.61	648.77	1,765.48	3.20	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	618	2,746	8.31	36.91	1,032.52	2,798.00	5.10	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	557	3,303	7.49	44.40	1,281.26	4,079.26	6.33	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	430	3,733	5.78	50.18	1,267.99	5,347.25	6.26	26.41	1	1	50.00	50.00	25.00	25.00	7.92	7.92	1.97	0.47			
10	2,000	2,500	2,250	274	4,007	3.68	53.86	1,102.68	6,449.93	5.45	31.85	0	1	0.00	50.00	0.00	25.00	0.00	7.92	0.00	0.39			
11	2,500	3,000	2,750	303	4,310	4.07	57.94	1,039.90	7,489.83	5.14	36.99	0	1	0.00	50.00	0.00	25.00	0.00	7.92	0.00	0.33			
12	3,000	4,000	3,500	1,031	5,341	13.86	71.80	2,020.95	9,510.78	9.98	46.97	0	1	0.00	50.00	0.00	25.00	0.00	7.92	0.00	0.26			
13	4,000	5,000	4,500	297	5,638	3.99	75.79	1,564.58	11,075.36	7.73	54.69	0	1	0.00	50.00	0.00	25.00	0.00	7.92	0.00	0.23			
14	5,000	7,500	6,250	651	6,289	8.75	84.54	2,436.30	13,511.66	12.03	66.72	1	2	50.00	100.00	290.50	315.50	92.08	100.00	11.92	2.34			
15	7,500	10,000	8,750	494	6,783	6.64	91.18	2,084.34	15,596.00	10.29	77.02	0	2	0.00	100.00	0.00	315.50	0.00	100.00	0.00	2.02			
16	10,000	20,000	15,000	559	7,342	7.51	98.70	2,922.63	18,518.63	14.43	91.45	0	2	0.00	100.00	0.00	315.50	0.00	100.00	0.00	1.70			
17	20,000	50,000	35,000	53	7,395	0.71	99.41	1,238.38	19,757.01	6.12	97.56	0	2	0.00	100.00	0.00	315.50	0.00	100.00	0.00	1.60			
18	50,000	100,000	75,000	5	7,400	0.07	99.48	174.69	19,931.70	0.86	98.43	0	2	0.00	100.00	0.00	315.50	0.00	100.00	0.00	1.58			
19	100,000	500,000	300,000	21	7,421	0.28	99.76	110.22	20,041.92	0.54	98.97	0	2	0.00	100.00	0.00	315.50	0.00	100.00	0.00	1.57			
20	500,000	UP		18	7,439	0.24	100.00	208.50	20,250.43	1.03	100.00	0	2	0.00	100.00	0.00	315.50	0.00	100.00	0.00	1.56			
				7,439					20,250.43					2					315.50					1.56



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2946 Stallkedaiwarung makan and the like

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	737	737	20.39	20.39	101.24	101.24	2.12	2.12	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	410	1,147	11.34	31.74	219.09	320.33	4.59	6.72	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	709	1,856	19.62	51.36	567.44	887.77	11.90	18.62	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	480	2,336	13.28	64.64	541.45	1,429.23	11.35	29.97	1	1	100.00	100.00	3.40	3.40	100.00	100.00	0.63	0.24			
5	300	500	400	478	2,814	13.23	77.86	716.43	2,145.65	15.02	44.99	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.16			
6	500	750	625	320	3,134	8.85	86.72	641.39	2,787.05	13.45	58.44	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.12			
7	750	1,000	875	206	3,340	5.70	92.42	579.68	3,366.73	12.16	70.60	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.10			
8	1,000	1,500	1,250	130	3,470	3.60	96.02	444.22	3,810.95	9.32	79.91	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.09			
9	1,500	2,000	1,750	49	3,519	1.36	97.37	253.80	4,064.74	5.32	85.24	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.08			
10	2,000	2,500	2,250	32	3,551	0.89	98.26	239.58	4,304.33	5.02	90.26	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.08			
11	2,500	3,000	2,750	19	3,570	0.53	98.78	146.36	4,450.69	3.07	93.33	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.08			
12	3,000	4,000	3,500	15	3,585	0.42	99.20	127.48	4,578.17	2.67	96.00	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
13	4,000	5,000	4,500	6	3,591	0.17	99.36	59.33	4,637.50	1.24	97.25	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
14	5,000	7,500	6,250	7	3,598	0.19	99.56	94.74	4,732.24	1.99	99.23	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
15	7,500	10,000	8,750	1	3,599	0.03	99.58	20.82	4,753.06	0.44	99.67	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
16	10,000	20,000	15,000	1	3,600	0.03	99.61	0.15	4,753.21	0.00	99.67	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
17	20,000	50,000	35,000	1	3,601	0.03	99.64	0.24	4,753.45	0.01	99.68	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
18	50,000	100,000	75,000	1	3,602	0.03	99.67	0.23	4,753.68	0.00	99.68	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
19	100,000	500,000	300,000	9	3,611	0.25	99.92	10.49	4,764.17	0.22	99.90	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
20	500,000	UP		3	3,614	0.08	100.00	4.61	4,768.78	0.10	100.00	0	1	0.00	100.00	0.00	3.40	0.00	100.00	0.00	0.07			
				3,614					4,768.78					1					3.40					0.07



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2947 Beauty salon/Hair dresser/Barber shops

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	4.43	4.43	6.57	6.57	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	89	4.14	8.57	12.44	19.02	0.88	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	105	194	10.11	18.67	31.30	50.31	2.22	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	84	278	8.08	26.76	34.88	85.20	2.48	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	189	467	18.19	44.95	104.06	189.25	7.40	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	148	615	14.24	59.19	118.28	307.53	8.41	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	115	730	11.07	70.26	109.36	416.89	7.77	29.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	94	824	9.05	79.31	182.61	599.50	12.98	42.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	52	876	5.00	84.31	116.52	716.02	8.28	50.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	44	920	4.23	88.55	131.26	847.29	9.33	60.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	29	949	2.79	91.34	73.32	920.61	5.21	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	980	2.98	94.32	130.68	1,051.28	9.29	74.72	1	1	100.00	100.00	121.26	121.26	100.00	100.00	92.79	11.53			
13	4,000	5,000	4,500	20	1,000	1.92	96.25	98.21	1,149.49	6.98	81.70	0	1	0.00	100.00	0.00	121.26	0.00	100.00	0.00	10.55			
14	5,000	7,500	6,250	20	1,020	1.92	98.17	114.28	1,263.77	8.12	89.82	0	1	0.00	100.00	0.00	121.26	0.00	100.00	0.00	9.60			
15	7,500	10,000	8,750	7	1,027	0.67	98.85	59.28	1,323.06	4.21	94.03	0	1	0.00	100.00	0.00	121.26	0.00	100.00	0.00	9.17			
16	10,000	20,000	15,000	5	1,032	0.48	99.33	61.06	1,384.12	4.34	98.37	0	1	0.00	100.00	0.00	121.26	0.00	100.00	0.00	8.76			
17	20,000	50,000	35,000	1	1,033	0.10	99.42	15.64	1,399.76	1.11	99.48	0	1	0.00	100.00	0.00	121.26	0.00	100.00	0.00	8.66			
18	50,000	100,000	75,000	1	1,034	0.10	99.52	0.25	1,400.01	0.02	99.50	0	1	0.00	100.00	0.00	121.26	0.00	100.00	0.00	8.66			
19	100,000	500,000	300,000	2	1,036	0.19	99.71	0.76	1,400.77	0.05	99.55	0	1	0.00	100.00	0.00	121.26	0.00	100.00	0.00	8.66			
20	500,000	UP		3	1,039	0.29	100.00	6.26	1,407.03	0.45	100.00	0	1	0.00	100.00	0.00	121.26	0.00	100.00	0.00	8.62			
				1,039					1,407.03					1					121.26					8.62



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2949 Recreation areas and cultural centres

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	8.33	8.33	108.61	108.61	6.27	6.27	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	14	4.63	12.96	0.98	109.58	0.06	6.33	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	22	7.41	20.37	4.81	114.39	0.28	6.61	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	23	0.93	21.30	0.32	114.72	0.02	6.63	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	29	5.56	26.85	5.37	120.09	0.31	6.94	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	31	1.85	28.70	3.58	123.66	0.21	7.14	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	39	7.41	36.11	31.79	155.45	1.84	8.98	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	47	7.41	43.52	26.56	182.01	1.53	10.51	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	53	5.56	49.07	74.72	256.73	4.32	14.83	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	59	5.56	54.63	54.55	311.28	3.15	17.98	1	1	100.00	100.00	2.33	2.33	100.00	100.00	4.27	0.75			
11	2,500	3,000	2,750	7	66	6.48	61.11	55.33	366.61	3.20	21.18	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.64			
12	3,000	4,000	3,500	4	70	3.70	64.81	74.44	441.05	4.30	25.48	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.53			
13	4,000	5,000	4,500	4	74	3.70	68.52	57.64	498.68	3.33	28.80	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.47			
14	5,000	7,500	6,250	5	79	4.63	73.15	107.27	605.95	6.20	35.00	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.38			
15	7,500	10,000	8,750	2	81	1.85	75.00	47.53	653.49	2.75	37.75	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.36			
16	10,000	20,000	15,000	9	90	8.33	83.33	242.64	896.13	14.02	51.76	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.26			
17	20,000	50,000	35,000	12	102	11.11	94.44	526.65	1,422.78	30.42	82.18	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.16			
18	50,000	100,000	75,000	2	104	1.85	96.30	125.28	1,548.06	7.24	89.42	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.15			
19	100,000	500,000	300,000	2	106	1.85	98.15	91.56	1,639.62	5.29	94.71	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.14			
20	500,000	UP		2	108	1.85	100.00	91.65	1,731.27	5.29	100.00	0	1	0.00	100.00	0.00	2.33	0.00	100.00	0.00	0.13			
				108					1,731.27					1					2.33					0.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29491 Recreatin areas

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	0.57	0.57	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	1.38	1.95	2.19	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	1.77	3.72	2.80	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	13.16	16.87	20.86	26.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	13.03	29.91	20.66	47.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	33.17	63.08	52.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	63.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					63.08					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 29493 Cultural centres

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	37.16	37.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	37.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				37.16		0						0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.43	0.43	33.80	33.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.27	0.71	21.07	54.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	0.58	1.29	45.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3					1.29					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2951 Sanatorium hospitals doctors consulting rooms old peoples

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	600	600	19.70	19.70	11.25	11.25	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	86	686	2.82	22.53	7.41	18.67	0.13	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	156	842	5.12	27.65	31.70	50.37	0.57	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	182	1,024	5.98	33.63	41.06	91.43	0.73	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	328	1,352	10.77	44.40	106.51	197.93	1.90	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	233	1,585	7.65	52.05	117.96	315.89	2.11	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	247	1,832	8.11	60.16	170.73	486.63	3.05	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	221	2,053	7.26	67.42	222.87	709.50	3.98	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	168	2,221	5.52	72.94	203.68	913.17	3.64	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	83	2,304	2.73	75.67	151.00	1,064.18	2.70	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	56	2,360	1.84	77.50	103.18	1,167.36	1.84	20.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	124	2,484	4.07	81.58	331.05	1,498.41	5.92	26.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	80	2,564	2.63	84.20	211.64	1,710.05	3.78	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	95	2,659	3.12	87.32	352.63	2,062.69	6.30	36.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	63	2,722	2.07	89.39	444.30	2,506.99	7.94	44.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	118	2,840	3.88	93.27	977.17	3,484.16	17.46	62.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	105	2,945	3.45	96.72	1,260.34	4,744.50	22.52	84.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	51	2,996	1.67	98.39	588.26	5,332.76	10.51	95.28	3	3	75.00	75.00	40.02	40.02	44.46	44.46	6.80	0.75			
19	100,000	500,000	300,000	42	3,038	1.38	99.77	259.53	5,592.29	4.64	99.92	1	4	25.00	100.00	50.00	90.02	55.54	100.00	19.27	1.61			
20	500,000	UP		7	3,045	0.23	100.00	4.38	5,596.67	0.08	100.00	0	4	0.00	100.00	0.00	90.02	0.00	100.00	0.00	1.61			
				3,045					5,596.67					4					90.02					1.61



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2952 Regilious facilities such as mosquestempleschurches

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	3.66	3.66	0.56	0.56	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	69	2.50	6.16	2.43	2.99	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	104	173	9.28	15.43	9.01	11.99	0.36	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	42	215	3.75	19.18	7.55	19.55	0.30	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	139	354	12.40	31.58	23.38	42.92	0.92	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	77	431	6.87	38.45	23.95	66.88	0.94	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	80	511	7.14	45.58	47.54	114.42	1.87	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	99	610	8.83	54.42	67.56	181.98	2.66	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	74	684	6.60	61.02	80.20	262.17	3.16	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	43	727	3.84	64.85	58.61	320.78	2.31	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	51	778	4.55	69.40	118.19	438.97	4.66	17.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	73	851	6.51	75.91	173.43	612.40	6.84	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	35	886	3.12	79.04	116.91	729.31	4.61	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	63	949	5.62	84.66	253.32	982.63	9.99	38.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	984	3.12	87.78	251.61	1,234.24	9.92	48.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	71	1,055	6.33	94.11	660.10	1,894.35	26.03	74.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	35	1,090	3.12	97.23	378.20	2,272.55	14.91	89.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	1,101	0.98	98.22	146.59	2,419.14	5.78	95.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	1,114	1.16	99.38	105.07	2,524.21	4.14	99.53	1	1	100.00	100.00	7.00	7.00	100.00	100.00	6.66	0.28			
20	500,000	UP		7	1,121	0.62	100.00	11.88	2,536.09	0.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28			
				1,121					2,536.09					1					7.00					0.28



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2953 Schools universities and training colleges

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	470	470	14.75	14.75	7.10	7.10	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	75	545	2.35	17.11	15.94	23.04	0.19	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	140	685	4.39	21.50	24.02	47.06	0.29	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	162	847	5.08	26.59	27.61	74.67	0.33	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	233	1,080	7.31	33.90	80.77	155.44	0.97	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	264	1,344	8.29	42.18	112.28	267.71	1.34	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	223	1,567	7.00	49.18	157.75	425.47	1.89	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	270	1,837	8.47	57.66	230.07	655.54	2.75	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	197	2,034	6.18	63.84	272.36	927.89	3.26	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	128	2,162	4.02	67.86	223.06	1,150.95	2.67	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	94	2,256	2.95	70.81	190.50	1,341.46	2.28	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	110	2,366	3.45	74.26	274.17	1,615.62	3.28	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	117	2,483	3.67	77.93	424.86	2,040.49	5.08	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	155	2,638	4.87	82.80	585.24	2,625.72	7.00	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	112	2,750	3.52	86.32	647.23	3,272.95	7.74	39.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	169	2,919	5.30	91.62	1,583.79	4,856.74	18.94	58.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	153	3,072	4.80	96.42	1,861.55	6,718.30	22.26	80.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	47	3,119	1.48	97.90	757.48	7,475.78	9.06	89.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	64	3,183	2.01	99.91	882.75	8,358.53	10.56	99.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	3,186	0.09	100.00	4.09	8,362.63	0.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,186					8,362.63					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2954 Museums

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.67	26.67	1.43	1.43	1.85	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.67	33.33	2.86	4.29	3.70	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.67	40.00	0.27	4.56	0.35	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.67	46.67	1.27	5.83	1.64	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.67	53.33	8.10	13.93	10.50	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.67	60.00	10.00	23.93	12.96	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.67	66.67	2.73	26.66	3.53	34.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.67	73.33	2.46	29.12	3.19	37.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.67	80.00	10.20	39.32	13.22	50.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.67	86.67	17.98	57.30	23.29	74.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.67	93.33	7.70	65.00	9.98	84.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.67	100.00	12.17	77.17	15.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	77.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	77.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	77.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	77.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	77.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	77.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	77.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					77.17					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2955 Psychiatric clinics

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	38	38	28.15	28.15	0.22	0.22	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	41	2.22	30.37	0.59	0.81	0.35	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	15	56	11.11	41.48	5.19	6.00	3.11	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	66	7.41	48.89	3.82	9.82	2.29	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	79	9.63	58.52	7.64	17.46	4.58	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	14	93	10.37	68.89	12.58	30.04	7.54	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	100	5.19	74.07	10.80	40.84	6.47	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	112	8.89	82.96	19.33	60.17	11.58	36.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	121	6.67	89.63	30.61	90.77	18.34	54.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	122	0.74	90.37	1.79	92.56	1.07	55.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	125	2.22	92.59	12.67	105.23	7.59	63.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	128	2.22	94.81	10.18	115.41	6.10	69.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	133	3.70	98.52	39.57	154.98	23.71	92.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	135	1.48	100.00	11.88	166.87	7.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	135	0.00	100.00	0.00	166.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	135	0.00	100.00	0.00	166.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	135	0.00	100.00	0.00	166.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	135	0.00	100.00	0.00	166.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	135	0.00	100.00	0.00	166.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	135	0.00	100.00	0.00	166.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				135					166.87					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

DATA POSITION FROM : 01/01/2018

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.44	2.44	0.07	0.07	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.44	4.88	0.20	0.27	0.10	0.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.44	7.32	0.45	0.72	0.22	0.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	7	9.76	17.07	2.09	2.81	1.00	1.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	10	7.32	24.39	2.76	5.56	1.32	2.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	15	12.20	36.59	6.01	11.57	2.87	5.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	20	12.20	48.78	6.16	17.73	2.95	8.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	2.44	51.22	2.28	20.01	1.09	9.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	2.44	53.66	3.27	23.28	1.57	11.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	25	7.32	60.98	20.16	43.45	9.64	20.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	27	4.88	65.85	8.41	51.85	4.02	24.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	28	2.44	68.29	4.60	56.45	2.20	26.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	31	7.32	75.61	21.28	77.73	10.17	37.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	32	2.44	78.05	8.43	86.16	4.03	41.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	36	9.76	87.80	41.60	127.76	19.89	61.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	39	7.32	95.12	48.82	176.58	23.34	84.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	41	4.88	100.00	32.56	209.14	15.57	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	209.14	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	41	0.00	100.00	0.00	209.14	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				41					209.14					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2961 Motor vehicle repairshops with facilities for body repair

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	227	227	7.71	7.71	28.20	28.20	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	189	416	6.42	14.13	34.62	62.82	0.40	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	267	683	9.07	23.20	88.93	151.76	1.02	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	220	903	7.47	30.67	99.71	251.46	1.14	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	322	1,225	10.94	41.61	217.99	469.45	2.50	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	209	1,434	7.10	48.71	203.75	673.20	2.34	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	241	1,675	8.19	56.90	358.88	1,032.08	4.11	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	250	1,925	8.49	65.39	449.75	1,481.83	5.16	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	178	2,103	6.05	71.43	463.92	1,945.76	5.32	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	133	2,236	4.52	75.95	449.64	2,395.40	5.15	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	113	2,349	3.84	79.79	477.43	2,872.83	5.47	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	142	2,491	4.82	84.61	605.54	3,478.36	6.94	39.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	83	2,574	2.82	87.43	522.34	4,000.70	5.99	45.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	120	2,694	4.08	91.51	899.42	4,900.12	10.31	56.17	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	68	2,762	2.31	93.82	636.01	5,536.13	7.29	63.46	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	100	2,862	3.40	97.21	1,621.86	7,157.99	18.59	82.05	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	56	2,918	1.90	99.12	1,331.52	8,489.51	15.26	97.31	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	2,939	0.71	99.83	226.56	8,716.07	2.60	99.90	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	2,940	0.03	99.86	1.93	8,717.99	0.02	99.93	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	2,944	0.14	100.00	6.42	8,724.41	0.07	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,944					8,724.41					1					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2962 As above and also operating a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	10.29	10.29	1.05	1.05	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	9	16	13.24	23.53	1.73	2.78	0.69	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	20	5.88	29.41	1.49	4.27	0.59	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	27	10.29	39.71	3.81	8.08	1.51	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	34	10.29	50.00	6.20	14.27	2.46	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	39	7.35	57.35	3.80	18.07	1.51	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	42	4.41	61.76	5.81	23.88	2.31	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	50	11.76	73.53	12.05	35.93	4.79	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	52	2.94	76.47	8.67	44.60	3.44	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	54	2.94	79.41	45.10	89.70	17.91	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	56	2.94	82.35	14.68	104.38	5.83	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	63	10.29	92.65	60.30	164.68	23.95	65.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	65	2.94	95.59	31.97	196.65	12.70	78.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	67	2.94	98.53	30.90	227.55	12.27	90.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	68	1.47	100.00	24.26	251.81	9.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	68	0.00	100.00	0.00	251.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	68	0.00	100.00	0.00	251.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	68	0.00	100.00	0.00	251.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	251.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	68	0.00	100.00	0.00	251.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				68					251.81					0					0.00			0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2963 Motor vehicle service stations (refer to code 2961) only

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	38	38	7.24	7.24	3.29	3.29	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	26	64	4.95	12.19	3.77	7.06	0.30	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	47	111	8.95	21.14	12.36	19.42	0.99	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	48	159	9.14	30.29	24.92	44.34	1.99	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	69	228	13.14	43.43	42.95	87.29	3.44	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	47	275	8.95	52.38	40.09	127.38	3.21	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	45	320	8.57	60.95	62.17	189.55	4.97	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	51	371	9.71	70.67	113.45	303.00	9.08	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	36	407	6.86	77.52	86.10	389.10	6.89	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	35	442	6.67	84.19	102.89	491.99	8.23	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	451	1.71	85.90	33.83	525.82	2.71	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	458	1.33	87.24	38.96	564.78	3.12	45.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	471	2.48	89.71	74.57	639.35	5.97	51.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	482	2.10	91.81	81.28	720.63	6.50	57.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	499	3.24	95.05	89.93	810.56	7.19	64.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	518	3.62	98.67	253.36	1,063.92	20.27	85.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	521	0.57	99.24	84.02	1,147.93	6.72	91.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	523	0.38	99.62	100.30	1,248.24	8.02	99.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	524	0.19	99.81	0.00	1,248.24	0.00	99.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	525	0.19	100.00	1.74	1,249.98	0.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				525					1,249.98					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2964 Motor vehicle pools without ANY body repair work/service

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	29	29	6.53	6.53	0.86	0.86	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	29	58	6.53	13.06	3.89	4.74	0.32	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	42	100	9.46	22.52	11.19	15.93	0.93	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	38	138	8.56	31.08	14.19	30.12	1.18	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	45	183	10.14	41.22	26.17	56.29	2.18	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	42	225	9.46	50.68	32.22	88.51	2.68	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	17	242	3.83	54.50	13.64	102.15	1.13	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	33	275	7.43	61.94	54.65	156.80	4.55	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	30	305	6.76	68.69	48.83	205.63	4.06	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	19	324	4.28	72.97	50.49	256.12	4.20	21.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	25	349	5.63	78.60	44.36	300.48	3.69	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	16	365	3.60	82.21	62.46	362.93	5.19	30.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	21	386	4.73	86.94	88.14	451.08	7.33	37.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	398	2.70	89.64	89.98	541.06	7.48	45.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	403	1.13	90.77	48.45	589.51	4.03	49.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	418	3.38	94.14	156.25	745.75	13.00	62.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	435	3.83	97.97	234.04	979.80	19.47	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	439	0.90	98.87	94.34	1,074.13	7.85	89.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	442	0.68	99.55	115.99	1,190.12	9.65	98.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	444	0.45	100.00	12.18	1,202.30	1.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				444					1,202.30					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2965 Motor vehicle pools with service station under code 2961

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	11.49	11.49	1.39	1.39	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	73	3.23	14.72	1.97	3.36	0.11	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	93	4.03	18.75	5.13	8.49	0.29	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	113	4.03	22.78	5.19	13.68	0.30	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	144	6.25	29.03	13.63	27.32	0.78	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	178	6.85	35.89	35.94	63.25	2.04	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	206	5.65	41.53	30.66	93.91	1.74	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	60	266	12.10	53.63	83.88	177.79	4.77	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	293	5.44	59.07	64.18	241.97	3.65	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	319	5.24	64.31	72.95	314.92	4.15	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	345	5.24	69.56	90.51	405.43	5.15	23.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	32	377	6.45	76.01	141.09	546.51	8.02	31.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	391	2.82	78.83	74.61	621.12	4.24	35.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	26	417	5.24	84.07	186.87	807.99	10.63	45.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	427	2.02	86.09	120.36	928.35	6.84	52.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	451	4.84	90.93	376.58	1,304.93	21.41	74.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	475	4.84	95.77	312.74	1,617.67	17.78	91.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	486	2.22	97.98	77.35	1,695.01	4.40	96.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	490	0.81	98.79	38.25	1,733.26	2.17	98.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	496	1.21	100.00	25.38	1,758.64	1.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				496					1,758.64					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2966 Motor vehicle pools with body repairservice under code 2961

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	113	113	36.93	36.93	3.28	3.28	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	118	1.63	38.56	0.91	4.19	0.11	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	135	5.56	44.12	5.11	9.30	0.63	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	150	4.90	49.02	6.30	15.60	0.78	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	166	5.23	54.25	11.28	26.88	1.40	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	183	5.56	59.80	18.38	45.26	2.28	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	208	8.17	67.97	29.96	75.22	3.72	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	218	3.27	71.24	16.53	91.74	2.05	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	234	5.23	76.47	55.07	146.81	6.83	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	245	3.59	80.07	38.36	185.16	4.76	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	251	1.96	82.03	25.89	211.05	3.21	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	260	2.94	84.97	44.55	255.60	5.53	31.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	270	3.27	88.24	69.97	325.57	8.68	40.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	283	4.25	92.48	117.13	442.70	14.54	54.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	289	1.96	94.44	69.78	512.48	8.66	63.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	300	3.59	98.04	182.65	695.12	22.67	86.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	306	1.96	100.00	110.61	805.74	13.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	306	0.00	100.00	0.00	805.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	306	0.00	100.00	0.00	805.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	306	0.00	100.00	0.00	805.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				306					805.74					0					0.00					0.00



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

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2967 Motor vehicle pools with a petrol/diesel fuel station

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	4	9.30	9.30	0.83	0.83	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	4.65	13.95	0.91	1.74	0.94	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.33	16.28	0.00	1.74	0.00	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	14	16.28	32.56	4.47	6.21	4.64	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	25	25.58	58.14	31.19	37.40	32.36	38.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	30	11.63	69.77	14.77	52.18	15.33	54.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	32	4.65	74.42	6.79	58.96	7.04	61.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	33	2.33	76.74	0.00	58.96	0.00	61.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	39	13.95	90.70	11.52	70.48	11.95	73.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	40	2.33	93.02	9.69	80.17	10.05	83.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	41	2.33	95.35	10.31	90.48	10.70	93.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	42	2.33	97.67	1.62	92.10	1.68	95.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	43	2.33	100.00	4.28	96.38	4.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	43	0.00	100.00	0.00	96.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	43	0.00	100.00	0.00	96.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	43	0.00	100.00	0.00	96.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	43	0.00	100.00	0.00	96.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	96.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	43	0.00	100.00	0.00	96.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				43					96.38					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2968 Motor vehicle pools with body repair work & service station

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	5.66	5.66	0.27	0.27	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	6	5.66	11.32	0.74	1.01	0.39	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	15	16.98	28.30	2.81	3.82	1.46	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	18	5.66	33.96	1.84	5.66	0.96	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	20	3.77	37.74	0.91	6.57	0.47	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	22	3.77	41.51	4.35	10.92	2.26	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	30	15.09	56.60	27.52	38.44	14.32	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	32	3.77	60.38	5.24	43.68	2.72	22.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	33	1.89	62.26	9.85	53.53	5.12	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	34	1.89	64.15	4.96	58.48	2.58	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	35	1.89	66.04	8.84	67.33	4.60	35.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	36	1.89	67.92	17.69	85.01	9.20	44.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	38	3.77	71.70	23.81	108.82	12.38	56.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	40	3.77	75.47	23.04	131.86	11.98	68.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	41	1.89	77.36	2.31	134.17	1.20	69.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	53	22.64	100.00	58.10	192.26	30.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	53	0.00	100.00	0.00	192.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	192.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	192.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	53	0.00	100.00	0.00	192.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				53					192.26					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2969 Rust protection / paint protection workshops

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.17	2.17	0.27	0.27	0.15	0.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.17	4.35	0.12	0.39	0.07	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	4.35	8.70	0.46	0.85	0.25	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	7	6.52	15.22	1.91	2.76	1.06	1.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	8	2.17	17.39	0.46	3.22	0.25	1.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	14	13.04	30.43	7.10	10.31	3.94	5.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	21	15.22	45.65	9.65	19.96	5.36	11.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	25	8.70	54.35	7.73	27.69	4.29	15.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	26	2.17	56.52	1.65	29.34	0.92	16.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	29	6.52	63.04	6.91	36.25	3.84	20.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	30	2.17	65.22	5.39	41.64	3.00	23.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	31	2.17	67.39	6.12	47.76	3.40	26.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	39	17.39	84.78	46.27	94.04	25.71	52.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	41	4.35	89.13	26.87	120.91	14.93	67.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	44	6.52	95.65	20.52	141.44	11.40	78.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	45	2.17	97.83	22.85	164.29	12.70	91.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	46	2.17	100.00	15.70	179.99	8.72	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	46	0.00	100.00	0.00	179.99	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	46	0.00	100.00	0.00	179.99	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				46					179.99					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.23	4.23	0.33	0.33	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	4.23	8.45	0.35	0.68	0.21	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	10	5.63	14.08	0.85	1.53	0.50	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	18	11.27	25.35	2.99	4.52	1.75	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	23	7.04	32.39	2.03	6.55	1.19	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	33	14.08	46.48	4.33	10.88	2.54	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	41	11.27	57.75	5.56	16.44	3.26	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	49	11.27	69.01	14.19	30.63	8.31	17.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	53	5.63	74.65	8.94	39.57	5.23	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	55	2.82	77.46	4.96	44.52	2.90	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	57	2.82	80.28	0.00	44.52	0.00	26.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	62	7.04	87.32	19.70	64.23	11.54	37.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	63	1.41	88.73	0.00	64.23	0.00	37.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	64	1.41	90.14	2.56	66.79	1.50	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	65	1.41	91.55	0.00	66.79	0.00	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	66	1.41	92.96	0.00	66.79	0.00	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	69	4.23	97.18	63.52	130.31	37.21	76.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	70	1.41	98.59	17.93	148.24	10.50	86.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	71	1.41	100.00	22.49	170.73	13.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	71	0.00	100.00	0.00	170.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				71					170.73					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2971 Appartements/condominiumsoffices not exceeding 6 storeys

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,880	4,880	10.46	10.46	205.83	205.83	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4,825	9,705	10.34	20.80	403.81	609.64	0.67	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,587	13,292	7.69	28.48	595.33	1,204.97	0.99	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3,161	16,453	6.77	35.26	787.88	1,992.84	1.31	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5,675	22,128	12.16	47.42	2,188.49	4,181.33	3.65	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4,951	27,079	10.61	58.03	2,692.91	6,874.24	4.49	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3,865	30,944	8.28	66.31	2,822.32	9,696.56	4.70	16.15	1	1	6.67	6.67	5.00	5.00	0.75	0.75	0.18	0.05			
8	1,000	1,500	1,250	3,819	34,763	8.18	74.50	3,573.57	13,270.14	5.95	22.11	3	4	20.00	26.67	220.80	225.80	33.34	34.09	6.18	1.70			
9	1,500	2,000	1,750	2,211	36,974	4.74	79.23	2,858.62	16,128.76	4.76	26.87	0	4	0.00	26.67	0.00	225.80	0.00	34.09	0.00	1.40			
10	2,000	2,500	2,250	1,381	38,355	2.96	82.19	2,260.27	18,389.02	3.77	30.63	1	5	6.67	33.33	10.00	235.80	1.51	35.60	0.44	1.28			
11	2,500	3,000	2,750	1,089	39,444	2.33	84.53	2,216.76	20,605.78	3.69	34.33	0	5	0.00	33.33	0.00	235.80	0.00	35.60	0.00	1.14			
12	3,000	4,000	3,500	1,414	40,858	3.03	87.56	3,632.07	24,237.86	6.05	40.38	2	7	13.33	46.67	107.50	343.30	16.23	51.83	2.96	1.42			
13	4,000	5,000	4,500	922	41,780	1.98	89.53	2,834.75	27,072.61	4.72	45.10	0	7	0.00	46.67	0.00	343.30	0.00	51.83	0.00	1.27			
14	5,000	7,500	6,250	1,259	43,039	2.70	92.23	5,082.43	32,155.04	8.47	53.57	1	8	6.67	53.33	100.00	443.30	15.10	66.93	1.97	1.38			
15	7,500	10,000	8,750	721	43,760	1.55	93.78	4,150.80	36,305.84	6.91	60.48	0	8	0.00	53.33	0.00	443.30	0.00	66.93	0.00	1.22			
16	10,000	20,000	15,000	1,114	44,874	2.39	96.16	8,907.97	45,213.81	14.84	75.32	0	8	0.00	53.33	0.00	443.30	0.00	66.93	0.00	0.98			
17	20,000	50,000	35,000	817	45,691	1.75	97.91	8,535.50	53,749.31	14.22	89.54	0	8	0.00	53.33	0.00	443.30	0.00	66.93	0.00	0.82			
18	50,000	100,000	75,000	265	45,956	0.57	98.48	3,207.60	56,956.90	5.34	94.88	0	8	0.00	53.33	0.00	443.30	0.00	66.93	0.00	0.78			
19	100,000	500,000	300,000	371	46,327	0.80	99.28	1,980.08	58,936.99	3.30	98.18	3	11	20.00	73.33	57.13	500.44	8.63	75.56	2.89	0.85			
20	500,000	UP		337	46,664	0.72	100.00	1,092.43	60,029.42	1.82	100.00	4	15	26.67	100.00	161.89	662.33	24.44	100.00	14.82	1.10			
				46,664					60,029.42					15					662.33					1.10



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2972 Appartements/condominiums/offices exceeding 6-18 storeys

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,421	2,421	58.46	58.46	77.82	77.82	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	115	2,536	2.78	61.24	526.71	604.53	6.38	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	169	2,705	4.08	65.32	17.84	622.37	0.22	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	114	2,819	2.75	68.08	22.18	644.55	0.27	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	166	2,985	4.01	72.08	53.82	698.37	0.65	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	122	3,107	2.95	75.03	61.76	760.13	0.75	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	101	3,208	2.44	77.47	93.50	853.63	1.13	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	135	3,343	3.26	80.73	118.03	971.66	1.43	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	84	3,427	2.03	82.76	90.53	1,062.19	1.10	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	44	3,471	1.06	83.82	76.35	1,138.54	0.93	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	40	3,511	0.97	84.79	67.97	1,206.51	0.82	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	47	3,558	1.13	85.92	89.96	1,296.47	1.09	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	46	3,604	1.11	87.03	1,528.59	2,825.05	18.53	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	69	3,673	1.67	88.70	297.91	3,122.96	3.61	37.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	48	3,721	1.16	89.86	314.70	3,437.66	3.81	41.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	76	3,797	1.84	91.69	853.84	4,291.50	10.35	52.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	135	3,932	3.26	94.95	1,820.01	6,111.50	22.06	74.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	76	4,008	1.84	96.79	835.61	6,947.11	10.13	84.21	1	1	25.00	25.00	3.93	3.93	7.13	7.13	0.47	0.06			
19	100,000	500,000	300,000	123	4,131	2.97	99.76	1,278.10	8,225.21	15.49	99.70	3	4	75.00	100.00	51.12	55.05	92.87	100.00	4.00	0.67			
20	500,000	UP		10	4,141	0.24	100.00	24.62	8,249.83	0.30	100.00	0	4	0.00	100.00		55.05	0.00	100.00	0.00	0.67			
				4,141					8,249.83					4					55.05					0.67



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2973 Apartements/condominiums/offices exceeding 18 storeys

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	228	228	16.09	16.09	101.79	101.79	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	81	309	5.72	21.81	9.13	110.92	0.27	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	128	437	9.03	30.84	23.01	133.93	0.67	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	113	550	7.97	38.81	32.26	166.19	0.94	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	150	700	10.59	49.40	63.36	229.55	1.85	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	79	779	5.58	54.98	44.66	274.22	1.31	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	70	849	4.94	59.92	48.63	322.85	1.42	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	77	926	5.43	65.35	73.61	396.46	2.15	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	63	989	4.45	69.80	100.75	497.21	2.95	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	1,018	2.05	71.84	58.80	556.01	1.72	16.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	40	1,058	2.82	74.66	60.03	616.03	1.76	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	47	1,105	3.32	77.98	116.93	732.96	3.42	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	31	1,136	2.19	80.17	77.71	810.67	2.27	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	1,160	1.69	81.86	226.97	1,037.64	6.64	30.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	1,177	1.20	83.06	93.29	1,130.93	2.73	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	1,212	2.47	85.53	294.62	1,425.55	8.62	41.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	1,241	2.05	87.58	312.87	1,738.42	9.16	50.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	44	1,285	3.11	90.68	418.80	2,157.23	12.26	63.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	112	1,397	7.90	98.59	1,182.00	3,339.23	34.60	97.75	2	2	100.00	100.00	73.59	73.59	100.00	100.00	6.23	2.20			
20	500,000	UP		20	1,417	1.41	100.00	76.96	3,416.19	2.25	100.00	0	0	0.00	100.00	0.00	73.59	0.00	100.00	0.00	2.15			
				1,417					3,416.19					2					73.59					2.15



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2974 Convention halls and other multi purpose buildings

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.25	2.25	0.15	0.15	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	15	2.57	4.82	0.37	0.52	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	32	5.47	10.29	2.81	3.33	0.23	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	47	4.82	15.11	6.14	9.47	0.51	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	83	11.58	26.69	18.05	27.52	1.49	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	112	9.32	36.01	8.24	35.77	0.68	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	140	9.00	45.02	14.27	50.04	1.18	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	171	9.97	54.98	31.20	81.23	2.58	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	185	4.50	59.49	21.03	102.27	1.74	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	198	4.18	63.67	27.87	130.14	2.30	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	208	3.22	66.88	21.20	151.34	1.75	12.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	220	3.86	70.74	30.31	181.65	2.51	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	231	3.54	74.28	52.29	233.94	4.32	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	238	2.25	76.53	21.39	255.33	1.77	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	250	3.86	80.39	100.86	356.19	8.34	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	274	7.72	88.10	266.65	622.84	22.04	51.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	295	6.75	94.86	364.10	986.94	30.10	81.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	301	1.93	96.78	129.69	1,116.63	10.72	92.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	309	2.57	99.36	45.73	1,162.36	3.78	96.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	311	0.64	100.00	47.38	1,209.74	3.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				311					1,209.74					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2975 -exceeding 24 storeys above ground

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	222	222	8.11	8.11	584.16	584.16	7.18	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	200	422	7.31	15.42	13.21	597.37	0.16	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	314	736	11.48	26.90	37.62	634.98	0.46	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	290	1,026	10.60	37.50	59.98	694.96	0.74	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	304	1,330	11.11	48.61	115.48	810.45	1.42	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	208	1,538	7.60	56.21	114.31	924.75	1.40	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	153	1,691	5.59	61.81	128.07	1,052.82	1.57	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	153	1,844	5.59	67.40	237.61	1,290.43	2.92	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	106	1,950	3.87	71.27	145.13	1,435.57	1.78	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	60	2,010	2.19	73.46	103.51	1,539.08	1.27	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	71	2,081	2.60	76.06	120.59	1,659.67	1.48	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	82	2,163	3.00	79.06	207.01	1,866.67	2.54	22.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	40	2,203	1.46	80.52	110.99	1,977.66	1.36	24.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	81	2,284	2.96	83.48	376.66	2,354.32	4.63	28.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	37	2,321	1.35	84.83	298.13	2,652.45	3.66	32.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	112	2,433	4.09	88.93	936.24	3,588.69	11.50	44.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	51	2,484	1.86	90.79	650.13	4,238.82	7.99	52.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	31	2,515	1.13	91.92	486.00	4,724.82	5.97	58.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	126	2,641	4.61	96.53	2,583.87	7,308.69	31.75	89.81	3	3	50.00	50.00	158.87	158.87	91.75	91.75	6.15	2.17			
20	500,000	UP		95	2,736	3.47	100.00	829.18	8,137.87	10.19	100.00	3	6	50.00	100.00	14.29	173.16	8.25	100.00	1.72	2.13			
				2,736					8,137.87					6					173.16					2.13



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2976 Dwelling houses not classified as shop houses / 3 storeys

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21,544	21,544	7.19	7.19	1,230.95	1,230.95	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31,029	52,573	10.36	17.55	2,524.86	3,755.81	1.95	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	61,451	114,024	20.52	38.07	9,592.47	13,348.28	7.42	10.32	1	1	4.76	4.76	64.38	64.38	6.35	6.35	0.67	0.48			
4	200	300	250	41,143	155,167	13.74	51.81	8,124.61	21,472.89	6.28	16.61	2	3	9.52	14.29	15.49	79.87	1.53	7.88	0.19	0.37			
5	300	500	400	49,441	204,608	16.51	68.31	14,072.65	35,545.54	10.88	27.49	3	6	14.29	28.57	696.47	776.34	68.68	76.56	4.95	2.18			
6	500	750	625	29,820	234,428	9.96	78.27	12,273.25	47,818.79	9.49	36.98	4	10	19.05	47.62	75.01	851.35	7.40	83.96	0.61	1.78			
7	750	1,000	875	21,246	255,674	7.09	85.36	11,802.06	59,620.85	9.13	46.11	0	10	0.00	47.62	0.00	851.35	0.00	83.96	0.00	1.43			
8	1,000	1,500	1,250	17,621	273,295	5.88	91.25	14,046.39	73,667.25	10.86	56.97	3	13	14.29	61.90	12.70	864.05	1.25	85.21	0.09	1.17			
9	1,500	2,000	1,750	8,925	282,220	2.98	94.23	9,898.41	83,565.66	7.65	64.62	1	14	4.76	66.67	5.00	869.05	0.49	85.70	0.05	1.04			
10	2,000	2,500	2,250	4,358	286,578	1.46	95.68	6,394.59	89,960.24	4.95	69.57	0	14	0.00	66.67	0.00	869.05	0.00	85.70	0.00	0.97			
11	2,500	3,000	2,750	2,977	289,555	0.99	96.68	5,228.26	95,188.50	4.04	73.61	2	16	9.52	76.19	25.50	894.55	2.51	88.22	0.49	0.94			
12	3,000	4,000	3,500	2,946	292,501	0.98	97.66	6,869.15	102,057.66	5.31	78.92	0	16	0.00	76.19	0.00	894.55	0.00	88.22	0.00	0.88			
13	4,000	5,000	4,500	1,674	294,175	0.56	98.22	4,920.00	106,977.66	3.80	82.73	1	17	4.76	80.95	5.00	899.55	0.49	88.71	0.10	0.84			
14	5,000	7,500	6,250	1,562	295,737	0.52	98.74	6,771.37	113,749.02	5.24	87.96	1	18	4.76	85.71	2.00	901.55	0.20	88.91	0.03	0.79			
15	7,500	10,000	8,750	792	296,529	0.26	99.00	4,668.50	118,417.53	3.61	91.57	1	19	4.76	90.48	50.00	951.55	4.93	93.84	1.07	0.80			
16	10,000	20,000	15,000	765	297,294	0.26	99.26	6,785.34	125,202.87	5.25	96.82	0	19	0.00	90.48	0.00	951.55	0.00	93.84	0.00	0.76			
17	20,000	50,000	35,000	441	297,735	0.15	99.41	2,987.71	128,190.58	2.31	99.13	1	20	4.76	95.24	49.98	1,001.53	4.93	98.77	1.67	0.78			
18	50,000	100,000	75,000	311	298,046	0.10	99.51	519.98	128,710.55	0.40	99.53	0	20	0.00	95.24	0.00	1,001.53	0.00	98.77	0.00	0.78			
19	100,000	500,000	300,000	813	298,859	0.27	99.78	202.59	128,913.14	0.16	99.69	1	21	4.76	100.00	12.50	1,014.03	1.23	100.00	6.17	0.79			
20	500,000	UP		653	299,512	0.22	100.00	399.24	129,312.39	0.31	100.00	0	21	0.00	100.00	0.00	1,014.03	0.00	100.00	0.00	0.78			
				299,512					129,312.39					21					1,014.03					0.78



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2977 Dwelling houses buildings floating on the river/sea shore

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	25.76	25.76	7.71	7.71	7.56	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	19	53	14.39	40.15	6.42	14.13	6.29	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	36	89	27.27	67.42	26.01	40.14	25.51	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	102	9.85	77.27	13.89	54.03	13.62	52.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	110	6.06	83.33	8.16	62.19	8.00	60.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	121	8.33	91.67	18.56	80.75	18.20	79.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	125	3.03	94.70	2.75	83.50	2.69	81.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	128	2.27	96.97	2.82	86.32	2.77	84.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	129	0.76	97.73	4.98	91.30	4.88	89.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	130	0.76	98.48	1.71	93.01	1.67	91.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	132	1.52	100.00	8.96	101.97	8.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	132	0.00	100.00	0.00	101.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				132					101.97					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2978 Independent analytical laboratories

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	6.38	6.38	14.74	14.74	1.73	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	26	4.68	11.06	3.11	17.85	0.37	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	30	1.70	12.77	0.48	18.33	0.06	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	40	4.26	17.02	3.17	21.50	0.37	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	57	7.23	24.26	9.41	30.91	1.11	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	65	3.40	27.66	12.86	43.78	1.51	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	80	6.38	34.04	18.74	62.52	2.20	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	101	8.94	42.98	35.96	98.48	4.23	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	121	8.51	51.49	51.33	149.82	6.04	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	132	4.68	56.17	35.82	185.64	4.21	21.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	149	7.23	63.40	68.75	254.38	8.09	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	165	6.81	70.21	66.72	321.11	7.85	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	168	1.28	71.49	6.46	327.56	0.76	38.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	183	6.38	77.87	79.75	407.31	9.38	47.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	189	2.55	80.43	55.77	463.08	6.56	54.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	203	5.96	86.38	136.89	599.97	16.10	70.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	227	10.21	96.60	187.01	786.98	21.99	92.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	235	3.40	100.00	63.31	850.29	7.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	235	0.00	100.00	0.00	850.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	235	0.00	100.00	0.00	850.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				235					850.29					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2981 Public buildings

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	19.60	19.60	1.65	1.65	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	66	6.80	26.40	1.28	2.93	0.33	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	94	11.20	37.60	3.32	6.25	0.86	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	44	138	17.60	55.20	6.01	12.27	1.55	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	153	6.00	61.20	6.44	18.71	1.66	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	164	4.40	65.60	4.28	22.98	1.10	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	178	5.60	71.20	11.80	34.78	3.05	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	193	6.00	77.20	21.80	56.58	5.63	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	199	2.40	79.60	9.98	66.56	2.58	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	204	2.00	81.60	9.08	75.64	2.34	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	206	0.80	82.40	8.66	84.30	2.23	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	213	2.80	85.20	10.55	94.84	2.72	24.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	219	2.40	87.60	20.48	115.33	5.29	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	222	1.20	88.80	13.04	128.37	3.37	33.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	223	0.40	89.20	0.02	128.39	0.01	33.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	236	5.20	94.40	69.81	198.20	18.02	51.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	240	1.60	96.00	160.66	358.86	41.48	92.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	241	0.40	96.40	0.18	359.04	0.05	92.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	245	1.60	98.00	2.65	361.69	0.69	93.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	250	2.00	100.00	25.65	387.35	6.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				250					387.35					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2982 Police barracks and police stations

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	5.06	5.06	0.07	0.07	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	51	55	64.56	69.62	3.74	3.82	56.75	57.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	78	29.11	98.73	2.11	5.93	32.00	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	79	1.27	100.00	0.67	6.60	10.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	79	0.00	100.00	0.00	6.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				79					6.60					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2983 Military barracks

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.35	9.35	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	9.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.35		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 2984 Others

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	6.06	6.06	0.09	0.09	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	3.03	9.09	0.26	0.35	0.09	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	7	12.12	21.21	2.72	3.08	0.94	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	10	9.09	30.30	3.56	6.63	1.23	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	12	6.06	36.36	2.08	8.71	0.72	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	16	12.12	48.48	7.39	16.10	2.54	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	19	9.09	57.58	8.21	24.31	2.83	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	25	18.18	75.76	31.00	55.30	10.68	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	27	6.06	81.82	14.92	70.23	5.14	24.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	3.03	84.85	9.38	79.60	3.23	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	29	3.03	87.88	4.56	84.17	1.57	29.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	30	3.03	90.91	79.23	163.39	27.30	56.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	31	3.03	93.94	1.12	164.52	0.39	56.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	32	3.03	96.97	6.84	171.36	2.36	59.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	33	3.03	100.00	118.84	290.21	40.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	33	0.00	100.00	0.00	290.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	33	0.00	100.00	0.00	290.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	290.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	290.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	33	0.00	100.00	0.00	290.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					290.21					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2991 Buildings in course of construction

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	14	14	4.43	4.43	2.67	2.67	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	26	3.80	8.23	4.15	6.82	0.50	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	18	44	5.70	13.92	4.37	11.19	0.53	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	67	111	21.20	35.13	20.23	31.42	2.45	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	65	176	20.57	55.70	19.58	50.99	2.37	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	194	5.70	61.39	28.59	79.59	3.47	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	207	4.11	65.51	8.43	88.02	1.02	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	215	2.53	68.04	11.98	100.00	1.45	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	227	3.80	71.84	26.91	126.91	3.26	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	232	1.58	73.42	6.78	133.68	0.82	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	236	1.27	74.68	11.20	144.88	1.36	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	245	2.85	77.53	17.42	162.30	2.11	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	247	0.63	78.16	5.80	168.10	0.70	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	259	3.80	81.96	48.55	216.65	5.89	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	262	0.95	82.91	16.22	232.87	1.97	28.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	267	1.58	84.49	46.16	279.03	5.60	33.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	288	6.65	91.14	253.06	532.08	30.69	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	298	3.16	94.30	115.85	647.94	14.05	78.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	17	315	5.38	99.68	165.03	812.97	20.01	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	316	0.32	100.00	11.70	824.67	1.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				316					824.67					0					0.00			0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 2992 Rents

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	6	33.33	33.33	0.30	0.30	6.34	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	9	16.67	50.00	0.47	0.77	9.91	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	14	27.78	77.78	3.01	3.78	63.68	79.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	16	11.11	88.89	0.39	4.17	8.23	88.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	5.56	94.44	0.24	4.41	5.13	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	18	5.56	100.00	0.32	4.73	6.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	4.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18					4.73					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 30 Kina

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3000 Kina

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.14	0.14	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	6.11	6.25	67.69	69.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	1.21	7.46	13.37	82.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	0.36	7.82	3.98	86.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	20.00	100.00	1.21	9.02	13.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	5	0.00	100.00	0.00	9.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5					9.02					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 3010 Coklat

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	11.76	11.76	0.17	0.17	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	10	47.06	58.82	2.32	2.49	15.29	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	14	23.53	82.35	1.82	4.32	12.02	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	15	5.88	88.24	0.44	4.76	2.90	31.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	16	5.88	94.12	0.71	5.46	4.66	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	17	5.88	100.00	9.71	15.17	63.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					15.17					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3031 Rumah pengeringan

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.17	4.17	0.22	0.22	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.17	8.33	0.33	0.55	1.83	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	5	12.50	20.83	0.68	1.23	3.82	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	8	12.50	33.33	1.44	2.66	8.09	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	17	37.50	70.83	4.59	7.25	25.84	40.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	20	12.50	83.33	3.93	11.18	22.14	62.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	23	12.50	95.83	4.47	15.65	25.19	88.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	4.17	100.00	2.10	17.75	11.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	24	0.00	100.00	0.00	17.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				24					17.75					0					0.00			0.00	



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3032 Dengan Rumah Pengerinan

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	4	80.00	80.00	1.39	1.39	84.77	84.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	20.00	100.00	0.25	1.64	15.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					1.64					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3040 Teh

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.92	2.92	0.37	0.37	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.58	3.51	0.15	0.52	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.58	4.09	0.01	0.53	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	15	4.68	8.77	0.84	1.37	0.24	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	21	3.51	12.28	1.29	2.66	0.37	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	30	5.26	17.54	2.74	5.41	0.78	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	32	1.17	18.71	1.55	6.95	0.44	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	36	2.34	21.05	2.99	9.95	0.85	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	43	4.09	25.15	2.75	12.70	0.78	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	46	1.75	26.90	0.77	13.46	0.22	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	47	0.58	27.49	3.32	16.79	0.94	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	0.58	28.07	0.31	17.10	0.09	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	50	1.17	29.24	0.53	17.63	0.15	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	84	19.88	49.12	57.05	74.68	16.18	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	112	16.37	65.50	81.79	156.47	23.20	44.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	145	19.30	84.80	85.13	241.60	24.15	68.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	168	13.45	98.25	105.74	347.35	30.00	98.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	170	1.17	99.42	2.99	350.34	0.85	99.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	171	0.58	100.00	2.17	352.51	0.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	171	0.00	100.00	0.00	352.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				171					352.51					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3050 Minyak sereh

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	3.34	3.34	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	6.82	10.17	4.73	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	11.44	21.61	7.93	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	3.55	25.15	2.46	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	4.53	29.69	3.14	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	16.38	46.06	11.35	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	17.26	63.32	11.96	43.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	4.71	68.03	3.26	47.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	27.38	95.41	18.97	66.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	6.73	102.14	4.67	70.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	42.16	144.31	29.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	144.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					144.31					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3060 Kapok

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3070 Kelapa dan koprasemua gedung (kecuali gedung pengeringan)

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	5.00	5.00	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	5.00	10.00	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					10.00					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3071 Bila tidak dilakukan ekstraksi minyak

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	36.36	36.36	0.22	0.22	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	9.09	45.45	0.19	0.41	0.22	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	18.18	63.64	0.14	0.55	0.16	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	9.09	72.73	2.18	2.73	2.57	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	9.09	81.82	2.91	5.64	3.42	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	9.09	90.91	2.91	8.55	3.42	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	9.09	100.00	76.49	85.04	89.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	85.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					85.04					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3072 Dengan ekstraksi minyak

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	25.00	25.00	0.17	0.17	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	25.00	50.00	0.00	0.17	0.00	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	25.00	75.00	5.46	5.63	40.88	42.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	25.00	100.00	7.73	13.36	57.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	13.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					13.36					0					0.00			0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 3080 Karet (Gutta percha)

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	0.06	0.06	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	0.03	0.09	0.21	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	0.09	0.18	0.76	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	0.04	0.21	0.32	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	0.37	0.58	3.04	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	0.07	0.65	0.57	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.88	41.18	0.16	0.81	1.34	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.88	47.06	0.21	1.02	1.75	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.88	52.94	0.09	1.11	0.74	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	11	11.76	64.71	0.40	1.51	3.28	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.88	70.59	1.35	2.86	11.14	23.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.88	76.47	2.31	5.16	19.08	42.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.88	82.35	0.59	5.75	4.90	47.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.88	88.24	0.86	6.61	7.10	54.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.88	94.12	4.61	11.23	38.18	92.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.88	100.00	0.86	12.08	7.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	12.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	12.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	12.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					12.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3081 Semua gedung tidak termasuk rumah asap

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	3.40	3.40	0.75	0.75	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	19	5.83	9.22	3.09	3.84	0.72	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	26	3.40	12.62	0.91	4.75	0.21	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	0.49	13.11	0.37	5.12	0.09	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	39	5.83	18.93	3.81	8.93	0.89	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	52	6.31	25.24	5.14	14.08	1.20	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	62	4.85	30.10	4.37	18.45	1.02	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	68	2.91	33.01	3.30	21.75	0.77	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	85	8.25	41.26	17.52	39.26	4.08	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	93	3.88	45.15	9.26	48.52	2.16	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	96	1.46	46.60	4.11	52.63	0.96	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	99	1.46	48.06	4.95	57.58	1.15	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	110	5.34	53.40	32.08	89.66	7.47	20.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	129	9.22	62.62	73.64	163.30	17.14	38.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	153	11.65	74.27	75.29	238.59	17.53	55.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	49	202	23.79	98.06	167.40	405.99	38.97	94.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	206	1.94	100.00	23.60	429.60	5.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	206	0.00	100.00	0.00	429.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	206	0.00	100.00	0.00	429.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	206	0.00	100.00	0.00	429.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				206					429.60					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3082 Rumah asap di perkebunan karet

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.68	2.68	0.16	0.16	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	2.68	5.36	0.27	0.43	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	13	6.25	11.61	1.51	1.94	0.57	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	17	3.57	15.18	4.90	6.84	1.86	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	25	7.14	22.32	20.17	27.01	7.66	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	33	7.14	29.46	9.44	36.45	3.59	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	34	0.89	30.36	0.16	36.61	0.06	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	46	10.71	41.07	15.23	51.83	5.78	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	52	5.36	46.43	9.98	61.81	3.79	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	62	8.93	55.36	27.04	88.85	10.27	33.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	78	14.29	69.64	21.84	110.69	8.30	42.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	82	3.57	73.21	5.98	116.67	2.27	44.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	86	3.57	76.79	8.90	125.57	3.38	47.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	92	5.36	82.14	24.15	149.72	9.17	56.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	96	3.57	85.71	14.63	164.35	5.56	62.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	108	10.71	96.43	63.62	227.97	24.16	86.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	111	2.68	99.11	33.41	261.38	12.69	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	112	0.89	100.00	1.91	263.30	0.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	112	0.00	100.00	0.00	263.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	112	0.00	100.00	0.00	263.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				112					263.30					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3090 Gula bibit Gedung dan isinya

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.87	0.87	44.61	44.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.07	1.94	55.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	1.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					1.94					0					0.00					0.00



IndonesiaRe

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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3100

Perkebunan seratserat campuran dan kapok

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	52.38	52.38	8.95	8.95	15.06	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	19	38.10	90.48	8.35	17.31	14.06	29.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	4.76	95.24	2.13	19.44	3.59	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	4.76	100.00	40.00	59.44	67.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	59.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					59.44					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3110 Pabrik tapioka di perkebunan

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	9.92	9.92	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				9.92		0								0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 3120 Damar dan terpetin

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.88	5.88	0.38	0.38	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.88	11.76	61.84	62.21	8.23	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.88	17.65	12.37	74.58	1.65	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.88	23.53	12.77	87.35	1.70	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.88	29.41	13.18	100.53	1.75	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.88	35.29	9.92	110.45	1.32	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.88	41.18	16.14	126.59	2.15	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.88	47.06	16.75	143.34	2.23	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.88	52.94	20.28	163.62	2.70	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.88	58.82	57.56	221.18	7.66	29.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.88	64.71	59.61	280.79	7.93	37.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.88	70.59	67.26	348.05	8.95	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.88	76.47	74.40	422.45	9.90	56.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.88	82.35	77.49	499.94	10.31	66.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.88	88.24	66.03	565.97	8.78	75.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.88	94.12	95.11	661.08	12.65	87.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.88	100.00	90.60	751.68	12.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	751.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	751.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	751.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					751.68					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3130 Perkenekirs dan rempah - rempah

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

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



IndonesiaRe

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

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3150 Hortikulturasayur-sayurankentang dan tidak ada pengering

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	55.56	55.56	1.96	1.96	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	38	4.76	60.32	4.39	6.35	2.33	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	40	3.17	63.49	1.31	7.65	0.69	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	41	1.59	65.08	2.79	10.44	1.48	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	50	14.29	79.37	18.73	29.17	9.94	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	52	3.17	82.54	4.28	33.46	2.27	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	54	3.17	85.71	15.33	48.79	8.13	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	55	1.59	87.30	12.12	60.91	6.43	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	56	1.59	88.89	9.26	70.17	4.91	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	57	1.59	90.48	4.12	74.29	2.19	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	1.59	92.06	4.12	78.42	2.19	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	59	1.59	93.65	9.26	87.68	4.91	46.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	60	1.59	95.24	5.64	93.32	2.99	49.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	61	1.59	96.83	25.43	118.75	13.49	63.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	62	1.59	98.41	18.71	137.45	9.92	72.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	63	1.59	100.00	51.04	188.49	27.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	63	0.00	100.00	0.00	188.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	63	0.00	100.00	0.00	188.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	63	0.00	100.00	0.00	188.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	63	0.00	100.00	0.00	188.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					188.49					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3160

Minyak kelapa sawit tanpa pemakaian bensin dalam pengerjaan

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	301	301	29.98	29.98	7.04	7.04	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	180	481	17.93	47.91	5.31	12.35	0.20	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	503	2.19	50.10	8.63	20.98	0.32	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	513	1.00	51.10	3.97	24.95	0.15	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	529	1.59	52.69	5.17	30.12	0.19	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	531	0.20	52.89	1.66	31.78	0.06	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	539	0.80	53.69	7.20	38.98	0.27	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	554	1.49	55.18	12.15	51.13	0.46	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	47	601	4.68	59.86	28.18	79.32	1.06	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	625	2.39	62.25	21.23	100.55	0.80	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	640	1.49	63.75	31.85	132.40	1.19	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	37	677	3.69	67.43	33.26	165.65	1.25	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	711	3.39	70.82	36.68	202.33	1.37	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	723	1.20	72.01	19.42	221.76	0.73	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	747	2.39	74.40	59.60	281.35	2.23	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	779	3.19	77.59	363.70	645.05	13.63	24.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	63	842	6.27	83.86	552.06	1,197.11	20.68	44.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	94	936	9.36	93.23	746.50	1,943.61	27.97	72.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	64	1,000	6.37	99.60	710.63	2,654.25	26.62	99.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	1,004	0.40	100.00	14.83	2,669.08	0.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,004					2,669.08					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3180 Gambir barang-barang ditempatterbuka

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	6.21	6.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	6.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				6.21						0				0.00						0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 3210 Perabot rumah dalam rumah tinggal

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					1.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 40 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	5.00	5.00	0.35	0.35	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	3	2.50	7.50	0.90	1.25	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	2.50	10.00	2.34	3.58	0.30	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	2.50	12.50	7.13	10.71	0.90	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	2.50	15.00	4.05	14.76	0.51	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	2.50	17.50	4.24	19.00	0.54	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	2.50	20.00	3.41	22.41	0.43	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	9	2.50	22.50	51.48	73.89	6.53	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	10	2.50	25.00	24.26	98.16	3.08	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	11	2.50	27.50	68.00	166.16	8.63	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	12	2.50	30.00	3.49	169.65	0.44	21.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	13	2.50	32.50	50.00	219.65	6.34	27.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	14	2.50	35.00	41.25	260.90	5.23	33.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	15	2.50	37.50	25.62	286.51	3.25	36.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	16	2.50	40.00	26.18	312.69	3.32	39.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	17	2.50	42.50	223.67	536.37	28.38	68.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	5	22	12.50	55.00	103.10	639.47	13.08	81.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	6	28	15.00	70.00	61.74	701.21	7.83	88.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	8	36	20.00	90.00	78.02	779.23	9.90	98.86	1	1	100.00	100.00	10.00	10.00	100.00	100.00	12.82	1.28	1.28		
20	500,000	UP		4	40	10.00	100.00	8.99	788.22	1.14	100.00	0	0	0.00	100.00	0.00	10.00	0.00	100.00	0.00	0.00	1.27		
				40					788.22					1					10.00					1.27



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 4000 Special for Plantation (Fire Risk) Non Estate Plantation Ri

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	66.67	66.67	0.67	0.67	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	16.67	83.33	0.41	1.09	1.33	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	16.67	100.00	30.00	31.09	96.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	6	0.00	100.00	0.00	31.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				6				31.09				0				0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 4012 Palm Oil/Kelapa Sawit

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	205	205	52.70	52.70	27.38	27.38	4.28	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	88	293	22.62	75.32	24.11	51.49	3.77	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	310	4.37	79.69	7.25	58.74	1.13	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	313	0.77	80.46	1.02	59.75	0.16	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	324	2.83	83.29	9.96	69.71	1.56	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	326	0.51	83.80	2.96	72.67	0.46	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	327	0.26	84.06	0.73	73.40	0.11	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	331	1.03	85.09	2.35	75.75	0.37	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	337	1.54	86.63	4.37	80.12	0.68	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	342	1.29	87.92	9.92	90.04	1.55	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	344	0.51	88.43	8.23	98.27	1.29	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	345	0.26	88.69	0.00	98.27	0.00	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	346	0.26	88.95	6.38	104.65	1.00	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	350	1.03	89.97	12.16	116.81	1.90	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	352	0.51	90.49	7.00	123.81	1.10	19.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	354	0.51	91.00	62.31	186.12	9.75	29.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	369	3.86	94.86	234.84	420.97	36.74	65.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	377	2.06	96.92	80.55	501.52	12.60	78.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	387	2.57	99.49	102.60	604.12	16.05	94.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	389	0.51	100.00	35.00	639.12	5.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				389					639.12					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 4016 Perkebunan karet

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	33	33	91.67	91.67	6.04	6.04	27.51	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	34	2.78	94.44	0.41	6.45	1.86	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	35	2.78	97.22	0.51	6.96	2.31	31.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	36	2.78	100.00	15.00	21.96	68.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	36	0.00	100.00	0.00	21.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				36					21.96					0					0.00		



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
 OCCUPATION CODE : 4019 Sugar Cane/Tebu

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	42.11	42.11	1.88	1.88	11.43	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	11	15.79	57.89	1.50	3.38	9.14	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	13	10.53	68.42	1.75	5.13	10.66	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	5.26	73.68	2.04	7.17	12.45	43.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	5.26	78.95	1.72	8.89	10.51	54.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	5.26	84.21	1.72	10.62	10.51	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	5.26	89.47	2.04	12.66	12.45	77.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	5.26	94.74	2.03	14.69	12.39	89.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	5.26	100.00	1.72	16.41	10.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	16.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					16.41					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

UNDERWRITING YEAR : 2018
OCCUPATION CODE : 4022 Vegetables/Sayur2an

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	100.00	100.00	0.89	0.89	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	0.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8				0.89				0						0.00				0.00
GRANT TOTAL						725,747.0			1,186,980.75			176.0						104,709.56				

5.5 GROUP BY PROVINCE CODE



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 01 NANGGROE ACEH DARUSSALAM
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,135	1,135	15.21	15.21	62.28	62.28	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	997	2,132	13.36	28.57	128.83	191.11	1.97	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,452	3,584	19.46	48.03	553.41	744.52	8.45	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,079	4,663	14.46	62.49	438.82	1,183.34	6.70	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,148	5,811	15.38	77.87	795.68	1,979.02	12.16	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6,232	6,232	5.64	83.52	357.91	2,336.92	5.47	35.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	328	6,560	4.40	87.91	391.38	2,728.30	5.98	41.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	232	6,792	3.11	91.02	361.08	3,089.38	5.52	47.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	152	6,944	2.04	93.06	382.79	3,472.17	5.85	53.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	66	7,010	0.88	93.94	191.16	3,663.32	2.92	55.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	64	7,074	0.86	94.80	249.99	3,913.32	3.82	59.78	1	1	100.00	100.00	71.25	71.25	100.00	100.00	28.50	1.82			
12	3,000	4,000	3,500	87	7,161	1.17	95.97	243.06	4,156.38	3.71	63.49	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.71			
13	4,000	5,000	4,500	59	7,220	0.79	96.76	314.06	4,470.44	4.80	68.29	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.59			
14	5,000	7,500	6,250	45	7,265	0.60	97.36	361.04	4,831.47	5.52	73.81	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.47			
15	7,500	10,000	8,750	47	7,312	0.63	97.99	244.07	5,075.54	3.73	77.54	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.40			
16	10,000	20,000	15,000	46	7,358	0.62	98.61	310.79	5,386.33	4.75	82.28	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.32			
17	20,000	50,000	35,000	54	7,412	0.72	99.33	556.43	5,942.76	8.50	90.78	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.20			
18	50,000	100,000	75,000	28	7,440	0.38	99.71	512.84	6,455.60	7.83	98.62	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.10			
19	100,000	500,000	300,000	6	7,446	0.08	99.79	13.91	6,469.50	0.21	98.83	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.10			
20	500,000	UP		16	7,462	0.21	100.00	76.58	6,546.09	1.17	100.00	0	1	0.00	100.00	0.00	71.25	0.00	100.00	0.00	1.09			
				7,462					6,546.09					1					71.25					1.09



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 02 SUMATERA UTARA
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,552	4,552	9.95	9.95	430.26	430.26	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3,302	7,854	7.22	17.17	415.89	846.16	0.60	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5,434	13,288	11.88	29.05	1,154.19	2,000.35	1.67	2.89	1	1	7.69	7.69	64.38	64.38	0.08	0.08	5.58	3.22			
4	200	300	250	4,865	18,153	10.63	39.68	1,635.28	3,635.63	2.36	5.25	0	1	0.00	7.69	0.00	64.38	0.00	0.08	0.00	1.77			
5	300	500	400	7,286	25,439	15.93	55.61	3,913.16	7,548.79	5.65	10.91	0	1	0.00	7.69	0.00	64.38	0.00	0.08	0.00	0.85			
6	500	750	625	4,619	30,058	10.10	65.70	3,884.07	11,432.86	5.61	16.52	1	2	7.69	15.38	15.50	79.88	0.02	0.10	0.40	0.70			
7	750	1,000	875	3,582	33,640	7.83	73.53	4,052.15	15,485.01	5.86	22.38	2	4	15.38	30.77	663.36	743.24	0.86	0.96	16.37	4.80			
8	1,000	1,500	1,250	3,107	36,747	6.79	80.32	4,890.45	20,375.47	7.07	29.44	1	5	7.69	38.46	10.00	753.24	0.01	0.97	0.20	3.70			
9	1,500	2,000	1,750	1,853	38,600	4.05	84.38	3,954.83	24,330.30	5.72	35.16	0	5	0.00	38.46	0.00	753.24	0.00	0.97	0.00	3.10			
10	2,000	2,500	2,250	999	39,599	2.18	86.56	2,463.21	26,793.51	3.56	38.72	0	5	0.00	38.46	0.00	753.24	0.00	0.97	0.00	2.81			
11	2,500	3,000	2,750	723	40,322	1.58	88.14	2,428.18	29,221.69	3.51	42.23	0	5	0.00	38.46	0.00	753.24	0.00	0.97	0.00	2.58			
12	3,000	4,000	3,500	878	41,200	1.92	90.06	3,234.61	32,456.31	4.67	46.90	0	5	0.00	38.46	0.00	753.24	0.00	0.97	0.00	2.32			
13	4,000	5,000	4,500	716	41,916	1.57	91.62	3,015.28	35,471.59	4.36	51.26	1	6	7.69	46.15	24.75	777.99	0.03	1.00	0.82	2.19			
14	5,000	7,500	6,250	786	42,702	1.72	93.34	5,071.07	40,542.66	7.33	58.59	1	7	7.69	53.85	100.00	877.99	0.13	1.13	1.97	2.17			
15	7,500	10,000	8,750	632	43,334	1.38	94.72	4,416.69	44,959.35	6.38	64.97	0	7	0.00	53.85	0.00	877.99	0.00	1.13	0.00	1.95			
16	10,000	20,000	15,000	952	44,286	2.08	96.80	9,601.16	54,560.51	13.87	78.84	4	11	30.77	84.62	18,100.34	18,978.33	23.34	24.47	188.52	34.78			
17	20,000	50,000	35,000	624	44,910	1.36	98.17	7,312.85	61,873.36	10.57	89.41	1	12	7.69	92.31	18.85	18,997.18	0.02	24.49	0.26	30.70			
18	50,000	100,000	75,000	447	45,357	0.98	99.15	3,775.31	65,648.67	5.46	94.87	1	13	7.69	100.00	58,567.50	77,564.68	75.51	100.00	1551.33	118.15			
19	100,000	500,000	300,000	318	45,675	0.70	99.84	2,803.55	68,452.22	4.05	98.92	0	13	0.00	100.00	0.00	77,564.68	0.00	100.00	0.00	113.31			
20	500,000	UP		73	45,748	0.16	100.00	747.96	69,200.17	1.08	100.00	0	13	0.00	100.00	0.00	77,564.68	0.00	100.00	0.00	112.09			
				45,748					69,200.17					13					77,564.68					112.09



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 03 SUMATERA BARAT
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,411	1,411	6.43	6.43	299.00	299.00	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,815	3,226	8.27	14.69	240.50	539.50	1.05	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,453	6,679	15.72	30.41	829.93	1,369.43	3.61	5.96	1	1	20.00	20.00	1.85	1.85	0.58	0.58	0.22	0.13			
4	200	300	250	3,236	9,915	14.74	45.15	1,129.25	2,498.68	4.91	10.87	1	2	20.00	40.00	121.33	123.17	38.06	38.64	10.74	4.93			
5	300	500	400	4,695	14,610	21.38	66.53	2,577.49	5,076.18	11.21	22.08	0	2	0.00	40.00	0.00	123.17	0.00	38.64	0.00	2.43			
6	500	750	625	2,262	16,872	10.30	76.83	1,851.12	6,927.30	8.05	30.13	0	2	0.00	40.00	0.00	123.17	0.00	38.64	0.00	1.78			
7	750	1,000	875	1,682	18,554	7.66	84.49	2,168.74	9,096.04	9.43	39.57	0	2	0.00	40.00	0.00	123.17	0.00	38.64	0.00	1.35			
8	1,000	1,500	1,250	1,175	19,729	5.35	89.84	2,096.27	11,192.31	9.12	48.69	0	2	0.00	40.00	0.00	123.17	0.00	38.64	0.00	1.10			
9	1,500	2,000	1,750	610	20,339	2.78	92.62	1,486.71	12,679.01	6.47	55.15	0	2	0.00	40.00	0.00	123.17	0.00	38.64	0.00	0.97			
10	2,000	2,500	2,250	294	20,633	1.34	93.96	963.28	13,642.29	4.19	59.34	0	2	0.00	40.00	0.00	123.17	0.00	38.64	0.00	0.90			
11	2,500	3,000	2,750	202	20,835	0.92	94.88	777.76	14,420.05	3.38	62.73	0	2	0.00	40.00	0.00	123.17	0.00	38.64	0.00	0.85			
12	3,000	4,000	3,500	271	21,106	1.23	96.11	1,321.23	15,741.27	5.75	68.47	2	4	40.00	80.00	15.59	138.76	4.89	43.53	1.18	0.88			
13	4,000	5,000	4,500	152	21,258	0.69	96.80	957.29	16,698.57	4.16	72.64	0	4	0.00	80.00	0.00	138.76	0.00	43.53	0.00	0.83			
14	5,000	7,500	6,250	229	21,487	1.04	97.85	1,471.90	18,170.46	6.40	79.04	1	5	20.00	100.00	180.00	318.76	56.47	100.00	12.23	1.75			
15	7,500	10,000	8,750	104	21,591	0.47	98.32	994.47	19,164.93	4.33	83.37	0	5	0.00	100.00	0.00	318.76	0.00	100.00	0.00	1.66			
16	10,000	20,000	15,000	103	21,694	0.47	98.79	1,239.88	20,404.81	5.39	88.76	0	5	0.00	100.00	0.00	318.76	0.00	100.00	0.00	1.56			
17	20,000	50,000	35,000	103	21,797	0.47	99.26	1,872.99	22,277.81	8.15	96.91	0	5	0.00	100.00	0.00	318.76	0.00	100.00	0.00	1.43			
18	50,000	100,000	75,000	57	21,854	0.26	99.52	384.87	22,662.67	1.67	98.58	0	5	0.00	100.00	0.00	318.76	0.00	100.00	0.00	1.41			
19	100,000	500,000	300,000	94	21,948	0.43	99.95	315.88	22,978.55	1.37	99.96	0	5	0.00	100.00	0.00	318.76	0.00	100.00	0.00	1.39			
20	500,000	UP		12	21,960	0.05	100.00	10.09	22,988.64	0.04	100.00	0	5	0.00	100.00	0.00	318.76	0.00	100.00	0.00	1.39			
				21,960					22,988.64					5					318.76					1.39



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE 04 RIAU
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,100	2,100	9.89	9.89	722.78	722.78	2.58	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,928	4,028	9.08	18.96	394.54	1,117.32	1.41	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,219	7,247	15.15	34.11	747.58	1,864.89	2.66	6.65	2	2	40.00	40.00	119.00	119.00	2.67	2.67	15.92	6.38			
4	200	300	250	2,288	9,535	10.77	44.89	777.36	2,642.26	2.77	9.42	0	2	0.00	40.00	0.00	119.00	0.00	2.67	0.00	4.50			
5	300	500	400	3,698	13,233	17.41	62.29	2,105.86	4,748.12	7.51	16.92	0	2	0.00	40.00	0.00	119.00	0.00	2.67	0.00	2.51			
6	500	750	625	2,344	15,577	11.03	73.33	2,177.83	6,925.94	7.76	24.69	0	2	0.00	40.00	0.00	119.00	0.00	2.67	0.00	1.72			
7	750	1,000	875	1,645	17,222	7.74	81.07	2,091.31	9,017.26	7.45	32.14	0	2	0.00	40.00	0.00	119.00	0.00	2.67	0.00	1.32			
8	1,000	1,500	1,250	1,154	18,376	5.43	86.50	2,048.57	11,065.83	7.30	39.44	1	3	20.00	60.00	1,260.00	1,379.00	28.32	31.00	61.51	12.46			
9	1,500	2,000	1,750	609	18,985	2.87	89.37	1,593.58	12,659.41	5.68	45.12	0	3	0.00	60.00	0.00	1,379.00	0.00	31.00	0.00	10.89			
10	2,000	2,500	2,250	313	19,298	1.47	90.84	923.91	13,583.32	3.29	48.41	0	3	0.00	60.00	0.00	1,379.00	0.00	31.00	0.00	10.15			
11	2,500	3,000	2,750	243	19,541	1.14	91.99	886.34	14,469.66	3.16	51.57	0	3	0.00	60.00	0.00	1,379.00	0.00	31.00	0.00	9.53			
12	3,000	4,000	3,500	274	19,815	1.29	93.28	1,262.97	15,732.63	4.50	56.07	1	4	20.00	80.00	3,060.00	4,439.00	68.78	99.78	242.29	28.22			
13	4,000	5,000	4,500	194	20,009	0.91	94.19	1,036.12	16,768.75	3.69	59.77	0	4	0.00	80.00	0.00	4,439.00	0.00	99.78	0.00	26.47			
14	5,000	7,500	6,250	297	20,306	1.40	95.59	1,794.19	18,562.94	6.39	66.16	0	4	0.00	80.00	0.00	4,439.00	0.00	99.78	0.00	23.91			
15	7,500	10,000	8,750	173	20,479	0.81	96.40	1,387.54	19,950.48	4.95	71.11	0	4	0.00	80.00	0.00	4,439.00	0.00	99.78	0.00	22.25			
16	10,000	20,000	15,000	229	20,708	1.08	97.48	2,699.59	22,650.07	9.62	80.73	0	4	0.00	80.00	0.00	4,439.00	0.00	99.78	0.00	19.60			
17	20,000	50,000	35,000	160	20,868	0.75	98.23	2,229.27	24,879.33	7.95	88.67	1	5	20.00	100.00	10.00	4,449.00	0.22	100.00	0.45	17.88			
18	50,000	100,000	75,000	118	20,986	0.56	98.79	1,305.20	26,184.53	4.65	93.33	0	5	0.00	100.00	0.00	4,449.00	0.00	100.00	0.00	16.99			
19	100,000	500,000	300,000	221	21,207	1.04	99.83	1,736.36	27,920.89	6.19	99.52	0	5	0.00	100.00	0.00	4,449.00	0.00	100.00	0.00	15.93			
20	500,000	UP		36	21,243	0.17	100.00	136.01	28,056.90	0.48	100.00	0	5	0.00	100.00	0.00	4,449.00	0.00	100.00	0.00	15.86			
				21,243					28,056.90					5					4,449.00					15.86



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 05 JAMBI
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	864	864	10.01	10.01	179.13	179.13	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	795	1,659	9.21	19.22	108.71	287.84	0.99	2.63	1	1	20.00	20.00	67.50	67.50	12.56	12.56	62.09	23.45			
3	100	200	150	1,480	3,139	17.14	36.36	355.70	643.54	3.25	5.88	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	10.49			
4	200	300	250	1,144	4,283	13.25	49.61	474.85	1,118.39	4.34	10.22	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	6.04			
5	300	500	400	1,396	5,679	16.17	65.78	938.07	2,056.47	8.58	18.80	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	3.28			
6	500	750	625	799	6,478	9.26	75.04	773.57	2,830.04	7.07	25.87	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	2.39			
7	750	1,000	875	531	7,009	6.15	81.19	695.77	3,525.81	6.36	32.23	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	1.91			
8	1,000	1,500	1,250	420	7,429	4.87	86.05	692.25	4,218.06	6.33	38.56	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	1.60			
9	1,500	2,000	1,750	249	7,678	2.88	88.94	633.95	4,852.00	5.80	44.36	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	1.39			
10	2,000	2,500	2,250	139	7,817	1.61	90.55	409.68	5,261.68	3.75	48.10	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	1.28			
11	2,500	3,000	2,750	116	7,933	1.34	91.89	427.39	5,689.07	3.91	52.01	0	1	0.00	20.00	0.00	67.50	0.00	12.56	0.00	1.19			
12	3,000	4,000	3,500	120	8,053	1.39	93.28	564.86	6,253.94	5.16	57.17	1	2	20.00	40.00	2.60	70.10	0.48	13.05	0.46	1.12			
13	4,000	5,000	4,500	79	8,132	0.92	94.20	380.07	6,634.01	3.47	60.65	0	2	0.00	40.00	0.00	70.10	0.00	13.05	0.00	1.06			
14	5,000	7,500	6,250	112	8,244	1.30	95.49	737.96	7,371.96	6.75	67.39	2	4	40.00	80.00	463.73	533.83	86.30	99.35	62.84	7.24			
15	7,500	10,000	8,750	69	8,313	0.80	96.29	426.31	7,798.27	3.90	71.29	0	4	0.00	80.00	0.00	533.83	0.00	99.35	0.00	6.85			
16	10,000	20,000	15,000	98	8,411	1.14	97.43	1,165.97	8,964.24	10.66	81.95	0	4	0.00	80.00	0.00	533.83	0.00	99.35	0.00	5.96			
17	20,000	50,000	35,000	63	8,474	0.73	98.16	875.14	9,839.38	8.00	89.95	1	5	20.00	100.00	3.50	537.33	0.65	100.00	0.40	5.46			
18	50,000	100,000	75,000	77	8,551	0.89	99.05	507.53	10,346.91	4.64	94.59	0	5	0.00	100.00	0.00	537.33	0.00	100.00	0.00	5.19			
19	100,000	500,000	300,000	76	8,627	0.88	99.93	526.01	10,872.92	4.81	99.40	0	5	0.00	100.00	0.00	537.33	0.00	100.00	0.00	4.94			
20	500,000	UP		6	8,633	0.07	100.00	65.88	10,938.80	0.60	100.00	0	5	0.00	100.00	0.00	537.33	0.00	100.00	0.00	4.91			
				8,633					10,938.80					5					537.33					4.91



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 06 SUMATERA SELATAN
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,294	2,294	13.67	13.67	145.74	145.74	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,437	3,731	8.56	22.23	202.36	348.10	0.89	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,082	5,813	12.40	34.63	404.28	752.39	1.77	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,666	7,479	9.92	44.55	548.10	1,300.48	2.40	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2,595	10,074	15.46	60.01	1,607.12	2,907.61	7.04	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,575	11,649	9.38	69.39	1,443.89	4,351.49	6.32	19.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1,327	12,976	7.90	77.30	1,543.88	5,895.37	6.76	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1,043	14,019	6.21	83.51	1,562.69	7,458.06	6.84	32.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	579	14,598	3.45	86.96	1,465.39	8,923.45	6.42	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	344	14,942	2.05	89.01	1,089.81	10,013.25	4.77	43.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	247	15,189	1.47	90.48	973.48	10,986.74	4.26	48.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	279	15,468	1.66	92.14	1,219.97	12,206.71	5.34	53.45	2	2	100.00	100.00	311.24	311.24	100.00	100.00	25.51	2.55			
13	4,000	5,000	4,500	193	15,661	1.15	93.29	912.81	13,119.52	4.00	57.45	0	2	0.00	100.00	0.00	311.24	0.00	100.00	0.00	2.37			
14	5,000	7,500	6,250	249	15,910	1.48	94.78	1,562.71	14,682.22	6.84	64.29	0	2	0.00	100.00	0.00	311.24	0.00	100.00	0.00	2.12			
15	7,500	10,000	8,750	181	16,091	1.08	95.85	1,139.92	15,822.15	4.99	69.28	0	2	0.00	100.00	0.00	311.24	0.00	100.00	0.00	1.97			
16	10,000	20,000	15,000	255	16,346	1.52	97.37	3,026.94	18,849.08	13.25	82.54	0	2	0.00	100.00	0.00	311.24	0.00	100.00	0.00	1.65			
17	20,000	50,000	35,000	150	16,496	0.89	98.27	1,456.98	20,306.06	6.38	88.92	0	2	0.00	100.00	0.00	311.24	0.00	100.00	0.00	1.53			
18	50,000	100,000	75,000	85	16,581	0.51	98.77	777.98	21,084.04	3.41	92.32	0	2	0.00	100.00	0.00	311.24	0.00	100.00	0.00	1.48			
19	100,000	500,000	300,000	171	16,752	1.02	99.79	1,504.04	22,588.09	6.59	98.91	0	2	0.00	100.00	0.00	311.24	0.00	100.00	0.00	1.38			
20	500,000	UP		35	16,787	0.21	100.00	249.47	22,837.55	1.09	100.00	0	2	0.00	100.00	0.00	311.24	0.00	100.00	0.00	1.36			
				16,787					22,837.55					2					311.24					1.36



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 07 BENGKULU
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	703	703	13.27	13.27	39.84	39.84	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	673	1,376	12.71	25.98	91.50	131.34	1.62	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	971	2,347	18.33	44.32	292.94	424.28	5.20	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	564	2,911	10.65	54.97	236.12	660.39	4.19	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	831	3,742	15.69	70.66	489.88	1,150.27	8.69	20.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	446	4,188	8.42	79.08	463.46	1,613.74	8.22	28.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	371	4,559	7.01	86.08	591.97	2,205.70	10.50	39.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	248	4,807	4.68	90.77	542.43	2,748.13	9.62	48.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	123	4,930	2.32	93.09	388.38	3,136.52	6.89	55.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	67	4,997	1.27	94.35	204.86	3,341.37	3.63	59.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	52	5,049	0.98	95.34	226.51	3,567.89	4.02	63.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	5,080	0.59	95.92	119.19	3,687.07	2.11	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	59	5,139	1.11	97.04	363.21	4,050.28	6.44	71.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	5,179	0.76	97.79	208.83	4,259.11	3.70	75.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	5,199	0.38	98.17	172.57	4,431.68	3.06	78.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	5,234	0.66	98.83	266.82	4,698.50	4.73	83.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	5,259	0.47	99.30	482.40	5,180.90	8.56	91.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	5,276	0.32	99.62	168.59	5,349.49	2.99	94.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	5,295	0.36	99.98	287.16	5,636.65	5.09	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	5,296	0.02	100.00	1.52	5,638.17	0.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5,296					5,638.17					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 08 LAMPUNG
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,414	1,414	10.87	10.87	202.64	202.64	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,216	2,630	9.35	20.22	133.97	336.61	0.79	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,092	4,722	16.09	36.31	377.07	713.68	2.23	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,422	6,144	10.93	47.24	397.41	1,111.10	2.35	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,755	7,899	13.49	60.74	960.31	2,071.41	5.67	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,098	8,997	8.44	69.18	949.96	3,021.37	5.61	17.85	1	1	33.33	33.33	48.45	48.45	28.38	28.38	5.10	1.60			
7	750	1,000	875	950	9,947	7.30	76.49	1,053.62	4,074.99	6.23	24.08	0	1	0.00	33.33	0.00	48.45	0.00	28.38	0.00	1.19			
8	1,000	1,500	1,250	801	10,748	6.16	82.65	1,287.83	5,362.82	7.61	31.69	0	1	0.00	33.33	0.00	48.45	0.00	28.38	0.00	0.90			
9	1,500	2,000	1,750	464	11,212	3.57	86.21	1,008.90	6,371.72	5.96	37.65	0	1	0.00	33.33	0.00	48.45	0.00	28.38	0.00	0.76			
10	2,000	2,500	2,250	230	11,442	1.77	87.98	697.29	7,069.01	4.12	41.77	1	2	33.33	66.67	72.28	120.73	42.34	70.72	10.37	1.71			
11	2,500	3,000	2,750	195	11,637	1.50	89.48	622.67	7,691.68	3.68	45.45	0	2	0.00	66.67	0.00	120.73	0.00	70.72	0.00	1.57			
12	3,000	4,000	3,500	194	11,831	1.49	90.97	818.36	8,510.04	4.84	50.28	0	2	0.00	66.67	0.00	120.73	0.00	70.72	0.00	1.42			
13	4,000	5,000	4,500	139	11,970	1.07	92.04	621.06	9,131.10	3.67	53.95	0	2	0.00	66.67	0.00	120.73	0.00	70.72	0.00	1.32			
14	5,000	7,500	6,250	160	12,130	1.23	93.27	1,197.38	10,328.48	7.07	61.03	0	2	0.00	66.67	0.00	120.73	0.00	70.72	0.00	1.17			
15	7,500	10,000	8,750	127	12,257	0.98	94.25	868.18	11,196.66	5.13	66.16	0	2	0.00	66.67	0.00	120.73	0.00	70.72	0.00	1.08			
16	10,000	20,000	15,000	193	12,450	1.48	95.73	1,901.82	13,098.48	11.24	77.39	0	2	0.00	66.67	0.00	120.73	0.00	70.72	0.00	0.92			
17	20,000	50,000	35,000	186	12,636	1.43	97.16	1,653.29	14,751.77	9.77	87.16	1	3	33.33	100.00	49.98	170.71	29.28	100.00	3.02	1.16			
18	50,000	100,000	75,000	87	12,723	0.67	97.83	677.09	15,428.87	4.00	91.16	0	3	0.00	100.00	0.00	170.71	0.00	100.00	0.00	1.11			
19	100,000	500,000	300,000	175	12,898	1.35	99.18	1,044.16	16,473.03	6.17	97.33	0	3	0.00	100.00	0.00	170.71	0.00	100.00	0.00	1.04			
20	500,000	UP		107	13,005	0.82	100.00	451.24	16,924.27	2.67	100.00	0	3	0.00	100.00	0.00	170.71	0.00	100.00	0.00	1.01			
				13,005					16,924.27					3					170.71					1.01



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 09 DKI JAKARTA
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10,785	10,785	8.71	8.71	1,562.35	1,562.35	0.70	0.70	1	1	2.56	2.56	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6,074	16,859	4.91	13.62	1,486.25	3,048.60	0.67	1.37	1	2	2.56	5.13	14.17	14.17	1.24	1.24	0.95	0.46			
3	100	200	150	10,252	27,111	8.28	21.91	2,295.61	5,344.21	1.03	2.40	2	4	5.13	10.26	12.39	26.57	1.08	2.32	0.54	0.50			
4	200	300	250	8,694	35,805	7.02	28.93	2,109.25	7,453.46	0.95	3.34	1	5	2.56	12.82	10.00	36.57	0.87	3.19	0.47	0.49			
5	300	500	400	15,462	51,267	12.49	41.42	6,172.98	13,626.44	2.77	6.11	0	5	0.00	12.82	0.00	36.57	0.00	3.19	0.00	0.27			
6	500	750	625	13,209	64,476	10.67	52.10	8,307.82	21,934.26	3.72	9.83	1	6	2.56	15.38	8.00	44.57	0.70	3.89	0.10	0.20			
7	750	1,000	875	13,213	77,689	10.68	62.77	12,320.20	34,254.46	5.52	15.35	1	7	2.56	17.95	42.23	86.79	3.68	7.57	0.34	0.25			
8	1,000	1,500	1,250	12,067	89,756	9.75	72.52	15,115.14	49,369.61	6.77	22.13	2	9	5.13	23.08	216.54	303.33	18.89	26.45	1.43	0.61			
9	1,500	2,000	1,750	7,307	97,063	5.90	78.43	13,139.64	62,509.25	5.89	28.02	1	10	2.56	25.64	12.00	315.33	1.05	27.50	0.09	0.50			
10	2,000	2,500	2,250	4,025	101,088	3.25	81.68	9,550.46	72,059.71	4.28	32.30	0	10	0.00	25.64	0.00	315.33	0.00	27.50	0.00	0.44			
11	2,500	3,000	2,750	3,381	104,469	2.73	84.41	9,326.17	81,385.88	4.18	36.48	1	11	2.56	28.21	12.00	327.33	1.05	28.55	0.13	0.40			
12	3,000	4,000	3,500	4,013	108,482	3.24	87.65	14,199.64	95,585.52	6.36	42.84	2	13	5.13	33.33	221.26	548.59	19.30	47.84	1.56	0.57			
13	4,000	5,000	4,500	2,668	111,150	2.16	89.81	13,713.26	109,298.78	6.15	48.99	1	14	2.56	35.90	12.80	561.39	1.12	48.96	0.09	0.51			
14	5,000	7,500	6,250	3,196	114,346	2.58	92.39	19,183.60	128,482.38	8.60	57.58	0	14	0.00	35.90	0.00	561.39	0.00	48.96	0.00	0.44			
15	7,500	10,000	8,750	1,988	116,334	1.61	94.00	16,088.29	144,570.67	7.21	64.79	0	14	0.00	35.90	0.00	561.39	0.00	48.96	0.00	0.39			
16	10,000	20,000	15,000	2,625	118,959	2.12	96.12	30,587.30	175,157.97	13.71	78.50	1	15	2.56	38.46	5.34	566.73	0.47	49.43	0.02	0.32			
17	20,000	50,000	35,000	1,774	120,733	1.43	97.55	25,134.15	200,292.11	11.26	89.77	0	15	0.00	38.46	0.00	566.73	0.00	49.43	0.00	0.28			
18	50,000	100,000	75,000	770	121,503	0.62	98.17	7,887.19	208,179.30	3.53	93.30	5	20	12.82	51.28	48.45	615.19	4.23	53.65	0.61	0.30			
19	100,000	500,000	300,000	1,192	122,695	0.96	99.14	10,878.24	219,057.53	4.88	98.18	10	30	25.64	76.92	345.25	960.43	30.11	83.76	3.17	0.44			
20	500,000	UP		1,070	123,765	0.86	100.00	4,067.09	223,124.63	1.82	100.00	9	39	23.08	100.00	186.19	1,146.62	16.24	100.00	4.58	0.51			
				123,765					223,124.63					39					1,146.62					0.51



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 10 JAWA BARAT
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11,609	11,609	10.42	10.42	1,876.15	1,876.15	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8,212	19,821	7.37	17.79	952.56	2,828.72	0.46	1.38	1	1	3.70	3.70	9.31	9.31	0.45	0.45	0.98	0.33			
3	100	200	150	16,070	35,891	14.42	32.21	3,358.69	6,187.41	1.63	3.01	1	2	3.70	7.41	120.88	130.19	5.82	6.27	3.60	2.10			
4	200	300	250	11,546	47,437	10.36	42.57	3,588.82	9,776.23	1.75	4.75	1	3	3.70	11.11	3.40	133.59	0.16	6.43	0.09	1.37			
5	300	500	400	14,747	62,184	13.24	55.81	7,449.18	17,225.42	3.62	8.38	1	4	3.70	14.81	201.47	335.07	9.70	16.13	2.70	1.95			
6	500	750	625	10,511	72,695	9.43	65.24	7,706.38	24,931.80	3.75	12.12	0	4	0.00	14.81	0.00	335.07	0.00	16.13	0.00	1.34			
7	750	1,000	875	7,805	80,500	7.00	72.25	7,983.10	32,914.90	3.88	16.00	0	4	0.00	14.81	0.00	335.07	0.00	16.13	0.00	1.02			
8	1,000	1,500	1,250	6,572	87,072	5.90	78.15	9,849.50	42,764.40	4.79	20.79	1	5	3.70	18.52	1.50	336.57	0.07	16.20	0.02	0.79			
9	1,500	2,000	1,750	3,785	90,857	3.40	81.54	8,401.64	51,166.04	4.09	24.88	1	6	3.70	22.22	5.00	341.57	0.24	16.44	0.06	0.67			
10	2,000	2,500	2,250	2,281	93,138	2.05	83.59	5,337.71	56,503.75	2.60	27.48	1	7	3.70	25.93	10.00	351.57	0.48	16.92	0.19	0.62			
11	2,500	3,000	2,750	1,770	94,908	1.59	85.18	6,048.95	62,552.70	2.94	30.42	0	7	0.00	25.93	0.00	351.57	0.00	16.92	0.00	0.56			
12	3,000	4,000	3,500	2,334	97,242	2.09	87.27	9,093.33	71,646.03	4.42	34.84	0	7	0.00	25.93	0.00	351.57	0.00	16.92	0.00	0.49			
13	4,000	5,000	4,500	1,779	99,021	1.60	88.87	8,529.24	80,175.27	4.15	38.99	2	9	7.41	33.33	815.00	1,166.57	39.22	56.14	9.56	1.46			
14	5,000	7,500	6,250	2,550	101,571	2.29	91.16	15,072.92	95,248.19	7.33	46.31	1	10	3.70	37.04	55.38	1,221.95	2.67	58.81	0.37	1.28			
15	7,500	10,000	8,750	1,549	103,120	1.39	92.55	12,555.46	107,803.64	6.11	52.42	1	11	3.70	40.74	50.00	1,271.95	2.41	61.21	0.40	1.18			
16	10,000	20,000	15,000	2,728	105,848	2.45	95.00	30,776.77	138,580.41	14.97	67.39	3	14	11.11	51.85	325.23	1,597.18	15.65	76.86	1.06	1.15			
17	20,000	50,000	35,000	2,249	108,097	2.02	97.01	32,132.55	170,712.96	15.62	83.01	3	17	11.11	62.96	318.49	1,915.67	15.33	92.19	0.99	1.12			
18	50,000	100,000	75,000	1,313	109,410	1.18	98.19	14,665.02	185,377.98	7.13	90.14	2	19	7.41	70.37	2.21	1,917.88	0.11	92.30	0.02	1.03			
19	100,000	500,000	300,000	1,480	110,890	1.33	99.52	15,573.25	200,951.23	7.57	97.71	4	23	14.81	85.19	127.25	2,045.13	6.12	98.42	0.82	1.02			
20	500,000	UP		533	111,423	0.48	100.00	4,702.92	205,654.15	2.29	100.00	4	27	14.81	100.00	32.80	2,077.93	1.58	100.00	0.70	1.01			
				111,423					205,654.15					27					2,077.93					1.01



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 11 JAWA TENGAH
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,338	7,338	12.60	12.60	453.72	453.72	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6,824	14,162	11.72	24.32	658.02	1,111.74	0.75	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10,050	24,212	17.26	41.58	1,979.90	3,091.64	2.26	3.52	1	1	9.09	9.09	178.77	178.77	8.78	8.78	9.03	5.78			
4	200	300	250	5,766	29,978	9.90	51.48	1,791.57	4,883.20	2.04	5.57	0	1	0.00	9.09	0.00	178.77	0.00	8.78	0.00	3.66			
5	300	500	400	6,485	36,463	11.14	62.62	3,267.67	8,150.87	3.72	9.29	2	3	18.18	27.27	45.00	223.77	2.21	10.99	1.38	2.75			
6	500	750	625	4,522	40,985	7.77	70.39	3,442.73	11,593.60	3.92	13.21	0	3	0.00	27.27	0.00	223.77	0.00	10.99	0.00	1.93			
7	750	1,000	875	3,356	44,341	5.76	76.15	3,512.97	15,106.57	4.00	17.22	0	3	0.00	27.27	0.00	223.77	0.00	10.99	0.00	1.48			
8	1,000	1,500	1,250	3,033	47,374	5.21	81.36	4,781.18	19,887.75	5.45	22.67	0	3	0.00	27.27	0.00	223.77	0.00	10.99	0.00	1.13			
9	1,500	2,000	1,750	1,894	49,268	3.25	84.61	4,426.97	24,314.72	5.05	27.71	0	3	0.00	27.27	0.00	223.77	0.00	10.99	0.00	0.92			
10	2,000	2,500	2,250	1,067	50,335	1.83	86.44	3,212.79	27,527.51	3.66	31.37	0	3	0.00	27.27	0.00	223.77	0.00	10.99	0.00	0.81			
11	2,500	3,000	2,750	834	51,169	1.43	87.88	2,857.86	30,385.37	3.26	34.63	0	3	0.00	27.27	0.00	223.77	0.00	10.99	0.00	0.74			
12	3,000	4,000	3,500	1,185	52,354	2.04	89.91	5,069.54	35,454.91	5.78	40.41	0	3	0.00	27.27	0.00	223.77	0.00	10.99	0.00	0.63			
13	4,000	5,000	4,500	722	53,076	1.24	91.15	3,880.90	39,335.81	4.42	44.83	0	3	0.00	27.27	0.00	223.77	0.00	10.99	0.00	0.57			
14	5,000	7,500	6,250	1,220	54,296	2.10	93.25	7,758.03	47,093.84	8.84	53.67	3	6	27.27	54.55	7.48	231.25	0.37	11.36	0.10	0.49			
15	7,500	10,000	8,750	759	55,055	1.30	94.55	6,119.99	53,213.83	6.97	60.65	0	6	0.00	54.55	0.00	231.25	0.00	11.36	0.00	0.43			
16	10,000	20,000	15,000	1,074	56,129	1.84	96.40	12,355.19	65,569.02	14.08	74.73	1	7	9.09	63.64	1,662.39	1,893.64	81.67	93.04	13.45	2.89			
17	20,000	50,000	35,000	955	57,084	1.64	98.04	11,531.42	77,100.44	13.14	87.87	1	8	9.09	72.73	5.26	1,898.90	0.26	93.29	0.05	2.46			
18	50,000	100,000	75,000	471	57,555	0.81	98.84	4,016.28	81,116.71	4.58	92.45	1	9	9.09	81.82	17.50	1,916.40	0.86	94.15	0.44	2.36			
19	100,000	500,000	300,000	517	58,072	0.89	99.73	4,822.99	85,939.70	5.50	97.95	1	10	9.09	90.91	113.73	2,030.12	5.59	99.74	2.36	2.36			
20	500,000	UP		156	58,228	0.27	100.00	1,802.71	87,742.41	2.05	100.00	1	11	9.09	100.00	5.26	2,035.38	0.26	100.00	0.29	2.32			
				58,228					87,742.41					11					2,035.38					2.32



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 12 DIY YOGYAKARTA
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,136	1,136	13.77	13.77	37.31	37.31	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	813	1,949	9.86	23.63	89.79	127.10	0.72	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,247	3,196	15.12	38.75	232.64	359.74	1.85	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	772	3,968	9.36	48.11	248.48	608.22	1.98	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,014	4,982	12.29	60.40	583.67	1,191.89	4.65	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	731	5,713	8.86	69.27	570.55	1,762.44	4.55	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	566	6,279	6.86	76.13	707.83	2,470.26	5.64	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	481	6,760	5.83	81.96	839.98	3,310.24	6.70	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	311	7,071	3.77	85.73	793.59	4,103.83	6.33	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	136	7,207	1.65	87.38	431.62	4,535.45	3.44	36.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	107	7,314	1.30	88.68	399.08	4,934.53	3.18	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	201	7,515	2.44	91.11	916.91	5,851.44	7.31	46.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	109	7,624	1.32	92.43	572.48	6,423.92	4.56	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	179	7,803	2.17	94.60	1,231.14	7,655.06	9.81	61.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	103	7,906	1.25	95.85	789.45	8,444.51	6.29	67.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	151	8,057	1.83	97.68	1,481.06	9,925.57	11.81	79.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	101	8,158	1.22	98.91	1,604.25	11,529.83	12.79	91.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	45	8,203	0.55	99.45	667.09	12,196.92	5.32	97.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	38	8,241	0.46	99.92	296.00	12,492.92	2.36	99.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	8,248	0.08	100.00	52.73	12,545.65	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8,248					12,545.65					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 13 JAWA TIMUR
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
						PERCENTAGE				PERCENTAGE				PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10,352	10,352	11.53	11.53	530.27	530.27	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7,496	17,848	8.35	19.88	802.55	1,332.81	0.55	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12,595	30,443	14.03	33.91	2,301.87	3,634.68	1.57	2.47	1	1	4.76	4.76	1.34	1.34	0.02	0.02	0.06	0.04			
4	200	300	250	8,353	38,796	9.30	43.21	2,468.37	6,103.05	1.68	4.15	0	1	0.00	4.76	0.00	1.34	0.00	0.02	0.00	0.02			
5	300	500	400	10,699	49,495	11.92	55.13	5,105.12	11,208.17	3.47	7.62	0	1	0.00	4.76	0.00	1.34	0.00	0.02	0.00	0.01			
6	500	750	625	7,781	57,276	8.67	63.80	5,579.20	16,787.36	3.80	11.42	0	1	0.00	4.76	0.00	1.34	0.00	0.02	0.00	0.01			
7	750	1,000	875	6,139	63,415	6.84	70.64	5,882.08	22,669.44	4.00	15.42	0	1	0.00	4.76	0.00	1.34	0.00	0.02	0.00	0.01			
8	1,000	1,500	1,250	5,742	69,157	6.40	77.03	7,865.68	30,535.12	5.35	20.77	3	4	14.29	19.05	1,429.26	1,430.60	16.38	16.39	18.17	4.69			
9	1,500	2,000	1,750	3,544	72,701	3.95	80.98	7,180.75	37,715.88	4.88	25.66	2	6	9.52	28.57	713.75	2,144.35	8.18	24.57	9.94	5.69			
10	2,000	2,500	2,250	2,147	74,848	2.39	83.37	5,468.92	43,184.80	3.72	29.38	4	10	19.05	47.62	5.73	2,150.09	0.07	24.63	0.10	4.98			
11	2,500	3,000	2,750	1,723	76,571	1.92	85.29	5,170.49	48,355.28	3.52	32.89	0	10	0.00	47.62	0.00	2,150.09	0.00	24.63	0.00	4.45			
12	3,000	4,000	3,500	2,256	78,827	2.51	87.81	8,090.62	56,445.90	5.50	38.40	0	10	0.00	47.62	0.00	2,150.09	0.00	24.63	0.00	3.81			
13	4,000	5,000	4,500	1,450	80,277	1.62	89.42	6,726.60	63,172.50	4.58	42.97	1	11	4.76	52.38	4,150.00	6,300.09	47.55	72.18	61.70	9.97			
14	5,000	7,500	6,250	2,084	82,361	2.32	91.74	11,459.19	74,631.69	7.80	50.77	1	12	4.76	57.14	0.00	6,300.09	0.00	72.18	0.00	8.44			
15	7,500	10,000	8,750	1,424	83,785	1.59	93.33	9,599.70	84,231.38	6.53	57.30	0	12	0.00	57.14	0.00	6,300.09	0.00	72.18	0.00	7.48			
16	10,000	20,000	15,000	2,085	85,870	2.32	95.65	31,047.51	115,278.89	21.12	78.42	2	14	9.52	66.67	50.14	6,350.23	0.57	72.76	0.16	5.51			
17	20,000	50,000	35,000	1,838	87,708	2.05	97.70	26,173.18	141,452.07	17.80	96.23	0	14	0.00	66.67	0.00	6,350.23	0.00	72.76	0.00	4.49			
18	50,000	100,000	75,000	894	88,602	1.00	98.69	7,832.18	149,284.25	5.33	101.55	2	16	9.52	76.19	159.83	6,510.06	1.83	74.59	2.04	4.36			
19	100,000	500,000	300,000	864	89,466	0.96	99.66	6,603.45	155,887.69	4.49	106.05	5	21	23.81	100.00	2,217.73	8,727.79	25.41	100.00	33.58	5.60			
20	500,000	UP		309	89,775	0.34	100.00	8,886.46	147,001.23	6.05	100.00	0	21	0.00	100.00	0.00	8,727.79	0.00	100.00	0.00	5.94			
				89,775					147,001.23					21					8,727.79					5.94



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 14 KALIMANTAN BARAT
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,934	1,934	9.64	9.64	460.44	460.44	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,172	4,106	10.83	20.47	486.12	946.56	2.03	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4,663	8,769	23.24	43.71	1,999.96	2,946.52	8.34	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2,957	11,726	14.74	58.45	2,138.41	5,084.93	8.92	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3,069	14,795	15.30	73.75	3,425.14	8,510.07	14.28	35.49	1	1	50.00	50.00	475.00	475.00	40.43	40.43	13.87	5.58			
6	500	750	625	1,411	16,206	7.03	80.78	2,131.85	10,641.92	8.89	44.38	1	2	50.00	100.00	700.00	1,175.00	59.57	100.00	32.84	11.04			
7	750	1,000	875	1,160	17,366	5.78	86.56	2,390.55	13,032.47	9.97	54.35	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	9.02			
8	1,000	1,500	1,250	770	18,136	3.84	90.40	1,878.79	14,911.26	7.83	62.18	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	7.88			
9	1,500	2,000	1,750	438	18,574	2.18	92.58	1,307.29	16,218.55	5.45	67.63	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	7.24			
10	2,000	2,500	2,250	217	18,791	1.08	93.66	984.16	17,202.71	4.10	71.74	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	6.83			
11	2,500	3,000	2,750	204	18,995	1.02	94.68	761.05	17,963.76	3.17	74.91	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	6.54			
12	3,000	4,000	3,500	227	19,222	1.13	95.81	905.00	18,868.76	3.77	78.68	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	6.23			
13	4,000	5,000	4,500	122	19,344	0.61	96.42	713.84	19,582.60	2.98	81.66	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	6.00			
14	5,000	7,500	6,250	165	19,509	0.82	97.24	928.32	20,510.92	3.87	85.53	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	5.73			
15	7,500	10,000	8,750	63	19,572	0.31	97.56	531.07	21,041.98	2.21	87.75	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	5.58			
16	10,000	20,000	15,000	111	19,683	0.55	98.11	977.88	22,019.87	4.08	91.82	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	5.34			
17	20,000	50,000	35,000	72	19,755	0.36	98.47	554.00	22,573.86	2.31	94.13	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	5.21			
18	50,000	100,000	75,000	67	19,822	0.33	98.80	385.64	22,959.50	1.61	95.74	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	5.12			
19	100,000	500,000	300,000	205	20,027	1.02	99.83	893.34	23,852.84	3.73	99.47	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	4.93			
20	500,000	UP		35	20,062	0.17	100.00	127.58	23,980.43	0.53	100.00	0	2	0.00	100.00	0.00	1,175.00	0.00	100.00	0.00	4.90			
				20,062					23,980.43					2					1,175.00					4.90



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 15 KALIMANTAN TENGAH
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	569	569	11.11	11.11	207.65	207.65	3.42	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	496	1,065	9.69	20.80	69.08	276.73	1.14	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	789	1,854	15.41	36.20	235.22	511.95	3.87	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	575	2,429	11.23	47.43	213.48	725.43	3.51	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	713	3,142	13.92	61.36	410.55	1,135.98	6.75	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	372	3,514	7.26	68.62	299.65	1,435.62	4.93	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	324	3,838	6.33	74.95	358.56	1,794.18	5.90	29.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	278	4,116	5.43	80.37	378.79	2,172.97	6.23	35.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	169	4,285	3.30	83.68	333.50	2,506.47	5.48	41.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	119	4,404	2.32	86.00	277.45	2,783.92	4.56	45.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	84	4,488	1.64	87.64	174.00	2,957.93	2.86	48.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	130	4,618	2.54	90.18	344.05	3,301.98	5.66	54.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	74	4,692	1.45	91.62	312.16	3,614.13	5.13	59.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	88	4,780	1.72	93.34	451.81	4,065.94	7.43	66.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	63	4,843	1.23	94.57	291.39	4,357.34	4.79	71.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	81	4,924	1.58	96.15	539.67	4,897.01	8.88	80.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	79	5,003	1.54	97.70	394.29	5,291.29	6.48	87.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	42	5,045	0.82	98.52	246.80	5,538.09	4.06	91.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	69	5,114	1.35	99.86	349.63	5,887.73	5.75	96.83	2	2	100.00	100.00	22.50	22.50	100.00	100.00	6.44	0.38			
20	500,000	UP		7	5,121	0.14	100.00	192.56	6,080.29	3.17	100.00	0	2	0.00	100.00	0.00	22.50	0.00	100.00	0.00	0.37			
				5,121					6,080.29					2					22.50					0.37



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 16 KALIMANTAN SELATAN
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,267	1,267	12.84	12.84	222.77	222.77	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,050	2,317	10.64	23.48	136.12	358.89	1.17	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,756	4,073	17.80	41.28	421.23	780.12	3.62	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,075	5,148	10.89	52.17	353.35	1,133.48	3.04	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,256	6,404	12.73	64.90	550.08	1,683.56	4.73	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	767	7,171	7.77	72.68	533.00	2,216.56	4.58	19.06	1	1	100.00	100.00	30.00	30.00	100.00	100.00	5.63	1.35			
7	750	1,000	875	545	7,716	5.52	78.20	633.47	2,850.02	5.45	24.51	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	1.05			
8	1,000	1,500	1,250	556	8,272	5.63	83.84	754.33	3,604.36	6.49	30.99	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.83			
9	1,500	2,000	1,750	302	8,574	3.06	86.90	601.18	4,205.53	5.17	36.16	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.71			
10	2,000	2,500	2,250	171	8,745	1.73	88.63	469.87	4,675.40	4.04	40.20	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.64			
11	2,500	3,000	2,750	147	8,892	1.49	90.12	476.12	5,151.52	4.09	44.29	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.58			
12	3,000	4,000	3,500	162	9,054	1.64	91.76	720.49	5,872.01	6.19	50.49	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.51			
13	4,000	5,000	4,500	102	9,156	1.03	92.79	445.01	6,317.02	3.83	54.32	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.47			
14	5,000	7,500	6,250	159	9,315	1.61	94.41	1,055.26	7,372.28	9.07	63.39	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.41			
15	7,500	10,000	8,750	89	9,404	0.90	95.31	557.89	7,930.16	4.80	68.19	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.38			
16	10,000	20,000	15,000	180	9,584	1.82	97.13	1,290.79	9,220.96	11.10	79.28	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.33			
17	20,000	50,000	35,000	118	9,702	1.20	98.33	1,218.07	10,439.02	10.47	89.76	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.29			
18	50,000	100,000	75,000	65	9,767	0.66	98.99	436.92	10,875.94	3.76	93.51	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.28			
19	100,000	500,000	300,000	74	9,841	0.75	99.74	687.99	11,563.94	5.92	99.43	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.26			
20	500,000	UP		26	9,867	0.26	100.00	66.32	11,630.26	0.57	100.00	0	1	0.00	100.00	0.00	30.00	0.00	100.00	0.00	0.26			
				9,867					11,630.26					1					30.00					0.26



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE 17 KALIMANTAN TIMUR
UNDERWRITING YEAR 2018
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,659	1,659	10.07	10.07	176.85	176.85	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,468	3,127	8.91	18.97	150.50	327.35	0.55	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,784	4,911	10.83	29.80	428.03	755.37	1.55	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,552	6,463	9.42	39.22	588.97	1,344.35	2.14	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2,330	8,793	14.14	53.36	1,492.86	2,837.21	5.41	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,653	10,446	10.03	63.39	1,286.18	4,123.39	4.66	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1,356	11,802	8.23	71.61	2,294.89	6,418.28	8.32	23.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1,214	13,016	7.37	78.98	2,156.94	8,575.22	7.82	31.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	744	13,760	4.51	83.50	1,860.23	10,435.45	6.74	37.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	412	14,172	2.50	86.00	1,158.16	11,593.61	4.20	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	327	14,499	1.98	87.98	1,277.84	12,871.46	4.63	46.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	377	14,876	2.29	90.27	1,595.35	14,466.81	5.78	52.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	265	15,141	1.61	91.88	1,377.87	15,844.68	5.00	57.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	343	15,484	2.08	93.96	1,883.61	17,728.29	6.83	64.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	212	15,696	1.29	95.24	1,553.33	19,281.62	5.63	69.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	265	15,961	1.61	96.85	2,454.04	21,735.66	8.90	78.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	219	16,180	1.33	98.18	2,695.35	24,431.01	9.77	88.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	92	16,272	0.56	98.74	837.30	25,268.31	3.04	91.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	165	16,437	1.00	99.74	1,842.77	27,111.08	6.68	98.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		43	16,480	0.26	100.00	472.83	27,583.90	1.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16,480					27,583.90					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 18 SULAWESI UTARA
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	673	673	8.37	8.37	40.79	40.79	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	511	1,184	6.36	14.73	84.12	124.91	0.61	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	923	2,107	11.48	26.21	200.40	325.31	1.45	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	795	2,902	9.89	36.10	243.69	569.00	1.76	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,227	4,129	15.26	51.37	591.04	1,160.04	4.26	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	769	4,898	9.57	60.94	585.82	1,745.86	4.23	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	650	5,548	8.09	69.02	724.78	2,470.63	5.23	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	596	6,144	7.41	76.44	1,015.35	3,485.98	7.32	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	448	6,592	5.57	82.01	1,008.24	4,494.22	7.27	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	232	6,824	2.89	84.90	675.67	5,169.89	4.87	37.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	192	7,016	2.39	87.29	707.16	5,877.05	5.10	42.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	221	7,237	2.75	90.03	1,093.99	6,971.05	7.89	50.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	173	7,410	2.15	92.19	845.31	7,816.35	6.10	56.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	200	7,610	2.49	94.68	1,286.06	9,102.41	9.28	65.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	93	7,703	1.16	95.83	932.72	10,035.13	6.73	72.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	155	7,858	1.93	97.76	1,796.52	11,831.65	12.96	85.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	75	7,933	0.93	98.69	1,100.59	12,932.24	7.94	93.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	38	7,971	0.47	99.17	471.10	13,403.35	3.40	96.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	51	8,022	0.63	99.80	333.65	13,736.99	2.41	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	8,038	0.20	100.00	124.68	13,861.68	0.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8,038					13,861.68					0					0.00					0.00



IndonesiaRe

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

PROVINCE : 19 SULAWESI TENGAH
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,387	1,387	15.63	15.63	92.34	92.34	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,202	2,589	13.55	29.18	151.34	243.69	1.64	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,895	4,484	21.36	50.54	491.88	735.57	5.34	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	925	5,409	10.43	60.97	309.46	1,045.03	3.36	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,102	6,511	12.42	73.39	583.74	1,628.77	6.34	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	584	7,095	6.58	79.97	505.04	2,133.80	5.48	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	428	7,523	4.82	84.79	583.70	2,717.51	6.34	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	357	7,880	4.02	88.82	652.81	3,370.32	7.09	36.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	253	8,133	2.85	91.67	582.69	3,953.01	6.33	42.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	150	8,283	1.69	93.36	425.71	4,378.72	4.62	47.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	111	8,394	1.25	94.61	452.09	4,830.82	4.91	52.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	116	8,510	1.31	95.92	533.60	5,364.42	5.79	58.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	81	8,591	0.91	96.83	444.82	5,809.24	4.83	63.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	80	8,671	0.90	97.73	569.60	6,378.84	6.18	69.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	44	8,715	0.50	98.23	444.31	6,823.15	4.82	74.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	70	8,785	0.79	99.02	921.65	7,744.80	10.01	84.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	37	8,822	0.42	99.44	717.40	8,462.20	7.79	91.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	8,843	0.24	99.67	435.83	8,898.03	4.73	96.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	8,853	0.11	99.79	106.46	9,004.49	1.16	97.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		19	8,872	0.21	100.00	206.23	9,210.72	2.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8,872					9,210.72					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 20 SULAWESI SELATAN
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,289	2,289	11.61	11.61	244.64	244.64	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,715	4,004	8.70	20.31	243.98	488.62	0.86	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3,257	7,261	16.52	36.84	754.97	1,243.59	2.67	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2,071	9,332	10.51	47.35	807.11	2,050.70	2.85	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2,694	12,026	13.67	61.01	1,706.73	3,757.43	6.04	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,832	13,858	9.29	70.31	1,783.32	5,540.76	6.31	19.60	2	2	66.67	66.67	200.00	200.00	99.26	99.26	11.22	3.61			
7	750	1,000	875	1,272	15,130	6.45	76.76	1,548.89	7,089.65	5.48	25.07	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	2.82			
8	1,000	1,500	1,250	1,225	16,355	6.22	82.98	2,185.47	9,275.12	7.73	32.80	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	2.16			
9	1,500	2,000	1,750	680	17,035	3.45	86.43	1,606.93	10,882.05	5.68	38.48	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	1.84			
10	2,000	2,500	2,250	441	17,476	2.24	88.67	1,413.70	12,295.75	5.00	43.48	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	1.63			
11	2,500	3,000	2,750	303	17,779	1.54	90.20	1,157.60	13,453.36	4.09	47.58	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	1.49			
12	3,000	4,000	3,500	379	18,158	1.92	92.13	1,680.70	15,134.06	5.94	53.52	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	1.32			
13	4,000	5,000	4,500	291	18,449	1.48	93.60	1,536.03	16,670.08	5.43	58.95	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	1.20			
14	5,000	7,500	6,250	349	18,798	1.77	95.37	2,380.11	19,050.19	8.42	67.37	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	1.05			
15	7,500	10,000	8,750	221	19,019	1.12	96.49	1,602.41	20,652.61	5.67	73.04	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	0.97			
16	10,000	20,000	15,000	348	19,367	1.77	98.26	3,203.33	23,855.94	11.33	84.37	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	0.84			
17	20,000	50,000	35,000	162	19,529	0.82	99.08	2,388.99	26,244.93	8.45	92.82	0	2	0.00	66.67	0.00	200.00	0.00	99.26	0.00	0.76			
18	50,000	100,000	75,000	79	19,608	0.40	99.48	920.14	27,165.07	3.25	96.07	1	3	33.33	100.00	1.50	201.50	0.74	100.00	0.16	0.74			
19	100,000	500,000	300,000	76	19,684	0.39	99.87	944.14	28,109.21	3.34	99.41	0	3	0.00	100.00	0.00	201.50	0.00	100.00	0.00	0.72			
20	500,000	UP		26	19,710	0.13	100.00	166.93	28,276.13	0.59	100.00	0	3	0.00	100.00	0.00	201.50	0.00	100.00	0.00	0.71			
				19,710					28,276.13					3					201.50					0.71



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

PROVINCE 21 SULAWESI TENGGARA
 UNDERWRITING YEAR 2018
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	487	487	13.54	13.54	120.89	120.89	2.43	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	343	830	9.53	23.07	92.58	213.47	1.86	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	576	1,406	16.01	39.08	145.29	358.76	2.92	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	442	1,848	12.28	51.36	151.21	509.98	3.04	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	545	2,393	15.15	66.51	351.36	861.33	7.07	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	327	2,720	9.09	75.60	391.09	1,252.42	7.87	25.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	219	2,939	6.09	81.68	349.98	1,602.40	7.05	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	188	3,127	5.23	86.91	474.19	2,076.60	9.55	41.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	107	3,234	2.97	89.88	320.80	2,397.39	6.46	48.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	52	3,286	1.45	91.33	198.52	2,595.92	4.00	52.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	62	3,348	1.72	93.05	258.78	2,854.69	5.21	57.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	55	3,403	1.53	94.58	120.34	2,975.03	2.42	59.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	57	3,460	1.58	96.16	337.08	3,312.10	6.79	66.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	3,501	1.14	97.30	296.71	3,608.81	5.97	72.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	33	3,534	0.92	98.22	399.29	4,008.10	8.04	80.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	3,564	0.83	99.06	383.40	4,391.50	7.72	88.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	3,576	0.33	99.39	406.16	4,797.66	8.18	96.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	3,580	0.11	99.50	36.49	4,834.14	0.73	97.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	3,592	0.33	99.83	123.68	4,957.83	2.49	99.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	3,598	0.17	100.00	9.68	4,967.50	0.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,598					4,967.50					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 22 BALI
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,091	2,091	9.67	9.67	315.44	315.44	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,625	3,716	7.52	17.19	424.75	740.19	0.89	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,508	6,224	11.60	28.79	521.32	1,261.51	1.09	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,781	8,005	8.24	37.02	625.27	1,886.78	1.31	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2,578	10,583	11.92	48.95	1,367.26	3,254.04	2.86	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,824	12,407	8.44	57.38	1,551.47	4,805.50	3.25	10.06	1	1	7.14	7.14	0.88	0.88	0.47	0.47	0.06	0.02			
7	750	1,000	875	1,534	13,941	7.09	64.48	1,612.47	6,417.97	3.37	13.43	1	2	7.14	14.29	5.00	5.88	2.67	3.14	0.31	0.09			
8	1,000	1,500	1,250	1,652	15,593	7.64	72.12	2,755.48	9,173.45	5.77	19.20	2	4	14.29	28.57	11.20	17.08	5.99	9.13	0.41	0.19			
9	1,500	2,000	1,750	1,132	16,725	5.24	77.35	2,283.28	11,456.73	4.78	23.97	1	5	7.14	35.71	13.50	30.58	7.22	16.35	0.59	0.27			
10	2,000	2,500	2,250	730	17,455	3.38	80.73	2,135.00	13,591.73	4.47	28.44	1	6	7.14	42.86	13.85	44.42	7.41	23.76	0.65	0.33			
11	2,500	3,000	2,750	594	18,049	2.75	83.48	2,044.57	15,636.30	4.28	32.72	1	7	7.14	50.00	13.50	57.92	7.22	30.98	0.66	0.37			
12	3,000	4,000	3,500	803	18,852	3.71	87.19	3,180.67	18,816.98	6.66	39.38	1	8	7.14	57.14	44.79	102.71	23.96	54.94	1.41	0.55			
13	4,000	5,000	4,500	460	19,312	2.13	89.32	2,642.53	21,459.50	5.53	44.91	2	10	14.29	71.43	21.51	124.22	11.51	66.44	0.81	0.58			
14	5,000	7,500	6,250	617	19,929	2.85	92.17	4,592.30	26,051.80	9.61	54.52	2	12	14.29	85.71	56.75	180.97	30.35	96.79	1.24	0.69			
15	7,500	10,000	8,750	364	20,293	1.68	93.85	3,155.63	29,207.43	6.60	61.12	0	12	0.00	85.71	0.00	180.97	0.00	96.79	0.00	0.62			
16	10,000	20,000	15,000	610	20,903	2.82	96.67	7,818.97	37,026.40	16.36	77.48	1	13	7.14	92.86	3.00	183.97	1.60	98.40	0.04	0.50			
17	20,000	50,000	35,000	392	21,295	1.81	98.49	6,456.59	43,482.99	13.51	90.99	1	14	7.14	100.00	3.00	186.97	1.60	100.00	0.05	0.43			
18	50,000	100,000	75,000	122	21,417	0.56	99.05	2,308.48	45,791.47	4.83	95.82	0	14	0.00	100.00	0.00	186.97	0.00	100.00	0.00	0.41			
19	100,000	500,000	300,000	149	21,566	0.69	99.74	1,588.13	47,379.60	3.32	99.15	0	14	0.00	100.00	0.00	186.97	0.00	100.00	0.00	0.39			
20	500,000	UP		56	21,622	0.26	100.00	407.36	47,786.96	0.85	100.00	0	14	0.00	100.00	0.00	186.97	0.00	100.00	0.00	0.39			
				21,622					47,786.96					14					186.97					0.39



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

PROVINCE : 23 NUSA TENGGARA BARAT
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	670	670	9.35	9.35	42.17	42.17	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	546	1,216	7.62	16.96	81.07	123.23	0.81	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,179	2,395	16.45	33.41	262.64	385.88	2.64	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,015	3,410	14.16	47.57	296.80	682.67	2.98	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	959	4,369	13.38	60.94	487.33	1,170.01	4.89	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	485	4,854	6.77	67.71	445.66	1,615.67	4.47	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	404	5,258	5.64	73.34	470.24	2,085.90	4.72	20.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	524	5,782	7.31	80.65	843.62	2,929.53	8.47	29.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	508	6,290	7.09	87.74	1,114.22	4,043.75	11.18	40.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	131	6,421	1.83	89.57	412.78	4,456.52	4.14	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	109	6,530	1.52	91.09	401.74	4,858.27	4.03	48.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	96	6,626	1.34	92.43	394.25	5,252.52	3.96	52.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	97	6,723	1.35	93.78	545.20	5,797.71	5.47	58.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	100	6,823	1.39	95.17	694.62	6,492.34	6.97	65.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	75	6,898	1.05	96.22	639.32	7,131.66	6.42	71.59	2	2	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00			
16	10,000	20,000	15,000	112	7,010	1.56	97.78	1,142.86	8,274.52	11.47	83.06	0	2	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00			
17	20,000	50,000	35,000	68	7,078	0.95	98.73	914.55	9,189.07	9.18	92.24	0	2	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00			
18	50,000	100,000	75,000	35	7,113	0.49	99.22	355.11	9,544.18	3.56	95.80	0	2	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00			
19	100,000	500,000	300,000	41	7,154	0.57	99.79	303.64	9,847.82	3.05	98.85	0	2	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00			
20	500,000	UP		15	7,169	0.21	100.00	114.51	9,962.33	1.15	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00			
				7,169					9,962.33					2					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 24 NUSA TENGGARA TIMUR
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	343	343	9.73	9.73	17.22	17.22	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	301	644	8.54	18.26	43.72	60.94	0.77	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	466	1,110	13.22	31.48	119.08	180.03	2.09	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	397	1,507	11.26	42.74	192.53	372.56	3.38	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	475	1,982	13.47	56.21	319.55	692.11	5.60	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	332	2,314	9.42	65.63	357.07	1,049.18	6.26	18.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	246	2,560	6.98	72.60	345.69	1,394.88	6.06	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	272	2,832	7.71	80.32	513.93	1,908.81	9.01	33.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	167	2,999	4.74	85.05	420.77	2,329.58	7.38	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	100	3,099	2.84	87.89	305.75	2,635.33	5.36	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	75	3,174	2.13	90.02	304.56	2,939.89	5.34	51.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	98	3,272	2.78	92.80	478.93	3,418.82	8.40	59.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	96	3,368	2.72	95.52	546.30	3,965.12	9.58	69.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	64	3,432	1.82	97.33	452.66	4,417.78	7.94	77.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	38	3,470	1.08	98.41	382.16	4,799.94	6.70	84.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	3,487	0.48	98.89	276.89	5,076.83	4.86	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	3,504	0.48	99.38	321.85	5,398.69	5.65	94.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	3,514	0.28	99.66	105.25	5,503.94	1.85	96.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	3,526	0.34	100.00	197.57	5,701.50	3.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3,526	0.00	100.00	0.00	5,701.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,526					5,701.50					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 25 MALUKU
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	237	237	9.41	9.41	18.46	18.46	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	364	601	14.46	23.87	61.95	80.41	1.51	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	338	939	13.42	37.29	88.19	168.60	2.14	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	214	1,153	8.50	45.79	93.71	262.31	2.28	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	330	1,483	13.11	58.90	200.49	462.80	4.87	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	197	1,680	7.82	66.72	205.85	668.65	5.00	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	149	1,829	5.92	72.64	254.11	922.75	6.17	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	185	2,014	7.35	79.98	419.54	1,342.30	10.19	32.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	106	2,120	4.21	84.19	270.75	1,613.05	6.58	39.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	68	2,188	2.70	86.89	267.26	1,880.31	6.49	45.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	56	2,244	2.22	89.12	244.10	2,124.40	5.93	51.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	58	2,302	2.30	91.42	317.04	2,441.44	7.70	59.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	47	2,349	1.87	93.29	254.81	2,696.26	6.19	65.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	55	2,404	2.18	95.47	321.99	3,018.25	7.82	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	47	2,451	1.87	97.34	370.90	3,389.15	9.01	82.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	2,481	1.19	98.53	324.15	3,713.30	7.88	90.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	2,498	0.68	99.21	296.90	4,010.20	7.21	97.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	2,503	0.20	99.40	33.50	4,043.71	0.81	98.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	2,511	0.32	99.72	59.07	4,102.78	1.44	99.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	2,518	0.28	100.00	12.93	4,115.70	0.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,518					4,115.70					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 26 IRIAN JAYA/PAPUA
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	326	326	6.94	6.94	36.81	36.81	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	287	613	6.11	13.05	111.48	148.29	0.91	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	400	1,013	8.51	21.56	137.01	285.30	1.11	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	421	1,434	8.96	30.52	192.89	478.19	1.57	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	674	2,108	14.34	44.86	451.25	929.44	3.67	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	529	2,637	11.26	56.12	594.38	1,523.82	4.83	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	440	3,077	9.36	65.48	768.23	2,292.05	6.24	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	377	3,454	8.02	73.51	805.27	3,097.32	6.54	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	248	3,702	5.28	78.78	743.13	3,840.45	6.04	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	170	3,872	3.62	82.40	645.18	4,485.63	5.24	36.43	1	1	50.00	50.00	195.75	195.75	25.11	25.11	30.34	4.36			
11	2,500	3,000	2,750	138	4,010	2.94	85.34	655.83	5,141.46	5.33	41.76	0	1	0.00	50.00	0.00	195.75	0.00	25.11	0.00	3.81			
12	3,000	4,000	3,500	165	4,175	3.51	88.85	871.77	6,013.24	7.08	48.84	0	1	0.00	50.00	0.00	195.75	0.00	25.11	0.00	3.26			
13	4,000	5,000	4,500	123	4,298	2.62	91.47	910.58	6,923.81	7.40	56.24	0	1	0.00	50.00	0.00	195.75	0.00	25.11	0.00	2.83			
14	5,000	7,500	6,250	132	4,430	2.81	94.28	1,216.18	8,140.00	9.88	66.12	1	2	50.00	100.00	583.86	779.61	74.89	100.00	48.01	9.58			
15	7,500	10,000	8,750	80	4,510	1.70	95.98	867.72	9,007.72	7.05	73.17	0	2	0.00	100.00	0.00	779.61	0.00	100.00	0.00	8.65			
16	10,000	20,000	15,000	85	4,595	1.81	97.79	1,096.86	10,104.59	8.91	82.08	0	2	0.00	100.00	0.00	779.61	0.00	100.00	0.00	7.72			
17	20,000	50,000	35,000	51	4,646	1.09	98.87	1,435.25	11,539.84	11.66	93.73	0	2	0.00	100.00	0.00	779.61	0.00	100.00	0.00	6.76			
18	50,000	100,000	75,000	14	4,660	0.30	99.17	227.97	11,767.81	1.85	95.59	0	2	0.00	100.00	0.00	779.61	0.00	100.00	0.00	6.62			
19	100,000	500,000	300,000	36	4,696	0.77	99.94	416.32	12,184.12	3.38	98.97	0	2	0.00	100.00	0.00	779.61	0.00	100.00	0.00	6.40			
20	500,000	UP		3	4,699	0.06	100.00	127.21	12,311.33	1.03	100.00	0	2	0.00	100.00	0.00	779.61	0.00	100.00	0.00	6.33			
				4,699					12,311.33					2					779.61					6.33



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

PROVINCE : 27 MALUKU UTARA
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	117	117	9.41	9.41	2.74	2.74	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	141	258	11.33	20.74	7.90	10.64	0.40	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	180	438	14.47	35.21	25.67	36.30	1.31	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	113	551	9.08	44.29	26.32	62.62	1.34	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	166	717	13.34	57.64	71.38	133.99	3.65	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	124	841	9.97	67.60	75.83	209.82	3.87	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	92	933	7.40	75.00	106.39	316.21	5.43	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	86	1,019	6.91	81.91	167.64	483.85	8.56	24.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	56	1,075	4.50	86.41	179.15	663.00	9.15	33.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	1,101	2.09	88.50	67.79	730.80	3.46	37.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	1,127	2.09	90.59	95.14	825.93	4.86	42.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	1,149	1.77	92.36	103.20	929.13	5.27	47.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	1,166	1.37	93.73	126.39	1,055.53	6.46	53.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	1,198	2.57	96.30	250.11	1,305.64	12.78	66.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	1,218	1.61	97.91	160.05	1,465.69	8.18	74.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	1,229	0.88	98.79	258.33	1,724.02	13.20	88.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	1,240	0.88	99.68	221.28	1,945.30	11.30	99.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	1,241	0.08	99.76	3.13	1,948.43	0.16	99.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	1,243	0.16	99.92	8.87	1,957.30	0.45	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	1,244	0.08	100.00	0.20	1,957.50	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,244					1,957.50					0					0.00					0.00



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 28 IRIAN JAYA BARAT
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	137	137	7.28	7.28	4.56	4.56	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	118	255	6.27	13.56	16.56	21.12	0.44	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	252	507	13.40	26.95	73.25	94.36	1.95	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	191	698	10.15	37.11	88.93	183.30	2.37	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	290	988	15.42	52.53	225.10	408.39	6.00	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	195	1,183	10.37	62.89	213.36	621.75	5.68	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	134	1,317	7.12	70.02	236.37	858.12	6.30	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	147	1,464	7.81	77.83	324.90	1,183.02	8.66	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	94	1,558	5.00	82.83	252.29	1,435.30	6.72	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	48	1,606	2.55	85.38	139.69	1,574.99	3.72	41.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	57	1,663	3.03	88.41	281.49	1,856.48	7.50	49.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	1,712	2.60	91.02	233.28	2,089.76	6.22	55.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	39	1,751	2.07	93.09	232.30	2,322.06	6.19	61.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	1,787	1.91	95.00	326.75	2,648.81	8.71	70.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	31	1,818	1.65	96.65	262.49	2,911.30	6.99	77.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	1,852	1.81	98.46	608.60	3,519.91	16.22	93.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	1,870	0.96	99.42	171.33	3,691.23	4.56	98.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	1,874	0.21	99.63	12.12	3,703.35	0.32	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	1,881	0.37	100.00	49.88	3,753.24	1.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1,881	0.00	100.00	0.00	3,753.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,881					3,753.24					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 29 BANTEN
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,478	3,478	7.87	7.87	418.83	418.83	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,451	5,929	5.55	13.42	333.36	752.20	0.37	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5,498	11,427	12.44	25.86	981.57	1,733.76	1.08	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4,279	15,706	9.68	35.55	1,145.18	2,878.94	1.26	3.17	2	2	18.18	18.18	30.49	30.49	0.68	0.68	2.66	1.06			
5	300	500	400	6,528	22,234	14.77	50.32	2,889.87	5,768.82	3.18	6.36	0	2	0.00	18.18	0.00	30.49	0.00	0.68	0.00	0.53			
6	500	750	625	4,654	26,888	10.53	60.85	3,225.51	8,994.32	3.55	9.91	1	3	9.09	27.27	0.00	30.49	0.00	0.68	0.00	0.34			
7	750	1,000	875	3,496	30,384	7.91	68.76	3,520.35	12,514.68	3.88	13.79	0	3	0.00	27.27	0.00	30.49	0.00	0.68	0.00	0.24			
8	1,000	1,500	1,250	2,928	33,312	6.63	75.39	4,266.76	16,781.44	4.70	18.49	0	3	0.00	27.27	0.00	30.49	0.00	0.68	0.00	0.18			
9	1,500	2,000	1,750	1,732	35,044	3.92	79.31	3,708.83	20,490.27	4.09	22.57	2	5	18.18	45.45	1,825.00	1,855.49	40.93	41.61	49.21	9.06			
10	2,000	2,500	2,250	988	36,032	2.24	81.55	3,016.86	23,507.13	3.32	25.90	0	5	0.00	45.45	0.00	1,855.49	0.00	41.61	0.00	7.89			
11	2,500	3,000	2,750	791	36,823	1.79	83.34	2,654.57	26,161.70	2.92	28.82	0	5	0.00	45.45	0.00	1,855.49	0.00	41.61	0.00	7.09			
12	3,000	4,000	3,500	1,061	37,884	2.40	85.74	4,450.48	30,612.17	4.90	33.73	0	5	0.00	45.45	0.00	1,855.49	0.00	41.61	0.00	6.06			
13	4,000	5,000	4,500	778	38,662	1.76	87.50	4,070.69	34,682.86	4.48	38.21	0	5	0.00	45.45	0.00	1,855.49	0.00	41.61	0.00	5.35			
14	5,000	7,500	6,250	1,002	39,664	2.27	89.77	6,719.89	41,402.75	7.40	45.61	0	5	0.00	45.45	0.00	1,855.49	0.00	41.61	0.00	4.48			
15	7,500	10,000	8,750	750	40,414	1.70	91.46	6,659.01	48,061.76	7.34	52.95	0	5	0.00	45.45	0.00	1,855.49	0.00	41.61	0.00	3.86			
16	10,000	20,000	15,000	1,316	41,730	2.98	94.44	15,084.07	63,145.83	16.62	69.57	2	7	18.18	63.64	1,331.99	3,187.48	29.87	71.48	8.83	5.05			
17	20,000	50,000	35,000	1,119	42,849	2.53	96.97	15,449.34	78,595.18	17.02	86.59	0	7	0.00	63.64	0.00	3,187.48	0.00	71.48	0.00	4.06			
18	50,000	100,000	75,000	544	43,393	1.23	98.21	5,802.11	84,397.29	6.39	92.98	3	10	27.27	90.91	1,271.50	4,458.98	28.52	100.00	21.91	5.28			
19	100,000	500,000	300,000	538	43,931	1.22	99.42	4,875.94	89,273.23	5.37	98.35	1	11	9.09	100.00	0.00	4,458.98	0.00	100.00	0.00	4.99			
20	500,000	UP		255	44,186	0.58	100.00	1,494.11	90,767.34	1.65	100.00	0	11	0.00	100.00	0.00	4,458.98	0.00	100.00	0.00	4.91			
				44,186					90,767.34					11					4,458.98					4.91



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 30 BANGKA BELITUNG
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	320	320	13.69	13.69	9.92	9.92	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	233	553	9.97	23.66	17.27	27.18	0.47	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	334	887	14.29	37.95	69.58	96.76	1.91	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	245	1,132	10.48	48.44	78.16	174.92	2.15	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	306	1,438	13.09	61.53	168.55	343.47	4.63	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	227	1,665	9.71	71.25	206.96	550.43	5.68	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	140	1,805	5.99	77.24	167.19	717.62	4.59	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	122	1,927	5.22	82.46	278.79	996.41	7.66	27.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	101	2,028	4.32	86.78	287.21	1,283.61	7.89	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	59	2,087	2.52	89.30	200.20	1,483.81	5.50	40.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	41	2,128	1.75	91.06	310.94	1,794.75	8.54	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	42	2,170	1.80	92.85	212.45	2,007.20	5.83	55.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	2,204	1.45	94.31	172.53	2,179.73	4.74	59.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	28	2,232	1.20	95.51	214.99	2,394.72	5.90	65.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	2,255	0.98	96.49	183.60	2,578.32	5.04	70.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	2,292	1.58	98.07	437.59	3,015.91	12.02	82.83	1	1	100.00	100.00	13.50	13.50	100.00	100.00	3.09	0.45			
17	20,000	50,000	35,000	26	2,318	1.11	99.19	403.54	3,419.44	11.08	93.91	0	1	0.00	100.00	0.00	13.50	0.00	100.00	0.00	0.39			
18	50,000	100,000	75,000	7	2,325	0.30	99.49	88.05	3,507.49	2.42	96.33	0	1	0.00	100.00	0.00	13.50	0.00	100.00	0.00	0.38			
19	100,000	500,000	300,000	12	2,337	0.51	100.00	133.76	3,641.25	3.67	100.00	0	1	0.00	100.00	0.00	13.50	0.00	100.00	0.00	0.37			
20	500,000	UP		0	2,337	0.00	100.00	0.00	3,641.25	0.00	100.00	0	1	0.00	100.00	0.00	13.50	0.00	100.00	0.00	0.37			
				2,337					3,641.25					1					13.50					0.37



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RISK AND LOSS PROFILE

JUNI 2018

PROVINCE : 31 GORONTALO
UNDERWRITING YEAR : 2018
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
DATA POSITION TO : 31/12/2018
PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	115	115	6.75	6.75	3.05	3.05	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	149	264	8.75	15.50	16.75	19.80	0.66	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	241	505	14.15	29.65	47.21	67.01	1.87	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	198	703	11.63	41.28	60.63	127.64	2.41	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	287	990	16.85	58.13	156.04	283.69	6.19	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	170	1,160	9.98	68.12	154.68	438.37	6.14	17.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	135	1,295	7.93	76.04	143.33	581.70	5.69	23.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	102	1,397	5.99	82.03	184.86	766.56	7.34	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	93	1,490	5.46	87.49	186.15	952.70	7.39	37.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	45	1,535	2.64	90.14	154.80	1,107.50	6.14	43.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	31	1,566	1.82	91.96	161.03	1,268.53	6.39	50.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	1,601	2.06	94.01	202.25	1,470.78	8.03	58.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	1,623	1.29	95.30	114.28	1,585.06	4.54	62.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	1,644	1.23	96.54	194.74	1,779.80	7.73	70.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	1,660	0.94	97.48	113.41	1,893.21	4.50	75.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	1,683	1.35	98.83	162.20	2,055.41	6.44	81.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	1,693	0.59	99.41	311.61	2,367.02	12.37	93.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	1,695	0.12	99.53	44.73	2,411.75	1.78	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	1,701	0.35	99.88	76.25	2,488.00	3.03	98.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	1,703	0.12	100.00	31.94	2,519.94	1.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,703					2,519.94					0					0.00					0.00



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RISK AND LOSS PROFILE
JUNI 2018

PROVINCE : 32 RIAU KEPULAUAN
 UNDERWRITING YEAR : 2018
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018
 DATA POSITION TO : 31/12/2018
 PROCESSING DATE : 08/07/2018

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	RP	RP	BAND	CUM	f	F	BAND	CUM	RP	RP	BAND	CUM	BAND	CUM			
1	0	50	25	960	960	8.33	8.33	447.51	447.51	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	750	1,710	6.50	14.83	141.00	588.51	0.72	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,499	3,209	13.00	27.83	295.54	884.05	1.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,216	4,425	10.55	38.37	348.21	1,232.26	1.77	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,904	6,329	16.51	54.89	1,107.00	2,339.26	5.63	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,201	7,530	10.42	65.30	1,115.61	3,454.88	5.67	17.57	1	1	16.67	16.67	51.51	51.51	11.96	11.96	4.62	1.49			
7	750	1,000	875	1,012	8,542	8.78	74.08	1,233.58	4,688.45	6.27	23.84	1	2	16.67	33.33	90.00	141.51	20.89	32.85	7.30	3.02			
8	1,000	1,500	1,250	724	9,266	6.28	80.36	1,287.64	5,976.09	6.55	30.39	0	2	0.00	33.33	0.00	141.51	0.00	32.85	0.00	2.37			
9	1,500	2,000	1,750	439	9,705	3.81	84.16	1,176.52	7,152.61	5.98	36.38	0	2	0.00	33.33	0.00	141.51	0.00	32.85	0.00	1.98			
10	2,000	2,500	2,250	185	9,890	1.60	85.77	606.07	7,758.68	3.08	39.46	0	2	0.00	33.33	0.00	141.51	0.00	32.85	0.00	1.82			
11	2,500	3,000	2,750	196	10,086	1.70	87.47	703.05	8,461.74	3.58	43.03	0	2	0.00	33.33	0.00	141.51	0.00	32.85	0.00	1.67			
12	3,000	4,000	3,500	183	10,269	1.59	89.06	889.61	9,351.35	4.52	47.56	1	3	16.67	50.00	12.57	154.08	2.92	35.77	1.41	1.65			
13	4,000	5,000	4,500	139	10,408	1.21	90.26	805.08	10,156.43	4.09	51.65	0	3	0.00	50.00	0.00	154.08	0.00	35.77	0.00	1.52			
14	5,000	7,500	6,250	202	10,610	1.75	92.01	1,524.88	11,681.31	7.76	59.41	0	3	0.00	50.00	0.00	154.08	0.00	35.77	0.00	1.32			
15	7,500	10,000	8,750	129	10,739	1.12	93.13	1,283.00	12,964.31	6.52	65.93	0	3	0.00	50.00	0.00	154.08	0.00	35.77	0.00	1.19			
16	10,000	20,000	15,000	160	10,899	1.39	94.52	1,868.17	14,832.48	9.50	75.43	0	3	0.00	50.00	0.00	154.08	0.00	35.77	0.00	1.04			
17	20,000	50,000	35,000	124	11,023	1.08	95.59	1,970.42	16,802.90	10.02	85.45	0	3	0.00	50.00	0.00	154.08	0.00	35.77	0.00	0.92			
18	50,000	100,000	75,000	74	11,097	0.64	96.24	525.99	17,328.89	2.68	88.13	0	3	0.00	50.00	0.00	154.08	0.00	35.77	0.00	0.89			
19	100,000	500,000	300,000	277	11,374	2.40	98.64	1,947.37	19,276.25	9.90	98.03	3	6	50.00	100.00	276.73	430.81	64.23	100.00	14.21	2.23			
20	500,000	UP		157	11,531	1.36	100.00	386.76	19,663.01	1.97	100.00	0	6	0.00	100.00	0.00	430.81	0.00	100.00	0.00	2.19			
				11,531					19,663.01					6					430.81					2.19

TABEL GABUNGAN – COMBINED TABLE



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 Website : <http://www.indonesiare.co.id/bppdan/default.asp>
 E-mail : bppdan@indonesiare.co.id

PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2014 - 2018
THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2014 - 2018 by CLASS OF BUSINESS

Premium and Claim in million Rupiah

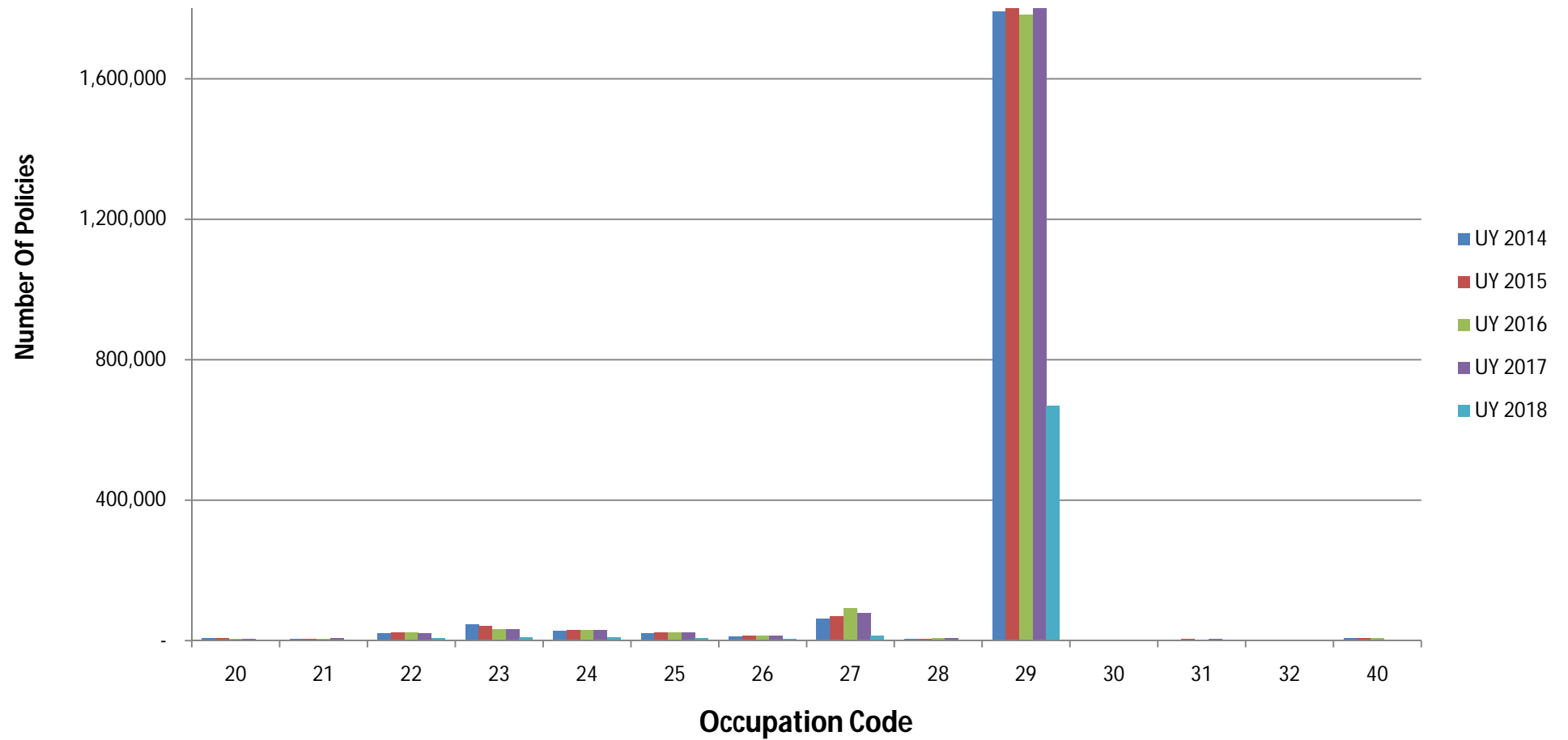
CLASS OF BUSINESS	UY 2014					UY 2015					UY 2016					UY 2017					UY 2018				
	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO
Earthquake (EQ)	263.292	840.661	99	2.637	0.31	287.973	484.508	73	6.597	1.36	295.412	481.104	64	8.400	1.75	320.175	463.126	78	4.715	1.02	82.343	170.871	2	23	0.01
Fire (FR)	1.321.320	1.206.726	3.128	817.001	67.70	1.300.635	1.179.531	2.488	613.928	52.05	1.210.427	1.201.403	1.529	429.233	35.73	1.307.668	1.183.831	882	422.964	35.73	470.227	504.453	38	9.477	1.88
Industrial All Risk (IAR)	423.402	1.413.972	11.448	3.417.195	241.67	502.414	1.273.225	11.411	3.390.484	266.29	514.331	1.268.260	10.917	1.702.042	134.20	572.872	1.333.354	5.333	1.187.169	89.04	173.176	511.655	136	95.210	18.61
Loss of Profit (LOP)	363	280	-	-	-	22	94	-	-	-	15	70	-	-	-	5	10.76	-	-	-	1	2	-	-	-
TOTAL	2,008,377	3,461,639.10	14,675	4,236,832.45	122.39	2,091,044	2,937,358	13,972	4,011,009	136.55	2,020,185	2,950,836.64	12,510	2,139,674.29	72.51	2,200,720	2,980,321.84	6,293	1,614,848.18	54.18	725,747	1,186,980.00	176	104,709.55	8.82

Note : Data yang diterima hingga 30 Juni 2018 dan klaim-klaim yang terjadi sebagai berikut :
 (Data received up to 30 Juni 2018 and Claim Incurred as follows) :

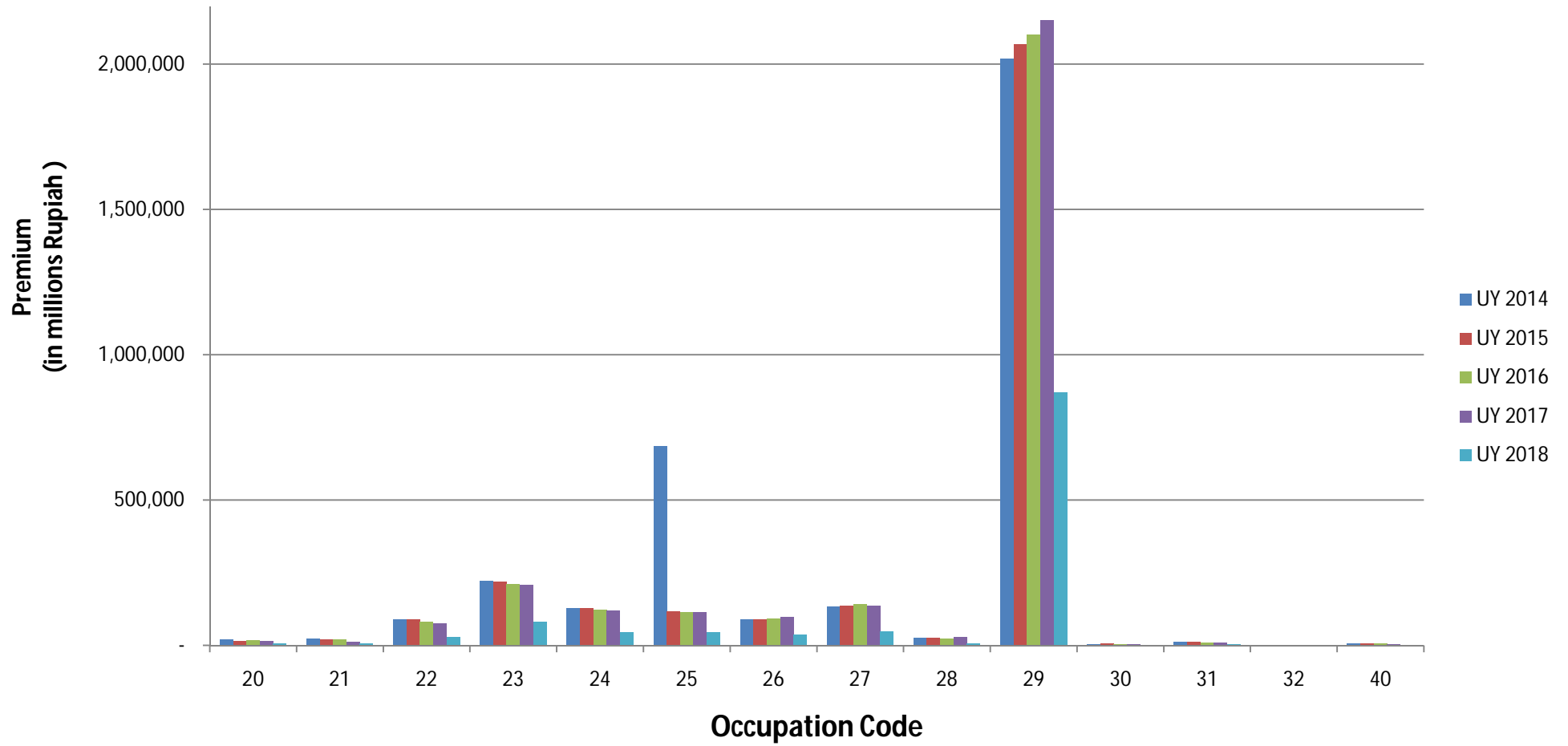
Claim Settled (in Rp)	Number of Cases	Outstanding Claims (in Rp)	Number of Cases	Year
4,162,408,844,320	13,949	74,423,605,680	726	2014
3,929,546,811,788	12,993	81,461,938,212	979	2015
1,945,595,811,925	11,083	194,078,478,075	1,427	2016
1,116,067,603,908	4,518	498,780,576,092	1,775	2017
62,955,795,379	52	41,753,754,621	124	2018

GRAFIK - GRAPH

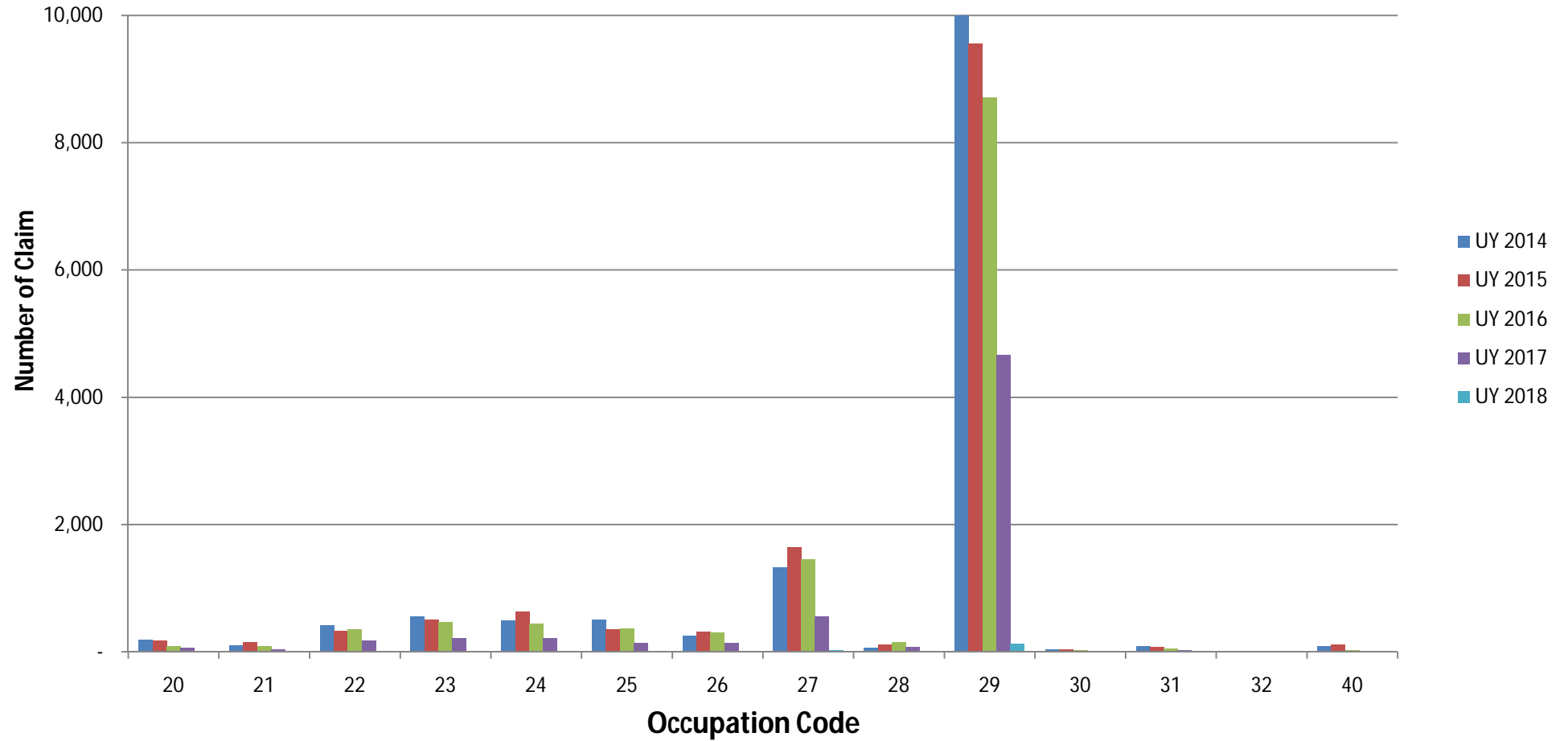
COMPARATION GRAPH OF POLICIES NUMBER 2014 - 2018



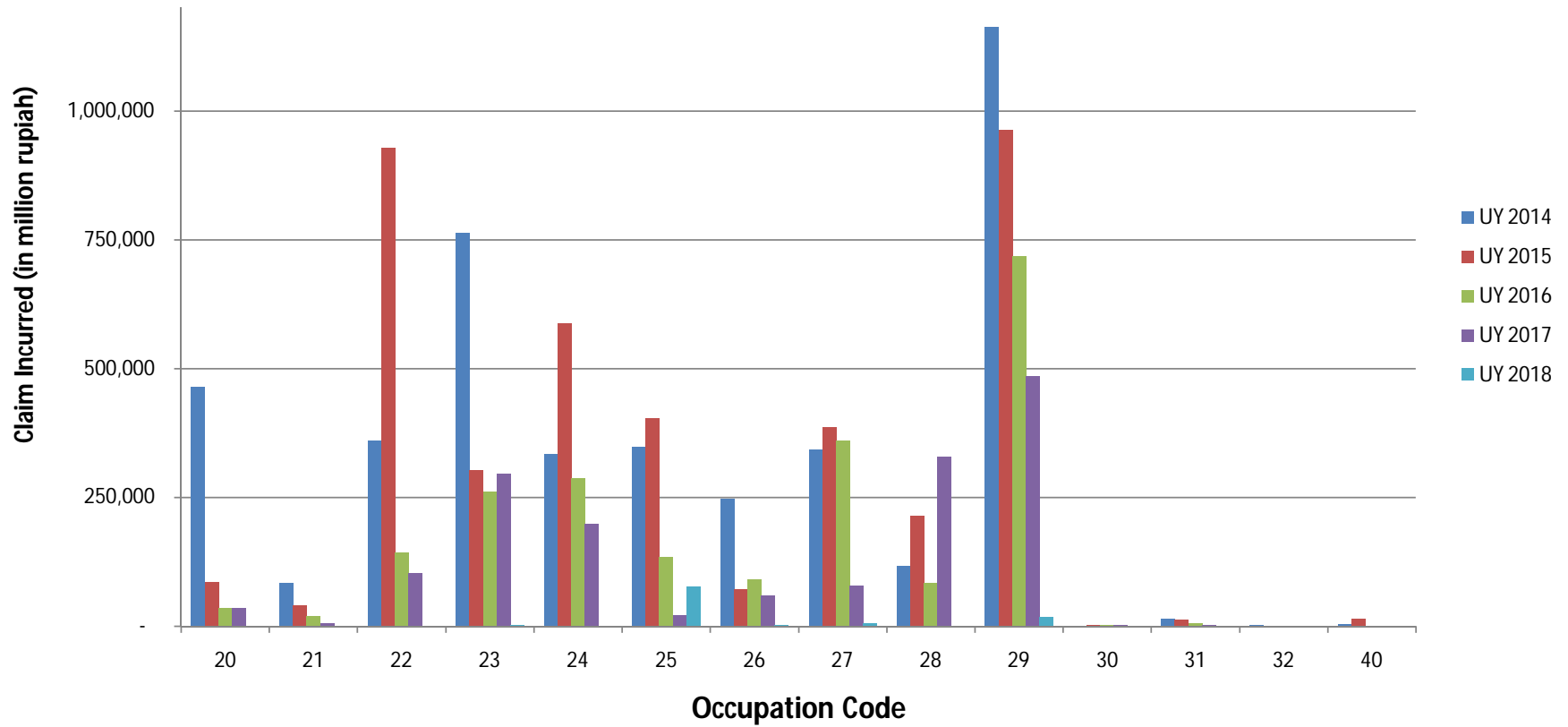
COMPARATION GRAPH OF PREMIUM 2014 - 2018



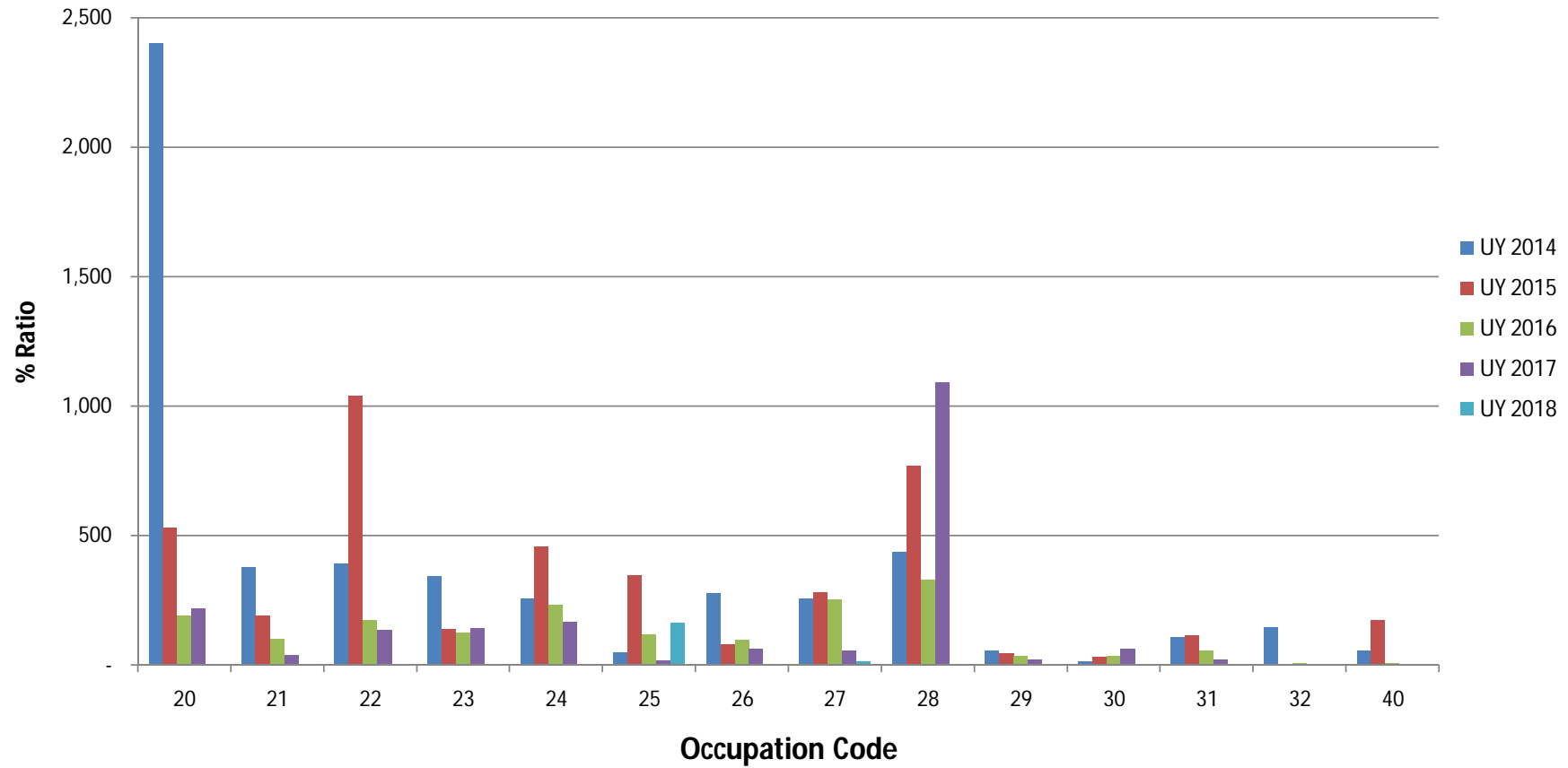
COMPARATION GRAPH OF CLAIM NUMBER 2014 - 2018



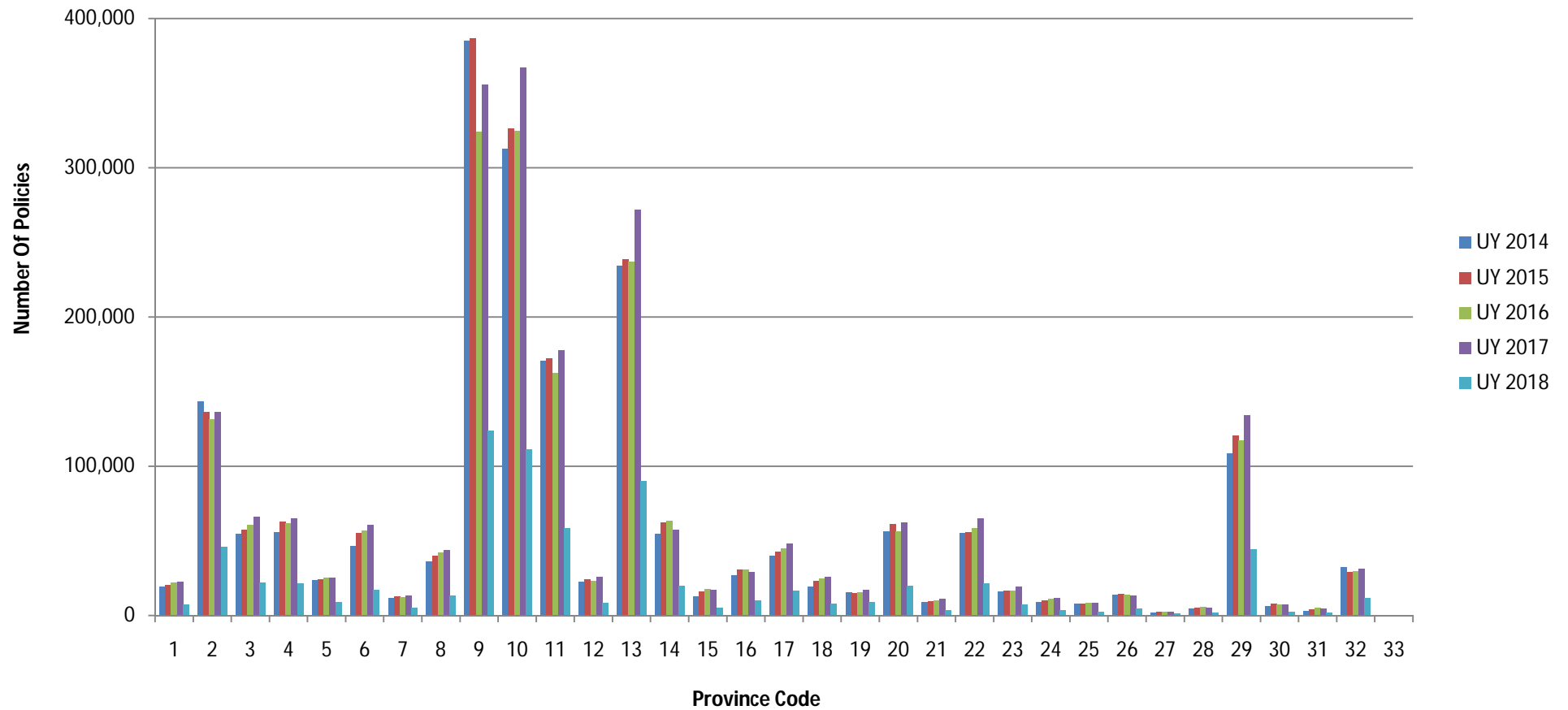
COMPARATION GRAPH OF CLAIM 2014 - 2018



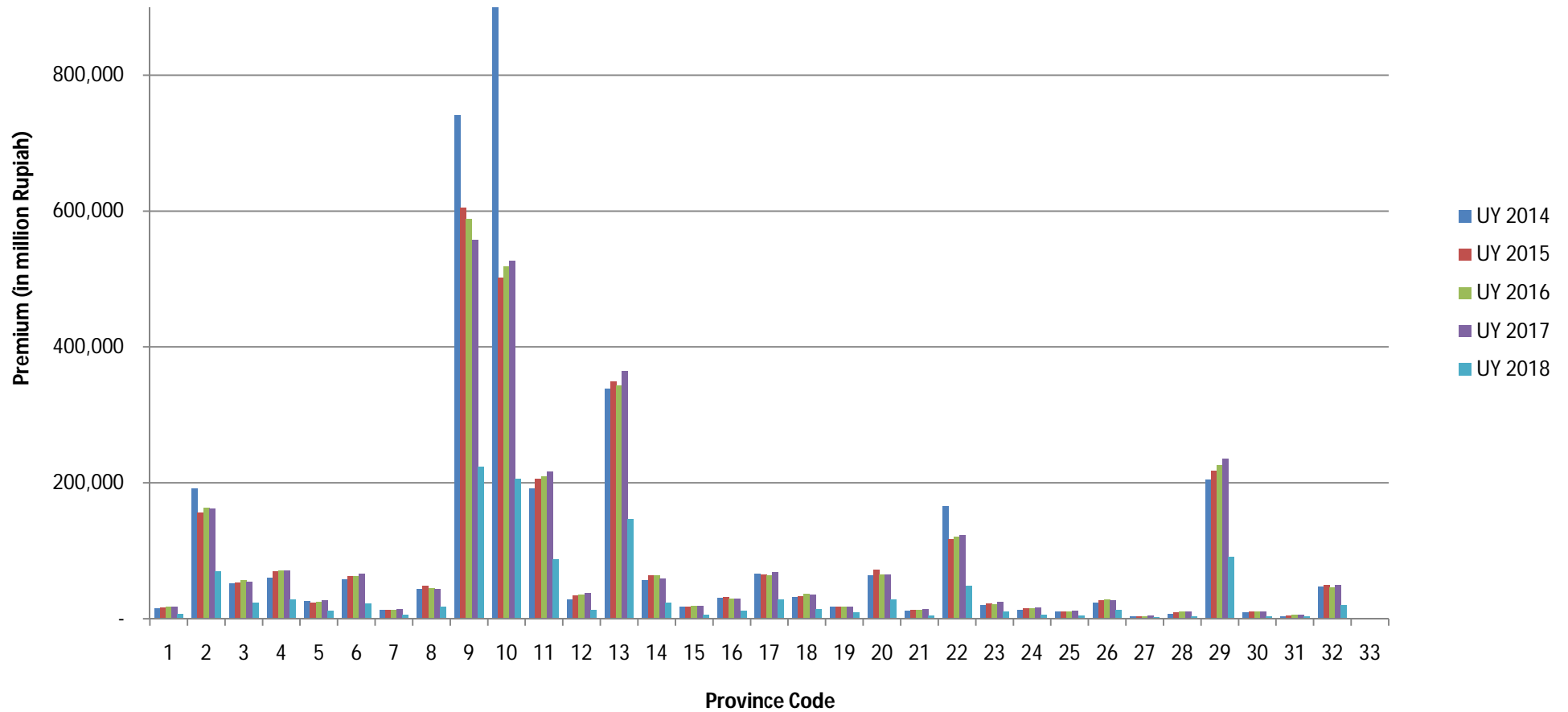
Comparison Graph Of Loss Ratio 2014 - 2018



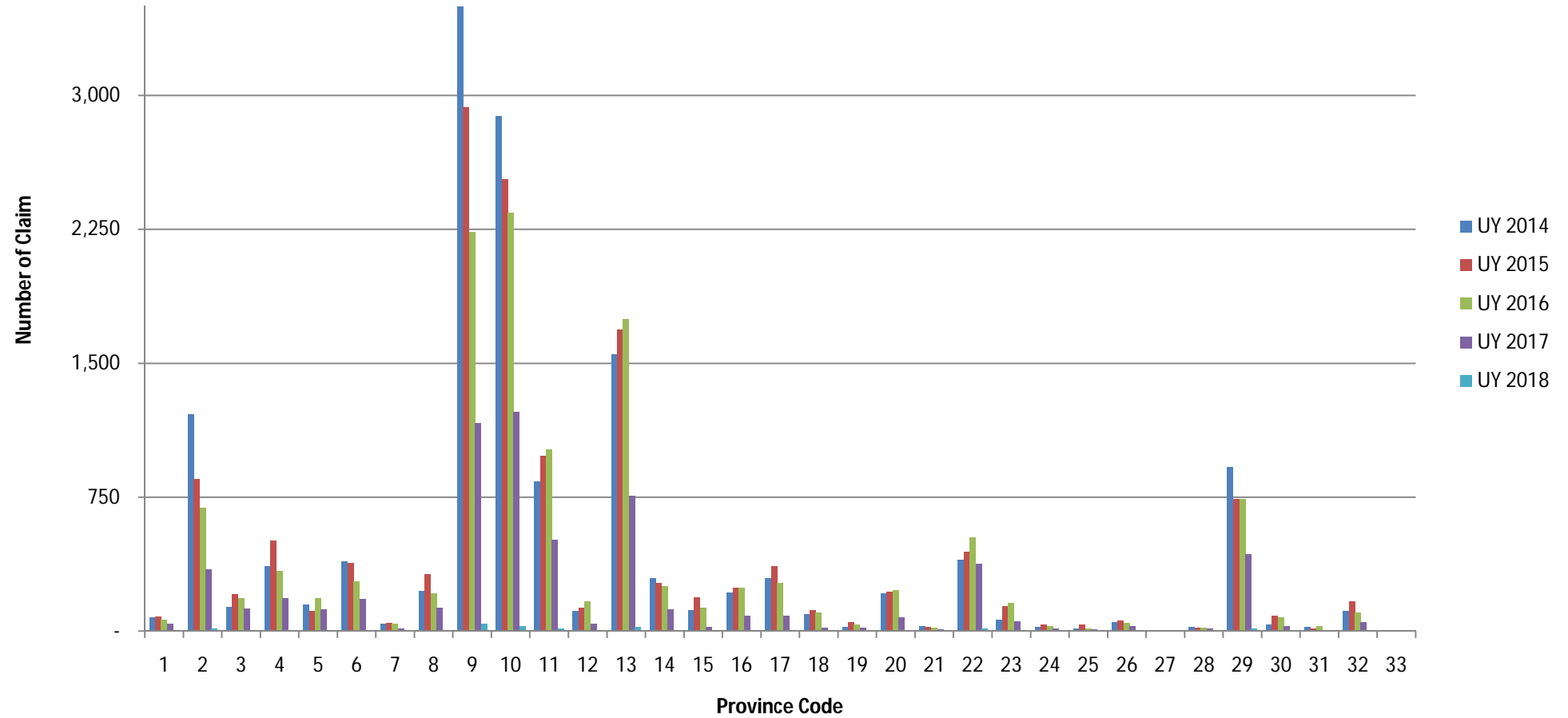
COMPARATION GRAPH OF POLICIES NUMBER 2014 - 2018



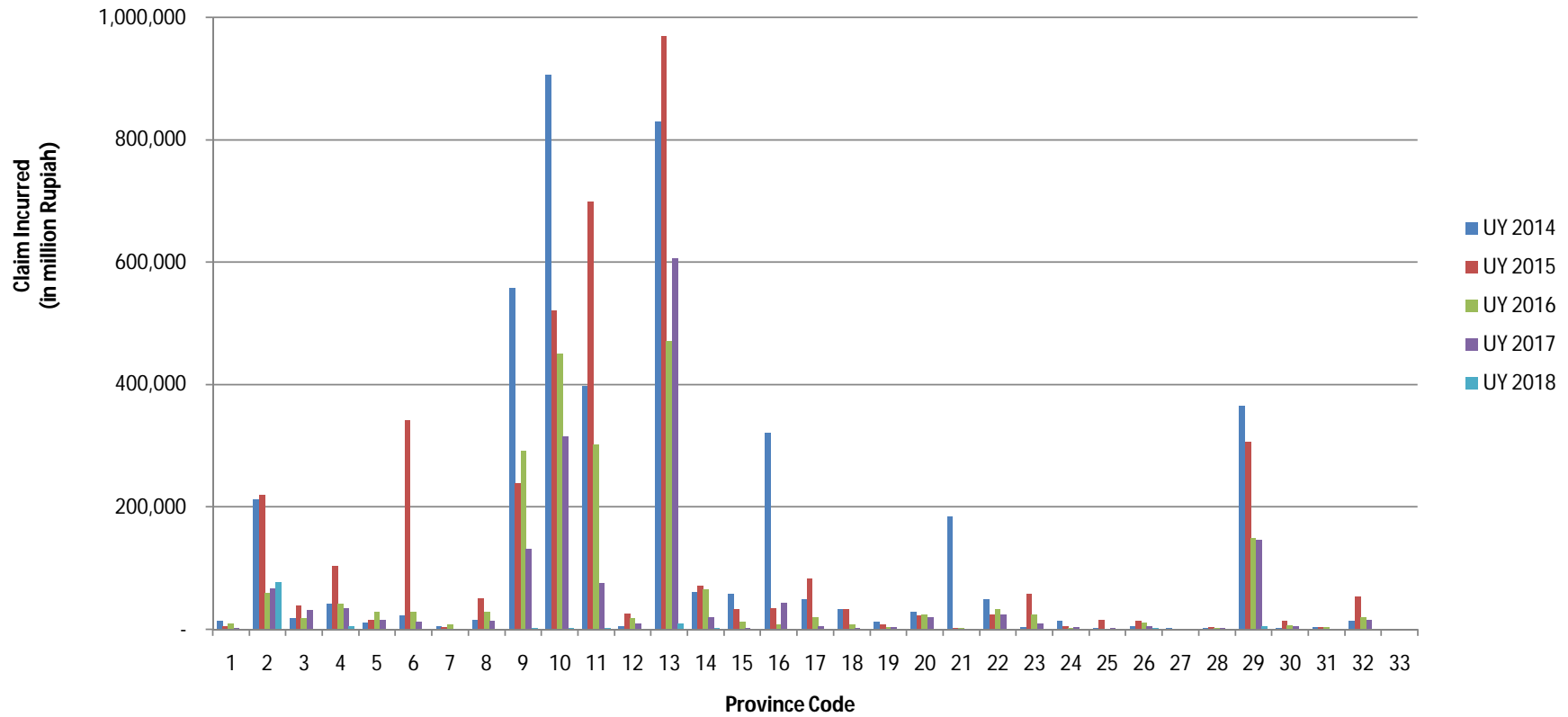
COMPARATION GRAPH OF PREMIUM 2014 - 2018



COMPARATION GRAPH OF CLAIM NUMBER 2014 - 2018



COMPARATION GRAPH OF CLAIM 2014 - 2018



COMPARATION GRAPH OF LOSS RATIO 2014 - 2018

